



Terms and conditions of Manulife iFUNDS Promotion (“Promotion”) *

1. The promotional period is from 16 June 2021 to 31 August 2021, both dates inclusive ("Promotional Period"). All eligible subscriptions must be transacted during the Promotional Period.
2. Each participant who meets the T&C can only participate in each offer once based on primary holder's NRIC name.
3. This Promotion is NOT applicable to any staff or agent of Manulife group including Manulife Investment Management (M) Berhad, Manulife Insurance Berhad and Manulife Insurance Labuan Limited.
4. Manulife Investment Management (M) Berhad ["Manulife IM (Malaysia)"] reserves the right to amend these terms and conditions at any time without prior notice.
5. In the event of any dispute, Manulife IM (Malaysia) has the absolute right to determine all matters in relation to the Promotion, including but not limited to termination of the Promotion, the Promotional Period, schedule for the reward distribution, change or cancellation of the reward, and determination of the eligibility of recipients claiming a reward.

Regular Savings Plan 1st Time Set Up Offer (“iFUNDS RSP Offer”)

6. This iFUNDS RSP Offer is open to anyone who sets up a Regular Savings Plan (“RSP”) via Manulife iFUNDS for the first time during the Promotional Period, with a minimum monthly subscription amount of RM250.00 per class in a fund and completes the first six monthly fund subscriptions successfully (“Holding Period”).

6.1 This includes:

- individuals who have never invested with Manulife IM (Malaysia) via Manulife iFUNDS and paper submission before 16 June 2021.
- existing customers who have never started a RSP via Manulife iFUNDS before 16 June 2021 but has existing RSP(s) via paper submission.
- existing customer who is only a secondary holder in a joint account of any existing RSP opened via iFUNDS or paper submission.
- existing customer who is a primary holder in a joint account of any RSP opened via paper submission.

6.2 This excludes:

- existing customers who have started one (1) or more RSP via Manulife iFUNDS before 16 June 2021.
- Customer who is a primary holder in a joint account of any existing RSP opened via iFUNDS before 16 June 2021.

7. Definition of “Holding Period”:

The set-up date of the first RSP in Manulife iFUNDS	The end date of the Holding Period
16 - 30 June 2021	31 December 2021
1 - 31 July 2021	31 January 2022
1 - 31 August 2021	28 February 2022

- Only new subscription is eligible for this offer. Fund switching is not eligible to this iFUNDS RSP Offer. Please refer to item 11 for list of exclusions.
- Eligible participant who meets the terms and conditions can enjoy the iFUNDS RSP Offer once only from the campaign, i.e. maximum one (1) RM100 e-voucher.
- Eligible participant who meets the terms and conditions will receive an email with the e-voucher from Manulife IM (Malaysia) within two months following the end of the holding period.
- The following are excluded from the promotion:
 - Investments at Net Asset Value (NAV)
 - Investments at lower than normal sales charge
 - Investments using EPF-Members’ Investment Scheme
 - Investments in bond funds and money market funds
 - All Switching transactions
 - All Transfer cases
 - Top-up subscription
- Investment at lower than normal sales charge due to sales charge reduction (SCR) given by advisers is eligible for this campaign.

Private Retirement Scheme 1st Time Subscription Offer (“iFUNDS PRS Offer”)

- This iFUNDS PRS Offer is open to anyone who subscribes a Private Retirement Scheme (“PRS”) fund via Manulife iFUNDS for the first time with a single lump sum minimum amount of RM3,000 in one (1) PRS fund during the Promotional Period and hold for six months (“Holding Period”).

13.1 This includes:

- individuals who have never invested with Manulife IM (Malaysia) via Manulife iFUNDS and paper submission before 16 June 2021.

- existing customers who have never subscribed in a PRS fund via Manulife iFUNDS before 16 June 2021 but has existing PRS subscriptions via paper submission.

13.2 This excludes:

- existing customers who have subscribed one (1) or more PRS funds via Manulife iFUNDS before 16 June 2021.

14. Definition of Holding Period”:

First PRS subscription date in Manulife iFUNDS	The end date of the Holding Period
16 June – 30 June 2021	31 December 2021
1 July – 31 July 2021	31 January 2022
1 August – 31 August 2021	28 February 2022

- Only investment into PRS Class C funds will be eligible for this campaign.
- Only new subscription is eligible for this offer. Fund switching is not eligible to this iFUNDS PRS Offer. Please refer to item 19 for list of exclusions.
- Eligible Customer who meets the terms and conditions can enjoy the iFUNDS PRS Offer once only from the campaign, i.e. maximum one (1) RM100 e-voucher.
- Eligible Customer who meets the terms and conditions will receive an email with the e-voucher from Manulife IM (Malaysia) within two months following the end of the holding period.
- The following are excluded from the promotion:
 - Investments at Net Asset Value (NAV)
 - PRS Class A funds
 - Investments at lower than normal sales charge
 - Investments using EPF-Members’ Investment Scheme
 - All Switching transactions
 - All Transfer cases
- Investment at lower than normal sales charge due to sales charge reduction (SCR) given by advisers is eligible for this campaign.

Disclaimer

The above information has not been reviewed by the SC and is subject to the relevant warning, disclaimer, qualification or terms and conditions stated herein. Investors are advised to read and understand the contents of the Master Prospectus dated 7 February 2020; Master Prospectus dated 10 August 2020 and its First Supplemental Master Prospectus dated 10 August 2020; Prospectus of Manulife Global Low Volatility Equity Fund dated 29 July 2020; Information Memorandum dated 11 February 2020 for Manulife Dragon Growth Fund; Information Memorandum dated 11 February 2020 for Manulife Asian Small Cap Equity Fund; Information Memorandum dated 11 February 2020 for Manulife SGD Income Fund; Information Memorandum dated 11 February 2020 for Manulife Global Emerging Markets Multi-Asset Income Fund; Information Memorandum dated 11 February 2020 for Manulife ASEAN Equity Fund and all the respective Product Highlights Sheet(s) (collectively, the “Offering Documents”), obtainable at our offices or website, before investing. The Offering Documents have been registered with the Securities Commission Malaysia (SC), however the registration with the SC does not amount to nor indicate that the SC has recommended or endorsed the product. There are risks involved with investing in unit trust funds;

wholesale funds and/or Private Retirement Schemes. Some of these risks associated with investments in unit trust funds; wholesale funds and/or Private Retirement Schemes are interest rate fluctuation risk, foreign exchange or currency risk, country risk, political risk, credit risk, non-compliance risk, counterparty risk, target fund manager risk, liquidity risk and interest rate risk. For further details on the risk profile of all the funds, please refer to the Risk Factors section in the Offering Documents. The price of units and income distribution may go down as well as up. Investors should compare and consider the fees, charges and costs involved. Investors are advised to conduct own risk assessment and consult the professional advisers if in doubt on the action to be taken.

The Manager, Manulife Investment Management (M) Berhad Registration No: 200801033087 (834424-U) (hereinafter referred to as "Manulife IM (Malaysia)") is a wholly owned subsidiary of Manulife Holdings Berhad and holds a Capital Markets Services License for fund management, dealing in securities restricted to unit trusts, dealing in private retirement schemes and financial planning under the Capital Markets and Services Act 2007. Manulife IM (Malaysia) operates under the brand name of Manulife Investment Management which is the global wealth and asset management segment of Manulife Financial Corporation.

All fees and charges (e.g. sales charge, switching fee, transfer fee, management fee, trustee fee and any other relevant fee(s) and/or charge(s)), where applicable, may be subject to tax that may be introduced by the Government of Malaysia from time to time, at the prevailing rate. The Manager, the Trustee and/or other services provider reserves the right to collect from you and/or the fund an amount equivalent to the prevailing rate of tax payable for all fees and charges, where applicable. Your obligation to pay any applicable taxes shall form part of the Terms and Conditions.