Manulife 宏利

Exclusive Personal Insurance Coupons

Enjoy up to HKD20,000 premium deduction

Promotion Period: July 20, 2026 to October 26, 2026 (Both dates inclusive)

We at Manulife deeply appreciate the trust you have placed in us, to express our gratitude for your continued support, we are pleased to offer selected customers **two Exclusive Personal Insurance Coupons** ('Insurance Coupon(s)').

During the promotion period, if you successfully enroll in a designated insurance plan, you can enjoy an instant premium deduction by applying your Insurance Coupon through Manulife's e-application service platform, ePOS, at the time of application. These Insurance Coupons can also be combined with other promotional offers to allow you to enjoy even greater savings.

Premium deduction

The initial premium deduction that an Eligible Basic Plan could enjoy by using the Insurance Coupon will follow the table below:

First-year annualized premium	Initial premium deduction amount
HKD6,000 – less than HKD15,000	**HKD500**
HKD15,000 – less than HKD25,000	**HKD1,300**
HKD25,000 – less than HKD50,000	**HKD2,500**
HKD50,000 – less than HKD200,000	**HKD5,000**
HKD200,000 or above	**HKD20,000**

Eligible Basic Plans

The Insurance Coupon is applicable to the following Eligible Basic Plans (not eligible for single premium):

Life Protection

- Whole-in-One Prime 3 – Essence
- Whole-in-One Prime 3

Critical Illness

- IncomeGuard Critical Illness Protector
- IncomeShield Critical Illness Protector
- ManuBright Care 2
- ManuBright Care 2 Plus
- Manulife Bright Care PRO
- ManuPrimo Care
- ManuPrimo Care (BestStart)

Health Protection

- ManuEnrich Medical Top-up Plan
- ManuShine Healthcare Series
- ManuMaster Healthcare Series
- ManuGuard Medical Plan
- Manulife Supreme Medical Plan
  (Available in Macau only)
- Manulife Shelter VHIS Standard Plan
  (Available in Hong Kong only)
- Manulife First VHIS Flexi Plan
  (Available in Hong Kong only)
- Manulife Supreme VHIS Flexi Plan
  (Available in Hong Kong only)

How to Use Your Insurance Coupon

Once you confirm redemption of your Insurance Coupon, the coupon code will be displayed. Please enter the code in Manulife's insurance e-application service platform, ePOS.

Contact your insurance advisor today to learn more and enjoy this exclusive offer!

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. For product details and key product risks, please refer to the product leaflet.

Exclusive Personal Insurance Coupon Terms and Conditions

1. The promotion period is valid from July 20, 2026 to October 26, 2026 (both dates inclusive) ('Promotion Period').
2. Selected customer(s) will receive two Exclusive Personal Insurance Coupons ('Insurance Coupon(s)') during the Promotion Period ('Eligible Customer(s)'), Eligible Customer(s) can enjoy premium deduction by applying the Eligible Basic Plan(s) listed out in clause 13 within the Promotion Period.
3. Eligible Customer(s) need to log in to the designated website to create an account to manage their Insurance Coupons.
4. The Insurance Coupon(s) must be used with the policy application via Manulife insurance e-application service platform 'ePOS' ('ePOS'), only one Insurance Coupon can be used per policy application.
5. The Insurance Coupon(s) can only be used to directly offset part of the initial premium of the new policy.
6. To qualify for the premium deduction, Eligible Customer(s) must use a valid Insurance Coupon and be the sole policyowner of an Eligible Basic Plan.
7. Under any circumstances, if the new policy is cancelled or not issued, the used Insurance Coupon(s) cannot be reused for other policies and the relevant premium deduction amount will also not be refunded.
8. Under any circumstances, the Insurance Coupon(s) cannot be redeemed for cash or resold, and its remaining balance will not be refunded in cash.
9. The Insurance Coupon can be used in conjunction with other Manulife promotional offers, but cannot be used together with other insurance coupons (if any). If the applied plan is eligible for premium discounts under other offer(s), the first-year annualized premium requirement for using the Insurance Coupon will be calculated based on the first-year annualized premium before deducting the discounts from other promotional offer(s).
10. 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.
11. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region if the policy is issued in Hong Kong, and any disputes shall be subject to the exclusive jurisdiction of the courts of Hong Kong. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Macau Special Administrative Region if the policy is issued in Macau, and any disputes shall be subject to the exclusive jurisdiction of the courts of Macau.
12. The premium deduction under this promotion is only applicable to a new policy application of any Eligible Basic Plan listed out in clause 13 that has been successfully submitted via ePOS by Manulife insurance advisors during the Promotion Period and approved by Manulife on or before December 31, 2026 ('Eligible Basic Plan(s)').
13. Eligible Basic Plans include (not eligible for single premium):
    i. Whole-in-One Prime 3 – Essence
    ii. Whole-in-One Prime 3
    iii. IncomeGuard Critical Illness Protector
    iv. IncomeShield Critical Illness Protector
    v. ManuBright Care 2
    vi. ManuBright Care 2 Plus
    vii. Manulife Bright Care PRO
    viii. ManuPrimo Care
    ix. ManuPrimo Care (BestStart)
    x. ManuEnrich Medical Top-up Plan
    xi. ManuShine Healthcare Series
    xii. ManuMaster Healthcare Series
    xiii. ManuGuard Medical Plan
    xiv. Manulife Supreme Medical Plan (Available in Macau only)
    xv. Manulife Shelter VHIS Standard Plan (Available in Hong Kong only)
    xvi. Manulife First VHIS Flexi Plan (Available in Hong Kong only)
    xvii. Manulife Supreme VHIS Flexi Plan (Available in Hong Kong only)
14. The premium deduction that an Eligible Basic Plan could enjoy by using Insurance Coupon will follow below table:

First-year annualized premium	Initial premium deduction amount
HKD6,000 – less than HKD15,000 USD750 – less than USD1,875	HKD500 USD62.50
HKD15,000 – less than HKD25,000 USD1,875 – less than USD3,125	HKD1,300 USD162.50
HKD25,000 – less than HKD50,000 USD3,125 – less than USD6,250	HKD2,500 USD312.50
HKD50,000 – less than HKD200,000 USD6,250 – less than USD25,000	HKD5,000 USD625
HKD200,000 or above USD25,000 or above	HKD20,000 USD2,500

15. The premium deduction under this promotion is applicable to the standard premiums of Eligible Basic Plan(s), but excluding the additional premiums incurred from the Inflation Protector Option (applicable for IncomeGuard Critical Illness Protector, IncomeShield Critical Illness Protector, ManuBright Care 2, ManuBright Care 2 Plus, Manulife Bright Care PRO, and ManuPrimo Care). All extra premium (if any) and prepayment premium (if any) will not be taken into account in calculating the premium deduction amount. For the avoidance of doubt, all supplementary benefit's premiums will not be taken into account when calculating the premium deduction amount.
16. All Eligible Basic Plans with single premium are not eligible for the premium deduction under this promotion.
17. For Eligible Basic Plan(s) issued in Hong Kong, the levy on the insurance premium to be collected by the Insurance Authority is calculated based on the premium before applying the amount of the premium deduction.
18. The premium deduction is non-transferable and non-redeemable for cash. In case of premium refund, any part of premium payments that is offset by the premium deduction can under no circumstances be counted as premium paid and will not be included in the refund amount. For the avoidance of doubt, the premium deduction will not affect the guaranteed cash value (as the case may be) and any benefits the policyowner is entitled to under the relevant Eligible Basic Plan(s).

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

The Eligible Basic Plans 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 for a copy of 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 Manulife Shelter VHIS Standard Plan, Manulife First VHIS Flexi Plan, and Manulife Supreme VHIS Flexi Plan, 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 (if you are in Hong Kong) or (853) 8398 0383 (if you are in Macau).

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 at the address below. We will not charge you a fee for this.

This leaflet is for distribution in Hong Kong and Macau only, but not in Chinese Mainland.

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