

Complaints Handling and Resolution Process

This summary is intended to provide information to retail customers about Manulife Investment Management (Singapore) Pte. Ltd. ("Manulife IM (Singapore)")'s policy on complaints handling and resolution, as required under the Financial Advisers (Complaints Handling and Resolution) Regulations 2021 ("FA Complaints Handling Regulations").

1. What is a complaint

Manulife IM (Singapore) considers a complaint as any expression of material dissatisfaction (regardless of whether it is received in a written or verbal format). Manulife IM (Singapore) takes all complaints seriously and all complaints will be treated fairly.

Complaints may be in relation to a service/activity performed by Manulife IM (Singapore), or the behaviour of any employee of Manulife IM (Singapore).

2. Contact

Any complaints can be directed to:

Manulife Investment Management (Singapore) Pte Ltd
8 Cross Street, #16-01 Manulife Tower
Singapore 048424

Or email us at SGP_iFUNDS@manulifeam.com.

3. Complaints handling process

Upon receiving the complaint, Manulife IM (Singapore) will:

- provide a written acknowledgement of receipt within 2 business days for any complaint received (i.e. whether orally or in writing).
- promptly review of the information on hand to assess the merits of the complaint, and thereafter, commence the investigation process (including as needed, conducting customer interviews, and reviewing of related documents).
- provide updates of the complaint handling status to the customer as necessary .
- provide a final response within 20 business days after the date of receipt of the complaint. If there is a delay in providing the final response within 20 business days after the date of receipt of the complaint, Manulife IM (Singapore) will inform the customer, and provide a written letter to the customer which will include the reasons for delay, the indicative timeframe within which the customer may expect to receive the final response, and whether the customer has a right to refer the complaint to the Financial Industry Disputes Resolution Centre (FIDReC).

4. Other matters

For issues relating to financial advice and/or your financial adviser representative from Manulife (Singapore) Pte. Ltd. or Manulife Financial Advisers Pte. Ltd., please contact:

- For Manulife (Singapore) Pte. Ltd.: <https://www.manulife.com.sg/en/complaint-handling-resolution-process.html>
- For Manulife Financial Advisers Pte. Ltd.: <https://manulife.com.sg/complaints-handling.html>