



## Enjoy a Residential Loading Discount with Thankful Care Personal Accident Insurance Plan

**Non-Hong Kong/non- Macau customers\* may enjoy a premium discount on residential loading for the full policy term**

Promotion period: From April 20, 2026 to December 31, 2026

During the promotion period, applicants for the Thankful Care Personal Accident Insurance Plan whose life insured is a non-Hong Kong/non-Macau resident\* may enjoy a premium discount that fully offsets the Extra Premium normally charged due to residential loading. The residential loading is calculated at 25% of the standard premium ('Extra Premium').

This discount applies to all eligible Extra Premium payable under the policy throughout its effective period, provided the policy is applied within the promotion period.

### When applying for Thankful Care Personal Accident Insurance Plan during the promotion period:



Life insured is a non-Hong Kong/non-Macau resident\*

**Premium payable = standard premium + Extra Premium (=standard premium x 25%)**

**Under this promotion,  
a premium discount equivalent to the  
Extra Premium will be applied**

\* An additional 25% extra premium loading will apply on top of the annual premium rate if the residency country/region of the life insured is not Hong Kong or Macau.

**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 policy applications for the Thankful Care Personal Accident Insurance Plan policy(ies) that require an Extra Premium due to residential rating. The premium discount applicable to the Extra Premium is equivalent to 25% of the standard premium. Applications must be successfully submitted via a Manulife insurance advisor from April 20, 2026 to December 31, 2026 (both dates inclusive), and approved by Manulife on or before March 31, 2027.
2. The premium discount for this promotion applies to all premium payment modes.
3. The applicable discount as specified above will be applied to the Extra Premium of each premium amount due and payable according to the payment mode of the Thankful Care Personal Accident Insurance Plan policy(ies).
4. This promotion applies to the Extra Premiums charged to the life insured due to residential rating while the policy is in force, if your policy is reinstated, the entitled Extra Premium discount will cease to apply and the Extra Premiums will apply to the repayment of overdue premiums.
5. For the Thankful Care Personal Accident Insurance Plan policy(ies) issued in Hong Kong, the levy on insurance premium to be collected by the Insurance Authority is calculated based on the premium after applying the discount offer under this promotion.
6. The discount is non-transferable and non-redeemable for cash. In case of any premium refund, any part of the premium payment that has been offset by the discount will under no circumstances be counted as premium paid and will not be included in the refund amount.
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 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, a subsidiary of Manulife Financial Corporation.

Thankful Care Personal Accident Insurance Plan is an insurance product provided and underwritten by Manulife. **This leaflet shall be read in conjunction with the relevant product leaflets.** You should not purchase this product 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 the 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 (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](http://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 contact our address below and we will not charge you a fee for this.

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

**Manulife (International) Limited** (A subsidiary of Manulife Financial Corporation)

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