

## Manulife All-In Banking Package™ Services and Fees

Effective June 14, 2020

### **Package monthly fee: \$10**

We've designed the All-In Banking Package to help you avoid paying a monthly fee as you save.

**We'll rebate the monthly fee in each month that your High-Interest Savings Account month-end balance is at least \$100 greater than the previous month-end balance.**

The package includes the following:

- An Everyday Banking Account with unlimited transactions such as debit purchases and *Interac*® e-Transfers.
- A High-Interest Savings Account with high interest on every dollar you save.
- Travel disruption insurance<sup>1</sup> with up to \$10,000 annual coverage.

### **Everyday Banking Account transactions included at no additional charge:**

#### **Deposits**

Fund transfers  
Direct deposits  
Mobile deposits  
Automated Bank Machine (ABM) deposits  
*Interac*® e-Transfers

#### **Withdrawals**

Fund transfers  
Pre-authorized payments  
ABM withdrawals at THE EXCHANGE® Network in Canada  
Direct payments (debit) in Canada  
Bill payments  
*Interac*® e-Transfers

## Other Everyday Banking Account transactions

### ABM withdrawals

In Canada, at ABMs that are not part of THE EXCHANGE® Network	\$1.50
Outside Canada	\$3.00

### Direct payments (debit)

Outside Canada	\$1.00
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### Secured overdraft interest rate

Interest will be calculated on the daily closing balance and charged monthly	15%/year
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### Non-Sufficient Funds (NSF)

Fees will apply if you don't have enough money available in your account or secured overdraft to cover an incoming charge.

If payment is dishonoured and returned	\$45.00
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If payment is accepted (overdraft interest applies)	\$5.00
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<b>Invalid cheque deposited</b>	\$7.00
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<b>Returned foreign deposit</b>	\$10.00
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### Dormant Everyday Banking accounts with balances below \$100

If you do not contact us within 60 days of our 2, 5 and 9-year notice to you	\$20.00
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## Additional banking services

Do you need something that we didn't cover here? Check out our list of [additional banking services](#) for more information.

## Notes

- Fees are subject to change with at least 30 days of prior written notice.
- All fees are presented on a per item basis, unless otherwise stated.
- Other convenience fees may apply to withdrawals made at ABMs that are not part of THE EXCHANGE® Network.

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<sup>1</sup> Underwritten by The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company, a wholly owned subsidiary of Manulife. Manulife, P.O. Box 670, Stn Waterloo, Waterloo, Ontario, N2J 4B8.



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