



Designated Voluntary Health Insurance Scheme (VHIS) Plans Enjoy a premium discount for up to 2 policy years

Promotion period: From October 25, 2023 to April 2, 2024

Apply for the plans below to enjoy a premium discount:

| | Premium discount | |
|---|---|--|
| Manulife First VHIS Flexi Plan | 30% (for the first policy year) (Campaign code: 23747) | |
| Manulife Supreme VHIS Flexi Plan | 20% (for the first policy year) (Campaign code: 22846) | + 20% (for the second policy year) |

The content of this leaflet does not contain the full terms of the policy(ies), and the full terms can be found in the corresponding policy document(s). Before making a purchase, you should read the policy provisions for the exact terms and conditions that apply to these products. You can ask us for a copy.

Terms and Conditions:

1. This promotion is only applicable to new Manulife Supreme VHIS Flexi Plan or Manulife First VHIS Flexi Plan application (application submitted through VHIS migration arrangements is not eligible) that has been successfully submitted via a Manulife insurance advisor from October 25, 2023 to April 2, 2024 (both dates inclusive) together with a valid proposal having the relevant campaign code and premium discount shown, and approved by Manulife on or before July 2, 2024 ('Eligible Policy').
2. This promotion is only applicable to the basic plan's premium. All supplementary benefits' premium (if any) will not be taken into account in calculating the premium discount.
3. The applicable premium discount as specified above will be applied to each premium amount due and payable for the first/second policy year respectively (as the case may be) according to the payment mode of the Eligible Policy. Each premium amount due and payable of the basic plan of Eligible Policy for the second policy year will be calculated based on the premium after applying Manulife**MOVE** discount, if Manulife**MOVE** discount is applicable to such Eligible Policy.
4. If there are any subsequent changes (including but not limited to coverage class change) on the basic plan of the Eligible Policy before the end of the first/second policy year (as the case may be):
 - i. If the change results in an increase in basic plan's premium, the basic plan's premium before the increase will be used to determine the amount of premium discount for the first/second policy year respectively (as the case may be).
 - ii. If the change results in a decrease in basic plan's premium, the basic plan's premium after the decrease will be used to determine the amount of premium discount for the first/second policy year respectively (as the case may be), which would be adjusted as if the relevant change(s) occurred in the beginning of the first/second policy year (as the case may be). Manulife shall have the right to request the policyowner to pay back the difference between the premium discount provided to the Eligible Policy and the entitled premium discount amount after adjustment.
5. The premium discount for the first/second policy year (as the case may be) will cease to apply immediately if there are any subsequent alterations (except where specified in (4) above) to or termination of the Eligible Policy in the first/second policy year (as the case may be) for whatever reasons before applying the amount of the premium discount.
6. The premium discount is applicable to all payment modes, but not applicable to prepayment of premiums.
7. For Eligible Policy issued in Hong Kong, levy on insurance premium to be collected by the Insurance Authority is calculated based on the premium before applying the amount of the premium discount.
8. The premium discount is non-transferable and non-redeemable for cash. In case of premium refund, any part of premium payments that is offset by the premium discount can under no circumstances be counted as premium paid and will not be included in the refund amount.
9. This promotion does not apply if you have terminated any existing policy or withdrawn any application of new policy of the same product as the Eligible Policy for the same life insured within six months before the Eligible Policy is applied.
10. This promotion cannot be used in conjunction with any other promotion unless otherwise agreed by Manulife.
11. Manulife reserves the right to change, terminate or cancel this promotion at any time without prior notice. Manulife's decision shall be final and conclusive.

In this leaflet, 'you' and 'your' refer to the policyowner. 'Manulife', 'we', 'us' and 'our' refer to Manulife (International) Limited (Incorporated in Bermuda with limited liability), a subsidiary of Manulife Financial Corporation.

Manulife Supreme VHIS Flexi Plan and Manulife First VHIS Flexi Plan are insurance products provided and underwritten by Manulife. **This leaflet shall be read in conjunction with the relevant product leaflets.** You should not purchase any of these products solely on the basis of this promotional offer or this leaflet. Please ask your Manulife insurance advisor, licensed technical representative or financial advisor for the product leaflets which will give you more details about these products including the 'Important Information' showing the product risks. For complete product information of VHIS plans, please visit our website at www.manulife.com.hk.

For more information, please contact your Manulife insurance advisor or call our customer service hotline on (852) 2510 3383.

To view our privacy policy, you can go to our website at www.manulife.com.hk. You may also ask us not to use your personal information for direct marketing purposes by writing to us. You can find our address on our website. We will not charge you a fee for this.

This leaflet is for distribution in Hong Kong only, but not in mainland China.