

iFUNDS Account Opening Campaign for new-to-Manulife iFUNDS clients

(1 September 2025 to 30 November 2025)

The following iFUNDS Account Opening incentive campaign ("**Campaign**") is organised by Manulife Investment Management (Singapore) Pte. Ltd. ("**Manulife IM (Singapore)**") in respect of the Manulife Investments iFunds Singapore ("**iFunds**") platform. The Campaign is only open to clients from Manulife Financial Advisers Pte. Ltd. ("**MFA**") and Manulife (Singapore) Pte. Ltd. ("**MLS**"). Clients who no longer have a Manulife iFUNDS account as of the date of payout shall not be eligible to receive the cash reward. The Campaign is subject to the terms and conditions set out below.

The first 300 new clients who open a Manulife iFUNDS account starting 1 September 2025 and successfully fund it with at least SGD8,000 by 30 November 2025 will qualify for a SGD20 GrabGift digital voucher.

Terms and Conditions

1. The Campaign Period refers to the period from 1 September 2025 to 30 November 2025 (both dates inclusive) in relation to the opening of a Manulife iFUNDS account.
2. To qualify for the GrabGift digital voucher under the Campaign, client must open a Manulife iFUNDS account starting 1 September 2025, and successfully fund it with at least SGD8,000 in cash and/or SRS by 30 November 2025.
3. The SGD8,000 minimum funding amount must be maintained for 3 months from the end of 30 November 2025, up to 28 February 2026, otherwise Manulife IM (Singapore) reserves the right to claw back the GrabGift digital voucher value from client's iFUNDS account.
4. The maximum GrabGift digital voucher value to be given by Manulife IM (Singapore) is capped at SGD20 per client.
5. Clients who qualify for the GrabGift digital voucher will be notified by email. Manulife IM (Singapore) shall not be liable for any unsuccessful efforts to notify the qualifying clients.
6. Financial adviser representatives from Manulife Advisory Group and Manulife Financial Advisers are not eligible to participate in the campaign.
7. Manulife IM (Singapore) reserves the right to suspend, terminate, or modify this Campaign and its terms and conditions at any time in its sole discretion without prior notice. In such event, the updated terms and conditions of this Campaign shall be as published on <https://www.manulifeim.com.sg/ifunds.html>. Any suspension, termination or modification shall not entitle participants of the Campaign to any fees, damages and/or claims (including for expenses or lost profits) in respect of such suspension, termination or modification.
8. These terms and conditions and any dispute or claim arising out of or in connection with it or its subject matter shall be interpreted in accordance and governed by the laws of Singapore, and Manulife IM (Singapore) and each participant of the Campaign submits to the exclusive jurisdiction of the Singapore courts.
9. This advertisement has not been reviewed by the Monetary Authority of Singapore.