

Manulife One Cashback Terms and Conditions

From **February 12, 2024 to June 28, 2024** (the “Offer Period”), get cashback of up to \$4,000 (the “Offer”) on the advanced amount, when you qualify for a new Manulife One account and add a new eligible direct deposit (the “Deposit”) each month or add at least three (3) different pre-authorized automatic bill payments each month to the Manulife One account (“the Account”) within 30 days of funding the mortgage. Existing Manulife Bank Select customers who are **within their renewal period** and want to switch to a Manulife One may also be eligible for the Offer.

- ✓ Qualifying accounts with \$250,000–499,999 advanced amount will receive \$1,000
- ✓ Qualifying accounts with \$500,000–749,999 advanced amount will receive \$2,000
- ✓ Qualifying accounts with \$750,000 and above advanced amount will receive \$4,000

Overall deal size is not considered, only advanced amount.

To qualify for the Offer;

- The mortgage application must be submitted between **February 12, 2024 and June 28, 2024**.
- The mortgage must fund on or before **July 15, 2024**.
- The approved minimum advance amount at funding must be \$250,000 or more.
- You must have at least \$250,000 or more in debt in your Manulife One at the time of funding.



- If at funding the advance amount is under \$250,000, you cannot withdraw an additional amount to get to that threshold for the purpose of obtaining cashback.
- Within 30 days after the Mortgage is funded, you must set up and complete the following transactions within the account:
 - At least one (1) recurring direct deposit totaling a minimum of \$2,000 each month from your employer, pension direct deposits, old age security, disability payments, and governmental deposits, such as employment insurance into the Account. The direct deposit must recur either weekly, biweekly, monthly or twice per month.; **or**
 - Set up at least three (3) different pre-authorized automatic bill payments each month. Examples include: bill payment to a service provider (i.e. utility bill, gym membership). Cashback will be applied after there are three (3) different automatic bill payment transactions within the first month.
- Please note that cheque deposits, transfers, or wire orders from an account held at another Canadian Financial Institution, Credit Union, or another Manulife Bank account are not eligible for this Offer.
- If you stop any eligible recurring direct deposit(s) or the three (3) automatic bill payments at anytime, Manulife Bank reserves the right to retract your Offer up to 180 days after the funding date of the account.
- The Account must be active and in good standing during the Offer Period and at the time cashback is to be deposited.
- A new Manulife One account(s) in 1st position only may be eligible for the Offer This includes:
 - Standard/Conventional Program
 - Equity Advantage Program
 - Small Business Owner Program (where there is a recurring direct deposit – not cheque, e-transfer or wire transfer)
 - Investment Property Program (where there is a recurring direct deposit – not cheque, e-transfer or wire transfer)
 - Secondary residences
- Not eligible are:
 - Manulife Bank Select
 - Second position accounts
 - Roll-in from second to first position
 - Transfer from an existing Manulife One to a new property
 - Increase to an existing Manulife One account
 - Manulife One for Business
 - Manulife Commercial Amortizing Mortgage
- If all conditions are met, the cashback amount will be deposited into the new Manulife One account within 60 days following your qualifying recurring Deposit(s) being received in the Account.
- If your account qualifies and you do not receive your Offer, you must inform us prior to July 16, 2024 or you will be deemed to have forfeited your right to the cashback and to have not qualified for the Offer.
- If the mortgage is discharged, refinanced, ported, or transferred from Manulife Bank within five (5) years of activation for any reason, you must repay the entire cashback amount to Manulife Bank. Security switches will not be subject to claw back if the transaction is completed within 90 days of the sale of the original property.
- The maximum amount of total cashback from this or any other cashback offer is limited up to \$4,000 for any single new Manulife One account. The cashback must be accepted as provided and is not transferable or assignable. No cashback substitutions will be permitted.
- This Offer is subject to credit approval.
- All terms and conditions applicable to the Manulife One account are not amended by these Terms and Conditions and continue to apply during and after the Offer Period.
- Employees of Manulife Bank and its related companies are not eligible for the Offer.
- The recipient of the cashback proceeds is solely responsible for any tax consequences.
- Manulife Bank reserves the right at its sole discretion to, at any time, for any reason without in advance notice, change, terminate or suspend the Offer, in whole or in part, if the Offer cannot run as planned due to circumstances including but not limited to 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 may, at its sole discretion, also suspend, disqualify, limit, or revoke this Offer to anyone who appears to be manipulating or otherwise abusing the process, fairness, or integrity of the Offer or is engaged in any suspicious/fraudulent activity.



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