

Manulife Bank Group Offers

¹ Manulife Bank's Debt Research – May 2018

² Manulife Bank's Debt Research – May 2018

³ Regarding potential first year savings of the Manulife Bank special offer program:

The savings examples here illustrate the potential first year savings of a member provided he/she has a Manulife One account, a Visa Infinite card, and a Manulife Bank's Advantage Account.

Savings Category	Spending/Requirements	Cash Back	Annual Savings/Waiver
Manulife One			
Cash Back on Funding	Min \$100,000 mortgage must be advanced	\$1,000 deposited to new Manulife One Account	
No-charge switching from existing mortgage to Manulife One	Must use Manulife Bank's title insurance program		Up to \$1,500 in fees covered by Manulife Bank
VISA Infinite			
10% cash back promotion on grocery spend for first 3 statements	\$600/month	10%	\$180
3% cash back on grocery spend for 4 th and future statements	\$600/month	3%	\$162
Travel	\$5,000/year	2%	\$100
All other spending	\$1,500/month	1%	\$180
First year annual fee waiver			\$99
First year Manulife One fee waiver			\$203
Manulife Bank's Advantage Account			
No Fee Chequing & Free Banking (min \$1,000 balance and based on a \$3,000 balance)			\$191.40
4-month promotional interest rate			\$18.30
			\$209.70*
			Total combined savings & promotional interest
Total First Year Value			\$3,633.70

*\$209.70 in savings using Manulife's Advantage Account.

The example below shows clients with \$3000 that were distributed between a chequing and savings account at an FI other than Manulife Bank, and shows the potential savings that could be achieved if those same funds were deposited into a Manulife Bank Advantage Account. Clients can also earn an additional \$18.30 during the 4 months they receive the variable annual promotional rate of 1.85%.

Current banking information	
Chequing account: Balance	\$1,000.00
Chequing account: Monthly growth	\$0.00
Chequing account: Interest rate	0.00%
Chequing account: Monthly Fees (total)	\$15.95
Savings account: Balance	\$2,000
Savings account: Monthly Growth	\$0.00
Savings account: Interest rate	0.10%

Interest earned	1 year	10 years
Manulife Bank	\$4.52	\$45.37
Current bank	\$2.01	\$20.12
The Manulife Bank advantage	\$2.51	\$25.26

Fees charged	1 year	10 years
Manulife Bank	\$0.00	\$0.00
Current Bank	-\$191.40	-\$1,914.00
The Manulife Bank advantage	\$191.40	\$1,914.00

Manulife Bank Advantage Account	
Balance	\$3,000.00
Monthly growth	\$0.00
Interest rate	0.15%
Number of withdrawals per month	0

Balance	1 year	10 years
Manulife Bank	\$3,004.52	\$3,045.37
Current bank	\$2,810.61	\$1,106.12
The Manulife Bank advantage	\$193.91	\$1,939.26

⁴ **Regarding the features and offers of the Manulife Bank Advantage Account**

[April 2018 article by Rob Carrick, Personal Finance Columnist for the Globe and Mail](#)

The 2.00% new client personal Advantage Account interest offer is for new clients who have never previously held a Manulife Bank Advantage Account, and who open a new personal, non-registered, Canadian-dollar Advantage Account. The promotional interest rate is made up of the regular posted annual variable interest rate of 0.15% and the variable annual promotional rate of 1.85%. Interest is calculated daily and paid monthly on net new deposits for the first 120 days (4 months) after account opening to a maximum of \$50,000. Any change to the regular interest rate will result in a corresponding change to the promotional interest rate. The offer is limited to one account per client and cannot be combined with other offers. The offer and rates are as of December 12, 2020 and subject to change without notice. Click [here](#) for full terms and conditions and visit manulifebank.ca for current rates.

0.15%: Interest is calculated on the closing daily balance and paid monthly. Rate as of December 12, 2020. Rate is subject to change without notice. View our [current rates](#) for more details.

Free Banking with minimum balance: Everyday banking fees for ABM cash withdrawals, Interac direct payments (debit), Interac e-Transfer and bill payments are waived when the account balance is \$1,000 or more. All other everyday withdrawal and deposit transactions are free at any balance. Other convenience fees may apply to withdrawals made at ABMs that are not part of THE EXCHANGE[®] Network. Visit manulifebank.ca for additional details.

THE EXCHANGE[®] is a registered trademark owned by Fiserv Inc., licensed for use in Canada by FICANEX Services Limited Partnership. Manulife Bank of Canada is an authorized user of the mark.

⁵ **Regarding the features and offers of the Manulife One account:**

Manulife One - get out of debt sooner: A sample calculation on how Manulife One works [can be found here](#)

Cash back offer: To qualify for the \$1000 cash back, you must:

- Have a minimum initial borrowing amount of \$100,000 at the time your account funds.
- Open a new Manulife One account in the first-position (primary lien on the property)

Not eligible are:

- Manulife One accounts opened in a “second position”, where it is not the primary lien on the property;
- small business owner accounts or
- investment properties;
- a roll-in from second to first position;
- a transfer from an existing Manulife One to a new property;
- an increase to an existing Manulife One account;
- a transfer from another existing Manulife Bank mortgage;
- Manulife Bank Select Account / Manulife One for Business Account / Commercial Amortizing Mortgage.

All promotions are subject to the general terms and operating agreement of your Manulife One account. Promotions and offers may change or be withdrawn at any time without notice. If the mortgage is discharged, refinanced, ported or transferred from Manulife Bank within two (2) years of funding for any reason, you must repay the entire \$1,000 cash back amount to Manulife Bank. Limit one cash back offer per mortgage term; offer cannot be combined with any other bonus or offer. Other conditions may apply; ask for details.

Mortgage set up fee: Appraisal costs may be covered (includes property appraisal and lender title insurance) when you transfer your mortgage to Manulife Bank. This does not apply to purchase transactions. Manulife Bank covers the standard legal fees involved in switching to a Manulife One account when you use our title insurance program and you apply through the Group Benefits or Group Retirement online secure site. Ask your Manulife Bank representative for details (excludes any penalties or discharge fees).

Access to home equity: The maximum borrowing limit on a Manulife One account is 80% of the value of your home. You can access the equity you have built up in your home up to your borrowing limit – without having to apply for a loan. Visit www.manulifebankmortgages.ca for more information.

⁶ **Regarding the features and offers of our credit card offering**

ManulifeMONEY+ Visa Infinite Card

Fees: Annual card fee of \$99 will be waived in the first year only based on your account opening date.

Cash back: You will earn 3% cash back on the first \$25,000 you spend annually at merchants classified in the Visa network as Grocery Stores & Supermarkets (Merchant Code: 5411). You will earn 2% cash back on the first \$25,000 you spend annually at merchants classified in the Visa network as Hotels, Airlines, or Cruise Lines (Merchant Code: 3000-3298, 3501-3833, 3835, 4411, 4511, 4722, 5962, 7011, 7012). All other purchases earn 1% cash back. The \$25,000 annual spending limits will reset to zero on each anniversary of the date you opened your credit card account. Terms, conditions and eligible merchant/merchant categories may change without notice. Cash back is earned on card purchases less returns and not on cash advances, interest, fees, service/transaction charges, balance transfers and payments.

Visa Infinite – 10% cash back on grocery spend for first 3 statements: You will earn a bonus of an additional 7% cash back, for a total of 10% cash back on the first \$2,500 in purchases at merchants classified in the Visa network as Grocery Stores & Supermarkets (Merchant Code: 5411) when those purchases are posted to your account beginning on your account opening date and ending three statements after your account opening date. Purchases may take a few days or more to post to your account depending on the merchant. Purchases made but not yet posted within the three-statement promotional period are not eligible for the bonus. You will earn regular cash back of 3% on purchases at merchants classified as Grocery Stores & Supermarkets after the three-statement promotional period. All other terms of the Manulife Bank Rewards Terms and Conditions that apply to your account continue to apply during this promotional offer. Offer may be changed or extended and cannot be combined with any other offer.

Visa Infinite – General Terms & Conditions: you must be an eligible Visa Infinite cardholder with a valid Visa Infinite Card to take advantage of the Visa Infinite benefits and services. Discounts and benefits are non-transferable and discounts cannot be combined with any other offer or discount. Visa reserves the right to modify or cancel offers at any time and without notice. Neither Visa nor the Issuer is responsible for any claims or damages arising from use of any benefits or services provided by a third party. All offers, benefits and services are subject to complete terms and conditions, including third-party suppliers' terms and conditions (available at visainfinite.ca/infinite/terms.jsp). The Visa Infinite privacy policy (available at visainfinite.ca/infinite/privacy.jsp) applies to all benefits and services that require enrolment through, or are otherwise provided by, the Visa Infinite Concierge or the Visa Infinite website. The collection, use and disclosure of cardholders' personal information by third-party suppliers of services and benefits to Visa Infinite Cardholders are subject to such third parties' own privacy policies.

Travel Insurance Coverage: Insurance is underwritten by **The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company, a wholly owned subsidiary of Manulife**, P.O. Box 670 Stn Waterloo, ON, N2J 4B8

ManulifeMONEY+ Visa Platinum Card

Cash back: You will earn 2% cash back on the first \$15,000 you spend annually at merchants classified in the Visa network as Grocery Stores & Supermarkets (Merchant Code: 5411). All other purchases earn 1% cash back. The \$15,000 annual spending limit will reset to zero on each anniversary of the date you opened your credit card account. Terms, conditions and eligible merchant/merchant categories may change without notice. For residents of Québec only, the terms and conditions are subject to change at any time with 30 days prior written notice. Cash back is earned on card purchases less returns and not on cash advances, interest, fees, service/transaction charges, balance transfers and payments.

5% cash back on grocery spend for first 3 statements: You will earn a bonus of an additional 3% cash back, for a total of 5% cash back on the first \$2,000 in purchases at merchants classified in the Visa network as Grocery Stores & Supermarkets (Merchant Code: 5411) when those purchases are posted to your account beginning on your account opening date and ending three statements after your account opening date. Purchases may take a few days or more to post to your account depending on the merchant. Purchases made but not yet posted within the three statement promotional period are not eligible for the bonus. You will earn regular cash back of 2% on purchases at merchants classified as Grocery Stores & Supermarkets after the three statement promotional period. All other terms of the Manulife Bank Rewards Terms and Conditions that apply to your account continue to apply during this promotional offer. Offer may be changed or extended and cannot be combined with any other offer.