

Unlock your home ownership possibilities with Manulife Bank Select[®]

So, you're looking for your *first home*. There are likely hundreds of considerations on your mind from location to budget, but with Manulife Bank Select, your mortgage doesn't have to be one of them. It goes beyond fixed and variable rates, allowing you to have both. Bonus? You get a high-interest bank account too.

What exactly is Manulife Bank Select and how do you know it's right for you?

Manulife Bank Select is an integrated approach to managing your mortgage and day-to-day banking. It brings together a customizable mortgage with a high-interest rate chequing account, **giving you:**



Fixed and variable rate options in the same mortgage

- The option to customize your mortgage into more than one fixed term. Wondering if rates are going up or down? You can have both longer and shorter terms in the same mortgage to help you better adjust to changes in rates.



A high-interest rate chequing account

- Deposit your income directly into your high-interest rate chequing account and start earning interest immediately, potentially putting more money in your pocket compared to a traditional chequing account.
- **Tip:** Use your high-interest rate chequing account to pay your home expenses like property taxes, water, gas and electricity bills or use it to put money away for a roof repair or renovation.

Manulife Bank Select might be *right for you* if you:

- Want the power to choose what your mortgage looks like
- Want the certainty that your mortgage payment won't change from month to month
- Want generous prepayment privileges to potentially fast-track your mortgage
- Want to integrate your mortgage with your everyday banking account



Two fee options for your high-interest rate chequing account*

- **Monthly fee:** If you do a lot of banking, then the \$16.95** monthly fee that gives you unlimited transactions might be right for you.

Unlimited transactions include:

- Direct deposits
- ATM deposits and withdrawals at over 3,500 bank machines (ATMs) across Canada with THE EXCHANGE® network
- Online and telephone banking
- Mobile banking, including mobile cheque deposit
- *Interac*® Debit card purchases in Canada
- In-store cash back at participating retailers
- Bill payments and pre-authorized payments
- Fund transfers
- 3 *Interac* e-Transfer® transactions per month
- Cheque writing (Canadian funds)

- **Pay-as-you-go:** If you don't do a lot of banking, you may prefer the pay-per-transaction option that gives you some unlimited transactions and some that you pay for.

Unlimited banking services include:

- Direct deposits
- Deposits at over 3,500 Automated Banking Machines (ATMs) across Canada with THE EXCHANGE® Network¹
- 24/7 online banking and telephone banking
- Mobile banking, including mobile cheque deposit²
- Fund transfers between your Manulife Bank accounts and your accounts at other financial institutions
- Pre-authorized payments
- Cheque writing (Canadian funds)

Want to learn more?

Manulife Bank is here to help you get started. There are tons of helpful tips for first-time home buyers on our [Plan and Learn](#) blog.

Talk to your trusted advice provider or one of our qualified [Mortgage Specialists](#) for more information on Manulife Bank Select.



You can also learn more on our website.

*Click [here](#) for a full breakdown of associated fees.

**Fees are subject to change with at least 30 days of prior written notice.
For account holders who are 60 or older, the monthly account fee is \$9.95.

¹ Other convenience fees may apply to withdrawals made at ATMs that are not part of THE EXCHANGE[®] Network and direct-payment purchases using your Manulife Bank access card.

² This feature is available exclusively through mobile banking. If you deposit a cheque from a U.S.-based financial institution, the cheque will be subject to a 30-day holding period.

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