

TERMS AND CONDITIONS – SWITCHING

1. The minimum number of units switched is subject to the minimum balance, terms and conditions for the respective funds.
2. For switching request made to a new fund, the net amount switched must meet the minimum requirement of the intended fund's initial investment amount.
3. The price (NAV) will be determined at the end of the Business Day (forward pricing) on which the valid switching request is received and accepted by the Manager.
4. For full switching, you are required to fill up the Regular Investment Amendment (RIA) Form if you wish to switch the monthly deduction to the new fund.
5. For partial switching, please leave a minimum balance of units required to maintain your fund(s) account. In the event any request for partial switching results in the unit holder holding less than the minimum balance of units required, the Manager reserves the right to fully switch all the units held by the unit holder.
6. Cancellation of request for switching is not allowed.
7. 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 purpose. 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 minor parties. For joint account, the bank account provided could either be in the name of the principal account holder or in the name of both account holders.

8. Request for switching is not applicable for EPF funds.
9. The unit holder signature(s) on the Switching form must be the same with the 'Authority To Operate Account' and the specimen signature(s) in Manulife Investment Management (M) Berhad (Formerly known as Manulife Asset Management Services Berhad) Registration No: 200801033087 (834424-U) (hereinafter referred to as "Manulife IM (Malaysia)") record.
10. The Manager will charge a Switching fee as stated in the relevant Prospectus or Information Memorandum.
11. 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.
12. Manulife IM (Malaysia) reserves the rights to off-set and/or deduct any amount from the switching amount that may be owed by the unit holder(s) to Manulife IM (Malaysia).

RIGHTS OF MANAGER

The Manager reserves the right to accept or reject any application in whole or part thereof without assigning any reasons.

The unit holder shall indemnify and shall keep owed by the unit fully indemnified against all losses, damages, fees, costs, charges and expenses which owed by the unit may sustain or incur and which shall have arisen either directly or indirectly out of or in connection with carrying out this request.

Any inconsistency between the terms and conditions herein and the Prospectus(es) or Information Memorandum the latter will prevail. If you require further clarification, please contact your personal UT Adviser, our branch nearest to you or our Customer Service at:

Manulife Investment Management (M) Berhad

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