

MANULIFE INVESTMENT MANAGEMENT (M) BERHAD TERMS AND CONDITIONS

Please read the following terms and conditions before completing this Form. By applying for Units of the Funds managed by Manulife IM (Malaysia), you are bound by the following terms and conditions and the constituting documents such as the Deed and Disclosure Document of the scheme, in respect of all transactions.

1. PAYMENT FOR CONTRIBUTION

Applicant is required to submit this Investment Form together with the contribution payment and / or any payment documents as proof of payment.

Manulife IM (Malaysia) reserves the right to request for additional documents to support the application.

MODE	PROOF OF PAYMENT
Cash	Applicant is required to submit the original copy of the cash deposit slip stating his/her name and ID No. as proof of payment. The PPA Account no. should also be stated if available.
Cheque / Cheque Deposit	Applicant is required to submit the original copy of the bank-in slip stating his/her name and ID No. for cheque deposited directly as proof of payment. The PPA Account no. should also be stated if available.
Online / Telegraphic Transfer	Applicant is required to submit the original copy of the online/telegraphic transfer statement as proof of payment.

All payment should be made to Manulife IM (Malaysia) account as follows:

No	Banker	Account Name	Account No	Payment Mode
1	Maybank Islamic Berhad	Manulife Investment Management (M) Berhad-Client Trust Account	5643 2460 1674	Cash Deposit (CDM) and M2U Bill Payment only
2	Maybank Islamic Berhad	Manulife Investment Management (M) Berhad-Client Trust Account	5643 2460 1681	Instant Transfers and Online Transfers via IBG
3	HSBC Bank Malaysia Berhad	Manulife Investment Management (M) Berhad-Client Trust Account	105 404 529 102	Cheque/Deposit Cheque

Note:

- Manulife IM (Malaysia) does not accept cash payment for purchase of units
- Where the Member opts for PRS contribution via salary deduction or standing instruction, the actual contribution amount received will be deemed the final amount that the Member intends to invest.
- Manulife IM (Malaysia) shall not be liable for any discrepancy of information/instruction received from the Member's employer and/or Bank.

2. TRANSACTION

- The minimum investment amount is RM100 or such other amount as Manulife IM (Malaysia) may decide from time to time.
- Creation of Units will be based on Manulife IM (Malaysia) NAV per Unit on the same Business Day if Manulife IM (Malaysia) receives the contribution and completed documents before 12:30pm. For contribution and completed documents that are received by Manulife IM (Malaysia) after 12:30pm, the creation of Units will be based on Manulife IM (Malaysia) NAV per Unit on the next Business Day (Please refer to the Disclosure Document on forward pricing).

3. DEFAULT OPTION

If Member does not select a Fund under the Scheme:

- All contributions to the Scheme will be automatically allocated in accordance to the default option; this means that the contributions will be allocated for the purchase of Units in the following core funds depending on the Member's age at the time of contribution:

Name of Fund	Manulife PRS – Growth Fund / Manulife Shariah PRS - Growth Fund	Manulife PRS – Moderate Fund / Manulife Shariah PRS - Moderate Fund	Manulife PRS – Conservative Fund / Manulife Shariah PRS - Conservative Fund
Age at time of contribution	Below 45 years of age	45 – below 55 years of age	55 years of age and above

- Notwithstanding the above default option of the Scheme, and provided no written notification to the contrary has been given to the Provider, the first contribution made by or for a Member:
 - if made within thirty (30) days before the Member attains the age of forty (45) years or fifty (55) years, as the case may be, shall be allocated for the purchase of Units in the Manulife PRS Moderate Fund, Manulife Shariah PRS - Moderate Fund, Manulife PRS-Conservative Fund and Manulife Shariah PRS - Conservative Fund respectively.
- Members who are investing under the default option will be notified in writing at least thirty (30) days before attaining the age of forty (45) and fifty (55) as the case may be that their investments in the core funds will be automatically switched in accordance with the rules of default option unless the Provider has been instructed otherwise.
- Your contributions will be automatically switched in equal proportions over a 5-year period based on remaining number of units in relevant core fund upon reaching the specific age group.

4. INSTRUCTIONS / VOICE RECORDINGS

- All instructions given in writing, delivered or sent by facsimile transmission by the Member as named in this application shall be binding on the Member. Manulife IM (Malaysia) is not obliged to verify the authenticity of any such instructions or the identity of any person giving such instructions.
- Manulife IM (Malaysia) shall be entitled to use voice recording devices to record instructions communicated to it and such recording(s) will constitute evidence of the instructions.

5. COOLING-OFF RIGHT

Please refer to the Disclosure Document and any Supplementary Disclosure Document(s) (if any) for more information.

6. MONIES

- All application monies must be paid or remitted as instructed and any cheque(s) must be honoured when presented.
- If an application is rejected in whole or in part, the application monies or balance thereof will be returned (without interest, or any returns in the case of Islamic funds) by authenticity of any such instructions or the identity of any person giving such instructions, by cheque or, at the cost of the applicant, by telegraphic transfer, within ten (10) days from the date of application. Manulife IM (Malaysia) shall not be liable to pay any interest or returns (in the case of Islamic funds) to Member for any monies held by Manulife IM (Malaysia) for any reason(s) whatsoever.

7. STATEMENT AND REPORT

- Member Benefits Statement will be issued to Members within a reasonable time as a record of each and every payment or transaction made.
- A half-yearly Member Benefits Statement will be issued to summarise all transactions during the said period to enable Member(s) to keep track of the investment.
- All details shown in the Member Benefits Statement are deemed to be correct unless Manulife IM (Malaysia) is informed in writing of any discrepancy within 14 days of issue.
- Semi-Annual and Annual Report of the Fund(s) will be sent to the Member(s) within 2 months from the end of each financial period/year.
- All correspondences will be sent to the Member's last known address as notified by the Member. All correspondences are deemed received by the Member three (3) business days from the date the letter is posted.

8. LEGAL AND TAX IMPLICATION

The Applicant shall acquaint himself/herself with the relevant tax laws and exchange control regulations in force in the countries of his/her citizenship, residence or domicile.