

(For illustrative purposes only)  
**Your Manulife One account Statement for April 2019**

Prepared on May 1, 2019

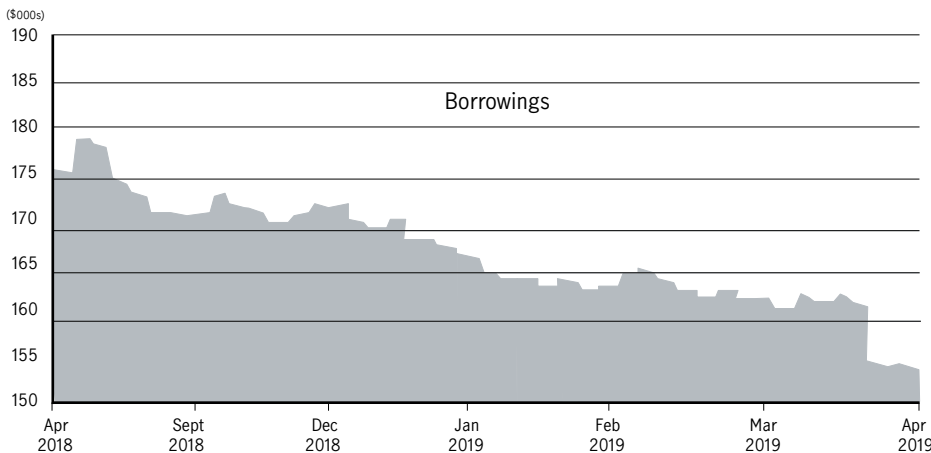
Your account number: 1234567	Client name
Your representative: Fred Jones	Client address
	City, Province PC
Borrowers:	
Client name 1	
Client name 2	

**Snapshot of your Manulife One account**

Your total borrowings at the end of March 2019	\$155,268.51
Money that went into your account in April 2019	\$5,089.78
Money that came out of your account in April 2019	\$3,463.91
Your total borrowings at the end of April 2019	\$153,642.64
<b>Reduction in your borrowings in April 2019</b>	<b>\$1,625.87</b>
<b>The amount needed to pay your interest charges in April</b>	<b>\$565.93</b>
Your maximum borrowing limit	\$240,000.00
Available limit on April 30, 2019	\$86,357.36

**Summary of your progress**

The graph below shows your progress in paying back your borrowings.



Breaking up with paper is easy to do. Move on to something better: e-statements from Manulife Bank. Log into your account at [manulifebank.ca](http://manulifebank.ca) to change your statement preference and see how good it feels to be paper-free.

**(For illustrative purposes only)**

Manulife One account statement – April 2019

Client name

Account number: 1234567

**Details of your transactions**
**Details of the transactions for your main account**

Date	Description	Money out	Money in	Borrowings
1 Apr 2019	<b>Opening balance</b>			<b>\$96,256.87</b>
2 Apr 2019	Cheque #15	23.45		96,280.32
2 Apr 2019	ATM cash withdrawal	40.00		96,320.32
3 Apr 2019	Interac e-Transfer Send	283.42		96,603.74
4 Apr 2019	Cheque #16	129.45		96,733.19
4 Apr 2019	Bill pay – Toronto Hydro	218.00		96,951.19
8 Apr 2019	Cheque #17	87.25		97,038.44
8 Apr 2019	Bill pay - Visa®	1,321.87		98,360.31
9 Apr 2019	ATM cash withdrawal	60.00		98,420.31
10 Apr 2019	Deposit – dividend cheque		89.78	98,330.53
11 Apr 2019	POS – Flora's antiques	48.22		98,378.75
15 Apr 2019	Direct deposit		2,500.00	95,878.75
15 Apr 2019	ATM cash withdrawal	60.00		95,938.75
15 Apr 2019	Interac e-Transfer Send	23.47		95,962.22
19 Apr 2019	POS – Sam's garage	108.14		96,070.36
19 Apr 2019	Pre-authorized withdrawal – Manulife Insurance	39.91		96,110.27
22 Apr 2019	ATM cash withdrawal	80.00		96,190.27
23 Apr 2019	Bill pay – Rogers Cable	125.00		96,315.27
24 Apr 2019	POS – Tom's Dinery and Winery	87.00		96,402.27
25 Apr 2019	Cheque #18	45.85		96,448.12
25 Apr 2019	ATM cash withdrawal	100.00		96,548.12
29 Apr 2019	Direct deposit		2,500.00	94,048.12
30 Apr 2019	Admin fee	16.95		94,065.07
30 Apr 2019	Main account interest	364.57		94,388.64
30 Apr 2019	Fixed rate sub-account principal	359.50		94,749.45
30 Apr 2019	Fixed rate sub-account interest	91.63		94,833.63
30 Apr 2019	Variable rate sub-account #1 interest	73.15		94,898.56
30 Apr 2019	Variable rate sub-account #2 interest	36.58		94,931.03
30 Apr 2019	<b>Closing balance</b>	<b>3,823.41</b>	<b>5,089.78</b>	<b>94,931.03</b>

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Manulife One account statement – April 2019

Client name

Account number: 1234567

**Details of the transactions for your fixed-rate sub-account**

Date	Description	Money out	Money in	Borrowings
1 Apr 2019	<b>Opening balance</b>			<b>\$29,011.64</b>
30 Apr 2019	Interest for April	91.63		29,103.27
30 Apr 2019	Interest paid from your main account		91.63	29,011.64
30 Apr 2019	Transfer from your main account		359.50	28,652.14
30 Apr 2019	<b>Closing balance</b>	<b>\$91.63</b>	<b>\$451.13</b>	<b>\$28,652.14</b>

**Details of the transactions for your variable-rate sub-account #1**

Date	Description	Money out	Money in	Borrowings
1 Apr 2019	<b>Opening balance</b>			<b>\$20,000.00</b>
30 Apr 2019	Interest for April	73.15		20,073.15
30 Apr 2019	Interest paid from your main account		73.15	20,000.00
30 Apr 2019	<b>Closing balance</b>	<b>\$73.15</b>	<b>\$64.93</b>	<b>\$20,000.00</b>

**Details of the transactions for your variable-rate sub-account #2**

Date	Description	Money out	Money in	Borrowings
1 Apr 2019	<b>Opening balance</b>			<b>\$10,000.00</b>
30 Apr 2019	Interest for April	36.58		10,036.58
30 Apr 2019	Interest paid from your main account		36.58	10,000.00
30 Apr 2019	<b>Closing balance</b>	<b>\$36.58</b>	<b>\$36.58</b>	<b>\$10,000.00</b>

(For illustrative purposes only)

Manulife One account statement – April 2019

Client name

Account number: 1234567

### Summary of your transactions

#### Money that went into your main account in April 2019 came from

Direct deposits	\$5,000.00
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Other deposits	89.78
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<b>Money in</b>	<b>\$5,089.78</b>
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Transfers from other accounts	0.00
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<b>Total money in</b>	<b>\$5,089.78</b>
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#### Money that came out of your main account in April 2019 went to

Pre-authorized withdrawals	\$39.91
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Debit card purchases	243.36
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Bill payments	1,664.87
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Cash withdrawals	340.00
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Cheques	592.89
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Administration fee	16.95
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Interest payments	565.93
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Other	0.00
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<b>Money out</b>	<b>\$3,463.91</b>
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Transfers to sub-accounts	359.50
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<b>Total money out</b>	<b>\$3,823.41</b>
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<b>Reduction in your borrowings in April 2019</b>	<b>\$1,625.87</b>
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### Summary of your interest charges

Account	Average interest rate for April 2019	Interest charged for April 2019	Total interest since January 2019
Main account	4.45%	364.57	2,187.42
Fixed rate sub-account	3.79%	91.63	566.67
Variable rate sub-account #1	4.45%	73.15	438.90
Variable rate sub-account #2	4.45%	36.58	219.48
<b>Total</b>		<b>\$565.93</b>	<b>\$3,412.47</b>

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Client name

Account number: 1234567

**Details of Manulife One interest rates****Details of the variable interest rates for your Manulife One account**

Account	Date	Credited interest rate*	Borrowing interest rate
Main account	Apr 1, 2019 to Apr 30, 2019	1.50%	4.45%
<b>Variable rate sub-account #1</b>	<b>Apr 1, 2019 to Apr 30, 2019</b>		<b>4.45%</b>
Variable rate sub-account #2	Apr 1, 2019 to Apr 30, 2019		4.45%

\* The credited rate is applied any time there is a positive balance in the Main account.

**Details of the fixed interest rates for your Manulife One account**

Account	Open Date	Maturity Date	Borrowing interest rate	Prepayment privilege (yearly without penalty)
Fixed-rate sub-account	Apr 1, 2016	Apr 30, 2021	3.79%	\$9,000

Want to pay off your fixed rate sub-account faster and reduce your interest costs? Take advantage of the prepayment privileges noted above and you could! You can also make a larger prepayment or payout your remaining balance with an additional charge. For complete details on making prepayments, go to the "Mortgages" page on [www.manulifebank.ca](http://www.manulifebank.ca) and while you're there, try our prepayment calculators! Questions? To speak with a knowledgeable representative, please contact us at 1-877-765-2265 for assistance.

**Managing your Manulife One account**

This statement will be considered correct (except for any credits improperly applied to your account) if no errors are reported to us in writing within 30 days of our sending this statement to you. Please let us know if any of your contact information has changed.

**This is a sample statement only. While every effort has been made to ensure the accuracy of the look and content of this sample in reflecting the Manulife One monthly statement, actual statements may vary slightly.**