



Ref No.: A/L/1121/21/905998

December 31, 2021

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: Strategic Bonus

As our valuable business partner, we will offer a strategic bonus to your Company for all eligible individual insurance cases submitted between January 1, 2022 and February 28, 2022.

In Summary:

Line of Business	Strategic Bonus Rate (% of annualized first year commission)
IFP Core Business	15%

Other remains unchanged, please refer to "Schedules of Commissions & Bonuses" for details. Please feel free to contact your Account Manager for any question.

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

Peter Ying
AVP, Brokerage
Partnership Distribution

Terms and Conditions

1. "Eligible case" means the completed applications for individual business, dated and signed together with the premium payment and all supporting documents, submitted between January 1, 2022 and February 28, 2022 (both dates inclusive) AND issued by February 28, 2022 provided that any of those applications which are cancelled within the cooling off period shall be excluded from the calculation of the bonus.
2. Eligible case(s) submitted during the campaign period and issued on or after March 1, 2022 will be entitled to a new Brokerage Compensation Scheme (effective March 1, 2022), subject to Manulife's prior notice to you. Manulife's decision on commissions and bonuses is final and conclusive.
3. For any applications received before the offer period, but cancelled during the offer period, all subsequent related applications received during the offer period will not be eligible for inclusion in this program.

Manulife International Limited
Incorporated in Bermuda with limited liability

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4. Any supplementary benefits attached to the Eligible case / the increase of the face amount after the policy is issued and the release of the payment which will not be eligible for this program.
5. The calculation of annualized first year commission for the Strategic Bonus is determined by Manulife at its absolute discretion.
6. This program is NOT a customer incentive program.
7. Manulife reserves the right to change these terms and conditions.
8. The Strategic Bonus is payable subject to review of strategic alignment and business quality from time to time.
9. The Strategic Bonus payment is subject to a minimum Average Conservation Rate of 85% at the time of payment.
10. Manulife reserves the right to claw back the Strategic Bonus for the following eligible cases on the following plans should those policies lapse or with benefit reduced within 12 months from policy year date:
 - ManuGrand Saver 2, Premium Paying Period of 5 Years
 - ManuGrand Saver 2, Premium Paying Period of 2 Years
 - ManuGrand Saver 2, Single Premium Paying Period
 - ManulImperial Saver 2, Premium Paying Period of 5 Years
11. Except the respect 9) above, Manulife reserves the right to claw back the Strategic Bonus for policy lapse or with benefit reduced within 14 months from policy year date.
12. Manulife reserves the right to amend the program at any time without giving prior notice.
13. Single Premium products (excluding ManuGrand Saver 2, ManuPremier Protector, ManuElite Protector and ManulImperial Saver 2), Investment linked products and Whole-in-One-Prime 2 are not eligible for this program.