

Manulife One[®] Cashback Terms and Conditions

From **April 13, 2026, to July 31, 2026** (the “Offer Period”), you may be eligible to receive Cashback of up to \$4,000 (the “Offer”), based on the Advance Amount, if you open a new Manulife One account (the “Account”) and, **within 90 days after the Mortgage is funded**, do one of the following:

- (i) set up a new eligible recurring direct deposit (the “Deposit”) totaling at least \$2,000 per month into the Account; or
- (ii) set up at least two (2) different pre-authorized automatic bill payments per month from the Account, in each case, in accordance with these Terms and Conditions.

Definitions

“Advance Amount” means the total amount advanced to the Account on the Funding Date.

“Funding Date” means the date the mortgage is funded and the Advance Amount is posted in the Account.

- Qualifying accounts with an Advance Amount of \$100,000 to \$299,999 will receive \$500.
- Qualifying accounts with an Advance Amount of \$300,000 to \$499,999 will receive \$2,000.
- Qualifying accounts with an Advance Amount of \$500,000 to \$799,999 will receive \$3,000.
- Qualifying accounts with an Advance Amount of \$800,000 or greater will receive \$4,000.

To qualify for the Offer:

- The mortgage application must be submitted between **April 13, 2026 and July 31, 2026**.
- The mortgage must fund on or before **August 12, 2026**.
- The Advance Amount on the Funding Date must be at least \$100,000.

- You must have at least \$100,000 or more owing in your Manulife One on the Funding Date.
- Offer not valid in conjunction with any other promotions currently offered by Manulife Bank.
- Eligibility for the Offer is determined based on the Advance Amount on the Funding Date. For greater certainty, any additional advances made after the Funding Date do not count toward meeting the \$100,000 minimum.
- Within 90 days after the Mortgage is funded, you must do one of the following:
 - (i) set up a new eligible recurring direct deposit (the “Deposit”) totaling at least \$2,000 per month into the Account. Eligible direct deposits include payroll, pension, Old Age Security, disability payments and other government benefit deposits. The Deposit must recur weekly, bi-weekly, monthly or twice per month. Cashback will be applied once there has been a minimum of \$2,000 in recurring deposit(s) to your Manulife One account; or
 - (ii) set up at least two (2) different pre-authorized automatic bill payments per month from the Account to service providers (e.g., utilities, gym membership). Cashback will be applied after two (2) different automatic bill payment transactions have been processed.
- 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 any of the two (2) automatic bill payments at any time, Manulife Bank reserves the right to retract the Offer for up to 180 days after the Funding Date.
- The Manulife One Account must be active and in good standing during the Offer Period and at the time Cashback is to be deposited.

- Only new Manulife One account(s) in 1st position may be eligible for the Offer including:
 - 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
- The following accounts are ineligible:
 - 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 you qualify for the Offer, Manulife Bank will deposit the Cashback Amount into the Account within sixty (60) days after (i) the qualifying recurring Deposit(s) are received in the Account, or (ii) two (2) different pre-authorized automatic bill payment transactions have been processed within the first month, as applicable.
- If your Account qualifies for the Offer and you do not receive the Cashback, you must notify Manulife Bank no later than November 15, 2026; failing such notice, you will be deemed to have forfeited any entitlement to the Cashback and to have not qualified for the Offer.
- If, within three (3) years after Activation, the Mortgage is discharged, refinanced, ported, or transferred from Manulife Bank for any reason, the Cashback Amount is repayable to Manulife Bank on demand. No repayment is required in respect of a security switch completed within ninety (90) days of the sale of the original property.
- The maximum Cashback payable in respect of any single new Manulife One account, under this Offer or any other Cashback offer, is \$4,000. The Cashback must be accepted as provided, is not transferable or assignable, and no substitutions will be permitted. This Offer is subject to credit approval. These Terms and Conditions do not amend the terms and conditions applicable to the Manulife One account, which 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 is solely responsible for any tax consequences arising from the receipt of the Cashback.
- Manulife Bank may, in its sole discretion, amend, suspend or terminate the Offer, in whole or in part, at any time and without prior notice, if the Offer cannot be administered as intended due to circumstances beyond Manulife Bank's reasonable control or that compromise the administration, security or integrity of the Offer (including fraud, unauthorized intervention, or technical failures). Manulife Bank may also, in its sole discretion, disqualify any person who manipulates or otherwise abuses the Offer or its processes, or who is engaged in suspicious or fraudulent activity.