

Online application for deposit accounts

Frequently asked questions (FAQ)

Manulife Bank’s online application technology has made applying for personal, non-registered, Canadian-dollar Advantage Accounts, Registered Advantage Accounts and Tax-Free Advantage Accounts easy and convenient for you – and your clients. We’ve developed the following list of frequently asked questions and answers to help guide you through the online application process. Topics covered include:

- **Accessing the online application**
- **Getting started**
- **Making deposits and linking accounts**
- **Identification requirements**
- **General/miscellaneous questions**

Accessing the online application

<p>How do I get my personal web link?</p>	<p>Please contact your Manulife Bank Business Development Manager to obtain your personal web link. The link will include your sales code, ensuring you’re the advisor on record when your client(s) use the link to apply for an account.</p> <p>Your personal web link will direct your clients to a landing page with your name at the top right-hand corner. On this landing page, your clients will be presented with the three account options available through our online application and they will be able to select which account(s) they would like to apply for.</p>
<p>Can I complete an application on behalf of my client?</p>	<p>No, but you can help your client complete the application if you are together, in the same room.</p>
<p>Which accounts can a client open using the online application?</p>	<p>The online application can be used to apply for:</p> <ol style="list-style-type: none"> 1. Personal, non-registered, Canadian-dollar Advantage Accounts 2. Registered Advantage Accounts <i>(excluding spousal plans)</i> 3. Tax-Free Advantage Accounts

How will I know if a client opens an account using my personal web link?	When viewing your MyClients report via Advisor Portal, all client accounts where you are the advisor of record will show. In the 'Application Source' column, any accounts opened using your personal web link will show as 'Customer Online'.
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Getting started

What information is required of my client to complete the online application?	<p>Clients who are new to Manulife Bank must provide:</p> <ul style="list-style-type: none"> • Contact details, including a valid email address • Social insurance number (SIN) for tax-reporting obligations • Date of birth • Employment details • Tax residency information (only required for non-registered accounts) • Government-issued photo ID
How old must a client be to apply for an account using the online application?	They must be 18 years of age or older.
What if my client doesn't have an email address?	An email address is required to apply for a new account online since all account-related communications are electronic.
If a client already has a Manulife Bank product, can they use the online application to apply for another account?	<p>Yes. The first question clients will be asked when using the online application is whether they already have an account with us and bank online.</p> <p>If they don't, they simply continue with the existing online application.</p> <p>If they do, they will be redirected to the online banking login page and can complete a short "express" version of the application, pre-populated with data we already have on file for them (clients can make updates to the information if necessary.) Once submitted, new account applications from existing Manulife Bank clients with accounts in good standing can be approved immediately.</p> <p>Note: If they accessed the online application using your personal web link, you will be</p>

	<p>automatically added to the new account as their advisor of record. If your client did not use your personal web link (ie. they logged into their online banking by visiting our website and chose to open an account), you will be added to the new account as long as you are their advisor of record on their existing Manulife Bank deposit product(s).</p>
<p>Can my client apply for an Advantage Account with a joint account owner using the online application?</p>	<p>While BankLink and paper applications are recommended for opening joint accounts, it is possible for clients to use the online application to set-up a joint account.</p> <ol style="list-style-type: none"> 1. We need to confirm we have validated ID for both clients. If the joint account holder is new to Manulife Bank, we will need each client to apply for an account independently, so we can satisfy our ID requirements. If the joint account holder is an existing Manulife Bank client, only the primary account holder needs to apply for an Advantage Account. 2. Once the account(s) is opened, they need to call our call centre together – to provide joint direction to merge those accounts into one.
<p>Can my client save an unfinished application and submit it later?</p>	<p>No, partially completed applications cannot be saved.</p>

Making deposits and linking accounts

<p>How does my client link their new account to an account at another Canadian bank to allow fund transfers?</p>	<p>Your client can establish a linked account for fund transfers in any of the following ways:</p> <ol style="list-style-type: none"> 1. Sign into our online banking and follow the steps by securely validating ownership of your account at another Canadian financial institution. 2. Use our mobile banking app to upload a VOID cheque or Banking Confirmation Form. 3. Complete a Funds Transfer Agreement (AB0190E). <p>After the application process, and once the link between accounts is established, your client can</p>
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	then request fund transfer(s) through online, mobile and telephone banking.
How does my client make a deposit to their account?	<p>Once the account is open, clients can make a deposit by:</p> <p>For non-registered accounts:</p> <ul style="list-style-type: none"> • Mobile cheque deposit • Funds transfer, once the account is linked to an account at another Canadian bank • Mailing a cheque to us • <i>Interac</i>® e-Transfer • ATM • Advisor-assisted local-area banking <p>For registered accounts:</p> <ul style="list-style-type: none"> • Funds transfer, once the account is linked to an account at another Canadian bank • Mailing a cheque to us • Advisor-assisted local-area banking

Identification requirements

What are my client’s identification requirements?	During the application process, your client will need to have a piece of government-issued photo ID available. To validate their identification, they’ll be asked to take a picture of their ID using the camera on their computer or mobile device. After taking the photo, they will be prompted to take a selfie. This process allows the technology to compare the picture with the selfie to confirm the client’s identity.
What does the identity verification involve?	This process helps us confirm a client is opening an account for him/herself, fulfills our regulatory obligations and mitigates the risk of fraud.
What happens if my client is unable to validate their identity using this method?	If your client does not have the ability to take a picture and a selfie using a camera on their computer or mobile device, please proceed with completing an account application with them using either the paper application (AB0168E for non-registered Advantage Accounts and Registered Advantage Accounts and AB0490E for Tax-Free Advantage Accounts) or BankLink .

	There may be situations where the technology is not able to successfully validate the client's ID. If this happens to your client, we recommend you assist them by using our paper application or BankLink. The client is also welcome to try again.
Does Manulife Bank or any third-party company keep any of my client's data or images as part of the digital ID verification process?	We're committed to protecting your clients' privacy and personal information. The photos your client submits to the third-party vendor (Yoti) stay in Canada and are processed securely for your client's protection. Yoti will only use your clients' images for this validation process, and they'll only be using them for the time it takes to verify your identity. Once your clients' ID is verified, the images are erased and Yoti sends along the validation result to Manulife Bank.
What if the application is not immediately approved?	There may be situations where we require additional information from your client based on answers they provided in the application. In this scenario, we will contact your client to request the additional information.

General/miscellaneous questions

If a client wants to add me as the advisor of record on a new account, what do they have to do?	If your client already has a deposit account(s) at Manulife Bank and you are the advisor of record, you will be automatically added to the new account they open. If this is your clients first deposit account with Manulife Bank, they must personally call us to add you on their new account by calling 1-877-765-2265 and providing your first and last name, as well as your advisor selling code.
If a client applies for an account with my personal web link, how will you know to compensate me?	Your name will appear at the top of each application screen – indicating you're the advisor on record – and ensuring you're compensated.
How do I promote my personal web link on my own website?	Please check the Advisor Portal for current marketing support materials.
Can I still submit applications on BankLink and on paper?	BankLink and paper-based applications are still acceptable; however, the online application is the most efficient way for your clients to open new accounts. Please do not use more than one application method for the same client;

	doing so will create problems and delay the set-up process.
My client's mailing address is different than their physical address. Which one should they provide?	<p>For regulatory reasons, we require the client's home address. If they have a different mailing address, such as a P.O. Box, they can still include that in addition to their home address.</p> <p>Note: for some rural addresses, the physical address may be the client's plan and/or lot number (as outlined on their property tax bill)</p>
Why did my client's application get declined?	<p>Our online application has built-in technology to detect fraudulent applications so we can help protect your clients. Although this has proven to be effective, there is the possibility that some clients might get flagged incorrectly. If your client contacts you advising they have been declined and you have no reason to suspect any misconduct, please contact our Advisor Support Centre and we can investigate the application to confirm the decline was appropriate.</p>
Who can a client call if they're having trouble completing the online application?	<p>Depending on the nature of the inquiry, you may be able to assist them. If not, your client can call us at 1-877-765-2265.</p>

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