

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 insurance¹ 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)

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|----------------|--------|
| Outside Canada | \$1.00 |
|----------------|--------|

Secured overdraft interest rate

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| 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.

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| 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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|---------------------------------|--------|
| Invalid cheque deposited | \$7.00 |
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|---------------------------------|---------|
| Returned foreign deposit | \$10.00 |
|---------------------------------|---------|

Dormant Everyday Banking accounts with balances below \$100

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| 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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¹ 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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