

MANULIFE INVESTMENT MANAGEMENT (M) BERHAD TERMS AND CONDITIONS

1. TERMS AND CONDITIONS

- (a) The applicant will be bound by these Terms and Conditions and the terms of the Prospectus(es) or Information Memorandum including any Supplementary Prospectus(es) or Supplementary Information Memorandum and Deed of each relevant Fund(s) in respect of all transactions.
- (b) Manulife IM (Malaysia) reserves the right to vary the Terms and Conditions at any time without notifying the applicant.

2. CONFIRMATION ADVICES / STATEMENTS

Confirmation advices, statements, cheques and other documents shall be sent at the risk of the applicant's last updated address as notified to Manulife IM (Malaysia). If the applicant fails to notify Manulife IM (Malaysia) in writing of any errors in the confirmation advice within 14 days, or in the statement within 30 days of issue, the applicant shall be deemed to have waived any right to raise any objection or to pursue any remedies against Manulife IM (Malaysia) or the relevant Trustee(s).

3. STATEMENT / REPORT / NOTICE

- (a) A Transaction Statement or e-Statement or text message via SMS will be sent to the Applicant as a record of each and every payment or transaction made.
- (b) By selecting the e-Statement Facility, you have consented for Manulife IM (Malaysia) to issue you a tax invoice, all statements, Semi-Annual and Annual Report of the Fund(s) via an electronic format.
- (c) A half yearly Unit Holder Statement will be issued to summarise all transactions during the said period to enable the Unit Holder(s) to keep track of his / her investment.
- (d) Semi-Annual and Annual Report of the Fund(s) will be sent to the Unit holder(s) within 2 months from the end of each financial period / year.
- (e) All correspondences from Manulife IM (Malaysia) shall be directed to the First Applicant at the registered address by normal mail or electronic mail.
- (f) All written communication from Manulife IM (Malaysia) to the applicant shall be sent to the last updated address as notified by the applicant. Proof of posting shall be deemed to be proof of receipt 3 business days after posting.

4. DISTRIBUTION INSTRUCTION

Please refer to the relevant Master Prospectus, Prospectus, Supplementary Prospectus (if any) and/or Information Memorandum for income distribution policy.

If you opt for payout option, you are required to provide your bank account details for direct crediting purposes. In the absence of a valid bank account, the distribution (if any) will be reinvested.

Payment cannot be made to accounts in the name of joint parties. For joint account, the bank account provided could either be in the name of the principal account holder or in the names of both account holders.

5. GOVERNMENT TAX

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. The Manager, the Trustee and/or other service providers reserve the right to collect from you and/or the Fund an amount equivalent to the prevailing rate of tax payable for all charges and fees, where applicable.

Your obligation to pay any applicable taxes shall form part of the Terms and Conditions.

6. REJECTION / CANCELLATION OF APPLICATION

Manulife IM (Malaysia) reserves the right to:

- (a) Accept or reject any application in whole or in part without assigning any reason;
- (b) Request for additional documents from the applicant to support the application;
- (c) Cancel any investment units issued if the payment for the investment units cannot be matched within 3 business days of the receipt of the application or subscription instruction;
- (d) Reject all EPF applications pending for payment exceeding 45 days, subject to the approval of EPF.
- (e) Vary these terms and conditions at any time without notifying the applicant.

7. PAYMENT TO MANULIFE IM (MALAYSIA)

- (a) The completed Additional Investment Slip should be accompanied by payment and submitted to any Manulife IM (Malaysia) office, or its authorised Advisers.
- (b) Investment payment should be made payable to **'Manulife Investment Management (M) Berhad-Client Trust Account'**.
- (c) Manulife IM (Malaysia) shall not be liable to pay any interest / profits to the Unit Holder(s) for any monies held by Manulife IM (Malaysia) for the Unit Holder(s) for any reason(s) whatsoever.
- (d) Units will be issued at the NAV of the Fund as at the next valuation point on forward pricing basis.

8. CONTACT US

Should you require more information, please contact Customer Service, Manulife Investment Management (M) Berhad Registration No: 200801033087 (834424-U), 13th Floor, Menara Manulife, 6 Jalan Gelenggang, Damansara Heights, 50490 Kuala Lumpur. Tel No. 03-2719 9271 or email us at MY_CustomerService@manulife.com or visit our website at www.manulifeim.com.my.