



Advantage Account and GIC Application Instructions



Manulife Bank deposit products are submitted online using an online application and client information tool called BankLink. While BankLink will guide you step-by-step through the application process, this document will explain what you need to do before you get started. And it can answer questions you might have along the way.

Before you begin

First, you'll need to confirm a few details before you can begin submitting online applications:

1. Make sure your computer is connected to a printer. You'll also need to have version 7 or higher of the Acrobat® Reader® software on your computer to print the application.
2. Ensure you have a current Repsource ID and password at www.manulife.ca/repsource (Repsource is Manulife's advisor site).

TIP! Two business days may be required to approve a new Repsource ID, so it's a good idea to register now if you don't already have one.

Selecting a sales process

There are three ways to use BankLink, depending on your sales process:

1. Sale made in your office (recommended)

If you're meeting with your client in a location with Internet access and a printer, simply follow the instructions starting in the "Launching BankLink" section (page 2).

2. Sale made away from your office after prior discussion with your client

If you're meeting with your client in a location without Internet access or a printer, you could have a phone conversation with them to verify they'd like to proceed with an application. This allows you to obtain their consent to input their personal information into the system and for Manulife Bank to view their credit history.

- Follow the instructions starting in the "Launching BankLink" section (page 2) and complete as much of the online application as possible. Once sufficient information is entered, the "Print" button will appear on the left. Print the documents and select "Exit application" on the left. The information you entered will be saved but the application will not have been submitted.
- Bring the documents and any other necessary forms to your client meeting to complete any missing fields. Have your client sign and date the documents and initial any changes made to the information you originally entered.
- Upon your return to the office, re-open BankLink and then re-open the application to complete any missing or changed fields and submit the online application.
- Mail or fax the signed documents to Manulife Bank.

3. Sale made away from your office without prior discussion with your client

If you're meeting with your client in a location without Internet access or a printer and you have not previously discussed the possibility of a deposit product with your client:

- During your client meeting, complete the applicable application and any other necessary forms.
- Upon your return to the office, follow the instructions starting in the "Launching BankLink" section below, to complete and submit the online application. Record the system-generated reference number on the original signed application.
- Mail or fax the documents along with the signed paper application to Manulife Bank.

TIP! We require your client's consent to store your client's personal information on our systems. Keep a record in your files of the date and time of this discussion. If your client does not consent, you cannot proceed with the application.

Launching BankLink

You must open BankLink to access the Advantage Account and GIC applications:

1. Login to Repsource at www.manulife.ca/repsource.
2. Select "BankLink" from the right-hand menu bar.
3. Select "Start" on the BankLink welcome page.

Completing an application

STEP 1: Start a new application

Once you have opened BankLink, you can start a new application by looking under the "My Options" menu and selecting "Apply for a product."

STEP 2: Search for your client

Select your advisor code from the drop-down menu. Then enter all or part of your client's name. You may also use their SIN if they've given you consent to use it. If your client has any other Manulife Bank business under your advisor code, their information will be retrieved.

TIP! If you have more than one advisor code, use the code applicable to the product being purchased. If the appropriate code does not appear, contact 1-800-667-4266 for assistance.

STEP 3: Select a product

Next you will indicate if the client is new or existing and you will choose a product. Simply select the appropriate product category from the product drop-down menu in the relevant client section. On the next screen, select the product your client would like.

STEP 4: Complete the owner information sections

Complete all the fields on the "Owner information" screens. If your client has previous Manulife Bank business with you, most of the "Owner information" screen will be pre-populated for you. You can still make changes if you need to. For sales made away from your office, ensure the information on the online application is identical to the information obtained on the client-signed paper application.

STEP 5: Complete the remaining screens

You can now complete the required fields on the remaining screens in the application. By clicking the “Next” button after you’ve input all the content on each screen, you will be guided through the application. To go back to any previous section, use the menu bar on the left. Then click “Next” again to return to where you were.

TIP! If you like, you can view the demo that is located on the BankLink welcome page in Repsource. It will take you step-by-step through each of the screens, giving you an overview of the entire application process for an Advantage Account.

STEP 6: Submit the application and review its status

Once all required fields have been completed on the application, a “Submit” button will appear in the left menu bar. **You must select “Submit” to complete the application.**

TIP! The electronic submission process may take a few seconds to complete. During this time, do not re-select the “Submit” button as this may result in multiple applications being submitted.

STEP 7: Print and sign the documents

Select the “Print” button in the left menu to print all the necessary documents and a customized instruction sheet. You can choose to print more than one copy for any documents you need to keep a copy. Have your client read and sign the forms where applicable. You must provide your client with a copy of the documents as they contain important legal disclosures.

Important: Write the application reference number on the top-right corner of the application. You can locate the reference number on the top of the BankLink screen when you are viewing the application.

TIP! For smoother processing of your own personal deposit product application, please have another advisor or a licensed marketing assistant sign the “Representative assertions” section to confirm they have seen your original, valid and unexpired identification verification documentation and print the name and phone number of the advisor or licensed marketing assistant who signed the assertion.

STEP 8: Forward the documents to Manulife Bank

The signed documents should be sent to Manulife Bank using one of the two methods indicated here. Note that your dealer or MGA may want to review your documents prior to sending to Manulife Bank.

By fax (no deposit cheque):

If you are not mailing a deposit cheque, please fax the signed documents to 1-877-565-2265. Don’t fax and mail the documents. Please keep the original copies in your client file.

By mail:

If you are including a deposit cheque, please mail the signed documents and cheque to: (payable to the Client’s name)

Manulife Bank of Canada
Delivery Station 500 M-A
500 King Street North
PO Box 1602 STN WATERLOO
Waterloo, ON N2J 4C6

TIP! Retain a copy of the documents for your client files.

STEP 9: Track the application status

As the application goes through the administrative process at Manulife Bank, its status will change. You can view the current status of the application at any time by returning to BankLink and looking on the right side of the homepage under "My recent applications." The current status will be displayed beside the product name. The statuses that could be displayed are:

Not submitted	You are in the process of inputting this application and have not clicked on "Submit" yet.
Under review	The application is submitted. However, either the rest of the documents haven't been sent in yet or they are all in and an Administrator is reviewing the package.
Not in Good Order	The application has been reviewed and determined to be not in good order. The Administrator will phone you for more information.
Activated	The application has been submitted and reviewed and is now on the way to being funded. You can not make any changes to it now.
Declined	The application has been declined.
Cancelled	This will appear if the application has been cancelled.

Obtaining help

If you require any help with BankLink or the online deposit product application, a Bank Service Representative can assist you. Just call 1-800-567-9170.

For more information, please visit manulifebank.ca



Advantage Accounts and GICs are offered through Manulife Bank of Canada.

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