



VHIS Premium Discount Campaign 10% Premium Discount for the first policy year

Promotion Period: From April 1, 2019 to October 31, 2019

Apply for the below plan now to enjoy premium discount:

**Manulife Shelter VHIS Standard Plan
or
Manulife First VHIS Flexi Plan**

10% premium discount for
the first policy year

“VHIS Premium Discount Campaign - New Business” Terms and Conditions:

1. This promotion is only applicable to new Manulife Shelter VHIS Standard Plan or Manulife First VHIS Flexi Plan application that has been successfully submitted from April 1, 2019 to October 31, 2019 (both dates inclusive), and approved by Manulife on or before January 31, 2020 (“Eligible Policy”).
2. The 10% premium discount of the Eligible Policy will be applied to the premium amount due and payable for the first policy year of such Eligible Policy.
3. The 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.
4. The premium discount will cease immediately upon termination of the Eligible Policy for whatever reason.
5. The premium discount is applicable to all payment modes, but not applicable to prepayment of premiums.
6. The premium discount is non-transferable and non-redeemable for cash.
7. This promotion cannot be used in conjunction with any other promotion unless otherwise agreed by Manulife.
8. Manulife reserves the right to change, terminate or cancel the 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). Manulife Shelter VHIS Standard Plan and Manulife First VHIS Flexi Plan are insurance products provided and underwritten by Manulife. 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 for the product leaflets which will give you more details about these products including the ‘Important Information’ showing the product risks.

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.

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