

Personal Advantage Account Interest Offer Terms and Conditions

Manulife Bank's personal Advantage Account interest offer of 2.40% (the "Offer") is available to Manulife Bank Advantage Account clients ("Eligible Account Owner(s)") who open a new personal non-registered Canadian-dollar Advantage Account ("Eligible Account") between December 8, 2017 and August 19, 2018 (the "Offer Period").

To qualify for this offer, a new application for an Eligible Account must be received and accepted by Manulife Bank during the Offer Period. Each Eligible Account Owner can take advantage of this offer by making deposit(s) ("Eligible Deposits") to their Eligible Account during the Offer Period. The Offer is limited to one Eligible Account per Eligible Account Owner.

Manulife Bank's exclusive personal Advantage Account interest offer, which is currently 2.40% ("Promotional Interest") is made up of the regular posted variable annual interest rate of 1.25% ("Regular Rate") and the annual promotional rate of 1.15% ("Promotional Rate"). Any change to the Regular Rate will result in a corresponding change to the Promotional Interest. For example, if the Regular Rate of 1.25% were to decrease to 1.15%, the Promotional Interest would decrease to 2.30%. Subject to the limits and qualifications outlined in these terms and conditions, Manulife Bank will pay the Promotional Interest on net new deposits (funds not currently held in a Manulife Bank account) made during the Offer Period. You can deposit up to a cumulative total of \$250,000 (Eligible Deposits) into your Eligible Account during the Offer Period. Any balance in excess of Eligible Deposits will earn interest at the Regular Rate. The Promotional Interest will be calculated daily and paid monthly from December 8, 2017 to August 31, 2018 ("Promotional Period") on Eligible Deposits made during the Offer Period. Any withdrawals from the Eligible Account during the Promotional Period will be subtracted from the Eligible Deposit balance. The account must have a positive balance to be eligible for the Offer; any deposits required to bring the account balance to zero are not eligible. Promotional Interest is calculated daily on the Eligible Deposit balance and paid monthly as two separate interest payments: the first calculated using the Regular Rate, the second calculated using the Promotional Rate. Eligible Accounts must remain open and in good standing in order to receive Promotional Interest. After the Promotional Period, all deposits will earn interest at the Regular Rate.

Manulife Bank reserves the right, in its sole discretion, to suspend, disqualify, limit or revoke the Offer to any person or Eligible Account Owner(s) it finds or believes to be manipulating or otherwise abusing the process, fairness, integrity or operation of the Offer. Manulife Bank also reserves the right to, without prior notice, cancel this Offer and/or modify or vary these terms and conditions, in whole or in part, at any time and for any reason at its absolute discretion. This Offer cannot be combined with other promotional rate offers. If Manulife Bank is unable to run the Offer as planned for any reason, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the reasonable control of Manulife Bank which corrupt or affect the administration, security or proper conduct of this Offer, Manulife Bank reserves the right at its sole discretion to, without advance notice, terminate or suspend the Offer, in whole or in part, or modify it in any way.

All rates are as at April 9, 2018 and subject to change without notice.

The Promotional Interest is an annualized rate.