

Manulife Bank Services and Fees Guide —Personal Accounts

Welcome to Manulife Bank! We've made everyday banking easy with the combined savings and chequing account that gives you high interest on all your money!



Manulife bank service charges

Effective May 14, 2018

These charges are applicable to Canadian and U.S. dollar business deposit accounts. Not all services are available for U.S. dollar accounts. Refer to your account operating agreement for services available on your account.

Daily banking transactions

Deposits

Fund transfer.....	no charge
Direct deposit.....	no charge
Mobile deposit.....	no charge
Automated Bank Machine (ABM) deposit.....	no charge
Mail in cheque.....	no charge
Interac e-Transfer®.....	no charge

Withdrawals

Unlimited free withdrawals when your personal Advantage Account balance is at least \$1,000.

Fund transfer.....	no charge
Cheque.....	no charge
Pre-authorized payment.....	no charge
ABM Withdrawal	
In Canada.....	\$1.50
Internationally, including the US*.....	\$3.00
Direct payment (debit).....	\$1.00
Bill Payment.....	\$1.00
Interac e-Transfer®.....	\$1.00

*When travelling, your Manulife Bank access card can be used for ABM transactions anywhere you see the Mastercard, Maestro, or Cirrus symbols.

Other services

Personalized cheques

You can order cheques in quantities of 50 or 100. Ordering and pricing is available through online and mobile banking. You can also print personalized void cheques through online banking.

Wire transfers – Canadian, US or International

(charges from the other financial institution may also apply)

\$10,000 or less.....	\$30.00
\$10,001–\$50,000.....	\$50.00
\$50,001+.....	\$65.00
Incoming wire transfer.....	\$15.00

RBC Royal Bank deposit slips.....no charge

Statements

e-Statements (monthly or semi-annual).....	no charge
Paper semi-annual statements.....	no charge
Paper monthly statements.....	\$2.00/month
Duplicate statement (mailed)	
if statement is less than one year old.....	\$5.00
if statement is one year old or more.....	\$10.00

Overdraft interest

(calculated on daily closing balance, charged monthly).....21% / yr

Non-Sufficient Funds (NSF) item processing

If payment is returned.....	\$45.00
If payment is made (plus overdraft interest on amount that is in overdraft).....	\$5.00
Fund transfer from one account to another to cover the NSF amount.....	\$5.00

Invalid cheque deposited

(e.g. stale dated cheque).....\$7.00

Stop payment.....\$10.00

Official cheques (in lieu of certified cheque).....\$10.00

Outgoing cheque collection.....\$50.00

Non-MICR (magnetic ink character recognition encoded cheque (e.g. photocopy).....

\$10.00

Foreign funds

Only Canadian and U.S. currency cheques will be accepted for deposit. Cheques must be drawn from an account held at another Canadian financial institution. All other foreign currency deposits will be returned.

To process a cheque deposit to your account that requires currency conversion (excluding travellers' cheques).....	\$10.00
Returned foreign deposit.....	\$10.00

Searches and Notices

Bill payment tracing service.....	\$15.00
Bill payment investigation or refund.....	\$15.00
Search and photocopy an item processed within the last 90 days.....	\$5.00
more than 90 days ago.....	min of \$15, or \$35/hr
Detailed recap of account transactions.....	min of \$15, or \$35/hr
Confirmation of account letter.....	min of \$15, or \$35/hr
Audit confirmation letter.....	min of \$15, or \$35/hr

Courier charges

Standard courier charge..... \$10.00 per mail item (e.g. rush access card, official cheque, account statement, etc.)

Note: When rush access cards are requested, a new personal identification number (PIN) will also be mailed separately. This fee applies to each mailing.

Dormant accounts with balances below \$100

If your account is acknowledged within 60 days of two-, five-, and nine-year notice.....no charge
If your account is not acknowledged within 60 days of two-, five-, and nine-year notice.....\$20.00

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.
- Fees are in the currency of your account and are automatically charged to your account.
- Other convenience fees may apply to withdrawals made at ABMs that are not part of THE EXCHANGE® Network.

Interest payments

Interest is calculated on your daily closing balance and paid to your account monthly. Interest is payable in the currency of your account. Visit manulifebank.ca for current rates.

Security and privacy

The security and privacy of your personal information is important to us. Your password to our online, mobile, and telephone banking services is the key to your personal information and should be kept private. For more information about online security and our commitment to privacy, visit manulifebank.ca or contact us to request a copy of the Manulife Bank Privacy Policy.

Processing transactions

Depending on your transaction, processing times may vary. We may put the amount of your transaction on hold for a certain period in accordance with our hold funds policy. This allows us to verify that the funds are available from the account at the other financial institution. Make sure you allow sufficient time for your transactions to be processed.

You can log into online or mobile banking at any time to view any amounts that may be on hold.

Transaction	Hold period (business days)
Cheque or electronic fund transfer of \$1,500 or less, drawn on another Canadian financial institution	2–5 days
Cheque or electronic fund transfer greater than \$1,500, drawn on another Canadian financial institution	2–8 days

For complete details about our hold funds policy, how we process certain transactions, and the types of services available on your account, refer to your account operating agreement.

Transaction services

You have several convenient ways to access your account:

Your access card

Use your access card at ABMs that are part of THE EXCHANGE® Network, one of the largest ABM networks in Canada. Use our ABM locator tool at manulifebank.ca to find an ABM near you.

Online banking

Self serve online by signing into your account at manulifebank.ca.

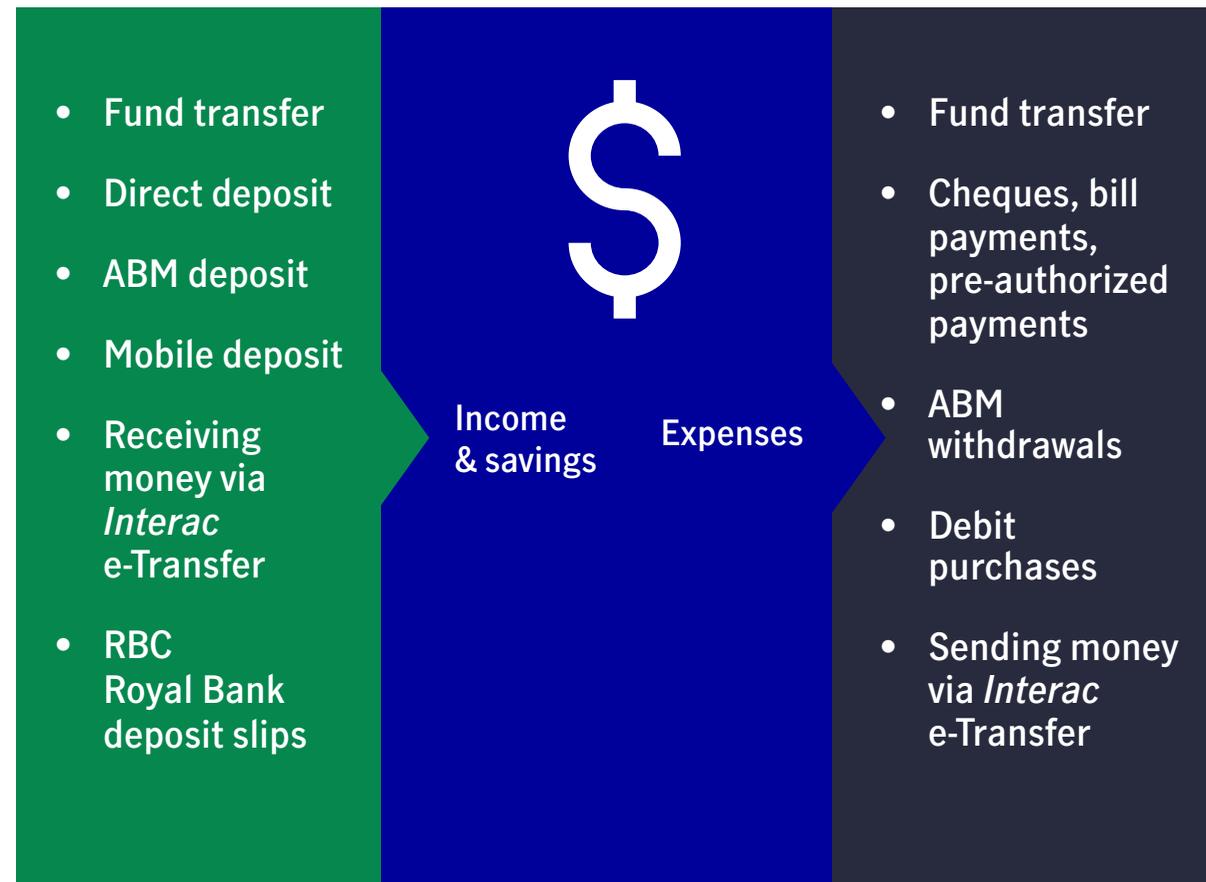
Mobile banking

Use our mobile banking app to bank—anytime, anywhere. Manulife Bank Mobile is available for most Apple® and Android™ smartphones and tablets.

Telephone banking

Easily access your account by phone. You can reach our telephone banking service by calling 1-877-765-2265.

Your combined savings and chequing account



Contacting Manulife Bank

To learn more about our products or the services available on your account, contact us at:

Telephone:
1-877-765-2265

Fax:
1-877-565-2265

Email:
manulife_bank@manulife.com

Website:
manulifebank.ca

Mail:
Manulife Bank of Canada
500 King Street North
Waterloo, ON N2J 4C6

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For more information, please visit manulifebank.ca.

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