



Ref No.: A/L/0241/22/905998

February 28, 2022

ZUU DIGITAL FINANCIAL SERVICES LIMITED  
23/F, LEE GARDEN FIVE,  
18 HYSAN AVENUE,  
CAUSEWAY BAY, HONG KONG

Attention: WONG MAN WAI

Dear Sir/Madam,

**Re: Special Compensation**

As our valuable business partner, we have enhanced your override bonus subject to the terms and conditions as specified below:

**Override Bonus**

Override bonuses of the following percentages (percentages of the payable First Year Commission) will be released for all individual new businesses / additional coverages issued on or after March 1, 2022:

Product Category	Override Rate
Life Protection	135%
Critical Illness	135%
Medical	135%
VHIS	135%
Par Saving	135%
Par Coupon	135%
QDAP	135%
Others	135%

If the total override bonus of the relevant commission run exceeds HKD5,000,000, the bonus payment may be deferred for no more than two commission runs (about 1 month; the exact times would be determined by the memorandums sent out by Manulife from time to time) if there is no termination or reduction in face amount during the deferred period.

Save as expressly revised in this letter, all other terms of the "Schedules of Commissions and Bonuses" attached to your Broker's Agreement remain unchanged.

The above enhancement is subject to change or revocation by Manulife at any time at Manulife's absolute discretion and without prior notice to you.

Yours faithfully,  
For and on behalf of  
Manulife (International) Limited

Peter Ying  
AVP, Brokerage  
Partnership Distribution

**Manulife International Limited**  
Incorporated in Bermuda with limited liability

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