

Date

First Name Last Name

Address line 1

Address line 2

Address line 3

City, PR Postal Code

Dear Credit Cardholder,

Congratulations on purchasing **Manulife Bank Balance Protection**, underwritten by The Manufacturers Life Insurance Company. I'd like to welcome you to this valuable plan, which can provide extra security for your family's finances and your credit rating in the event of injury, illness, death or job loss.

Affordable coverage to protect you and your family

This protection costs just \$0.99 for every \$100 of your total average daily balance (plus applicable taxes) – and it's conveniently charged to your card each month. For example, if your total average daily balance is \$1,000, your monthly premium will be just \$9.90.

Covers your outstanding credit card balance, up to \$25,000,* in the event of:

- A diagnosis of a critical illness, or
- Hospitalization of more than 30 days due to illness or injury, or
- Your death.

Provides a monthly benefit of up to 10% of the outstanding credit card balance* if you:

- Experience involuntary job loss
- Become completely disabled
- Are hospitalized (for up to 30 days) by illness or injury
- Have a dependant who requires personal home care (benefit not available in Quebec) for a terminal illness

The benefit can also help protect your credit rating by keeping your credit card payments up to date. It makes monthly payments on your credit card at a time when you might otherwise have trouble making payments on your own.

Any questions? Give us a call or please visit www.manulife.ca

Please read the enclosed Manulife Bank Credit Card Balance Protection Certificate of Insurance for the complete terms, conditions, limitations and exclusions. We recommend that you keep this important document in a safe place.

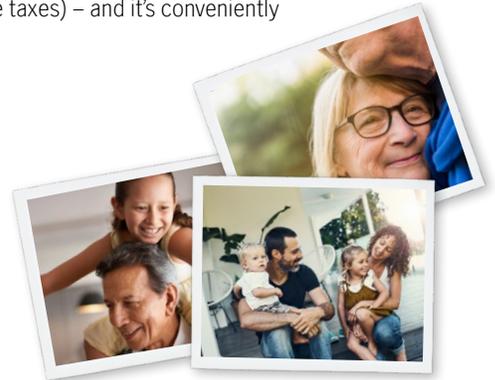
If you have any questions about your Balance Protection, please give us a call toll-free at **1-888-770-5953**.

I trust this coverage will help to give you a greater sense of financial security in the years to come.

Sincerely,



Michael J. Doughty
President and Chief Executive Officer, Manulife Canada



Manulife Bank Balance Protection Certificate of Insurance

Summary

Certificate Number:	<Certificate number>
Effective Date of Coverage:	<Application date>
Monthly Premium under age 70:	\$0.99 per \$100 of the total average daily balance (plus applicable tax)
Monthly Premium at age 70 and over:	\$0.50 per \$100 of the total average daily balance (plus applicable tax)

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This is your certificate of insurance. It explains the terms, limitations and exclusions of coverage.

Manulife Bank Balance Protection is an optional insurance which can be purchased by the Primary Cardholder. It provides Cardholders with insurance on their Manulife Bank credit card. The insurance benefits include coverage for job loss, disability, hospitalization, critical illness, home palliative caregiving (benefit not available in Quebec) and life.

Manulife Bank Balance Protection insurance is issued and underwritten by The Manufacturers Life Insurance Company and First North American Insurance Company (collectively, Manulife) under Group Policy number 918. It is made available to Cardholders through Manulife Bank. The Manufacturers Life Insurance Company is the insurer for total disability, critical illness, hospitalization, home palliative caregiving (benefit not available in Quebec) and life benefits. First North American Insurance Company is the insurer for the job loss benefit.

For more information, contact toll-free: 1-888-770-5953 (Monday to Friday from 8 a.m. to 8 p.m. Eastern Time).

This Certificate is not an insurance policy. It explains the insurance that Manulife Bank offers through its group insurance policy with Manulife. If there is a conflict between this certificate and the group policy, the group policy takes precedence. The terms of this certificate are subject to change upon at least 30 days' written notice. Any such change will apply to all insured persons under the group policy.

* Subject to limitations and exclusions outlined in the Certificate of Insurance. Monthly benefit payments are \$20 or 10% of your outstanding credit card balance, whichever is greater. Total payment will not exceed \$25,000 per benefit. The Manufacturers Life Insurance Company is the insurer for life, critical illness, total disability, hospitalization, and terminal illness caregiving benefits, and First North American Insurance Company is the insurer for the job loss benefit.

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1. Definitions

Cancer (life-threatening) means a definite diagnosis of a tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. The diagnosis of cancer must be made by a Specialist.

Card means a credit card issued by Manulife Bank under the Credit Card Account.

Cardholder means the Primary Cardholder and/or Spousal Cardholder. (Insurance coverage for Spousal Cardholder is not available for residents of Quebec.)

Coronary Artery Bypass Surgery means the undergoing of heart surgery to correct narrowing or blockage of one or more coronary arteries with bypass graft(s), excluding any non-surgical or trans-catheter techniques such as balloon angioplasty or laser relief of an obstruction. The surgery must be determined to be medically necessary by a Specialist.

Credit Card Account means the Manulife Bank credit card account which Manulife Bank has opened for the Primary Cardholder.

Critical Illness means a first diagnosis of Cancer, or Heart Attack, or Stroke, or Coronary Artery Bypass Surgery.

Dependent Adult means a person for whom the Cardholder has primary financial responsibility and who is:

- over 18 years of age and living with the Cardholder; and
- not a Cardholder.

Dependent Child means a child for whom the Cardholder has primary financial responsibility and who is:

- under 18 years of age and not married; or
- between 19 and 23 years of age and a full-time student; or
- over 18 years of age but dependent because of a mental or physical disability; and
- not a Cardholder.

Employee means a person who:

- is a Canadian resident;
- has been continuously employed for the last 3 months by the same employer;
- is classified by his or her employer as a permanent employee who works at least 20 hours a week;
- is not in seasonal employment;
- is not employed on a temporary contract; and
- whose employment income is subject to regular deductions for employment insurance premiums in Canada.

Heart Attack means a definite diagnosis of the death of heart muscle due to obstruction of blood flow that results in a rise and fall of biochemical cardiac markers to levels considered diagnostic of myocardial infarction, with at least one of the following:

- typical heart attack symptoms
- new electrocardiogram (ECG) changes consistent with a heart attack
- development of new Q waves during or immediately following an intra-arterial cardiac procedure including, but not limited to, coronary angiography and coronary angioplasty.

The diagnosis of heart attack must be made by a Specialist.

Hospital is defined as a facility that meets all of the following conditions:

- primarily treats patients on an in-patient basis
- is licensed as a Hospital by the jurisdiction where the Hospital is located
- provides 24-hour nursing service by registered or graduate nurses
- has a staff of one or more qualified Physicians available 24 hours a day
- provides organized facilities for diagnosis and surgical procedures
- maintains x-ray equipment and operating room facilities
- is not primarily a clinic
- is not primarily a nursing, rest or convalescent home
- does not primarily provide palliative, rehabilitative, complex continuing, or long-term care
- is not, other than incidentally, a location for the treatment of alcoholism or substance abuse
- is located in North America (namely Canada, the United States, Mexico or the Caribbean).

Insurable Balance means any Card balance which is equal to or lower than \$25,000.

Job Loss means loss of employment due to involuntary layoff, dismissal without cause or loss of self-employment. The date of Job Loss is the last day paid as indicated in the record of employment issued by the Cardholder's employer.

Physician means a person who is legally licensed to practise medicine by the licensing authority of the jurisdiction in which he or she practises and who is practising within the scope of his or her licensed authority. A Physician must be a person other than the Cardholder or a member of the Cardholder's immediate family.

1. Definitions (continued)

Primary Cardholder means the person who applied for the Credit Card Account, in whose name the Credit Card Account has been opened and who purchased this insurance.

Self-employed means a person who earns an income from his or her own company, business, profession, partnership, or any entity in which he or she holds assets as an owner within Canada. To qualify for loss of self-employment income benefits, the Cardholder must have been self-employed for 30 hours or more per week, for an active business, for a continuous period of at least 18 months prior to the date of Job Loss.

Specialist means a licensed Physician who has been trained in the area of medicine relevant to the condition for which a benefit is being claimed and who has been certified by a specialty examining board. A Specialist must be a person other than the Cardholder or a member of the Cardholder's immediate family. In the absence or unavailability of a Specialist, a condition may be diagnosed by a qualified Physician practising in Canada or the United States, provided that the Physician is approved by Manulife.

Spousal Cardholder means a person who has been issued a Card by Manulife Bank under the Credit Card Account at the request of the Primary Cardholder. This person must be the conjugal partner of the Primary Cardholder, whether married or common-law. (Insurance coverage for Spousal Cardholder is not available for residents of Quebec.)

Stroke (cerebrovascular accident) means a definite diagnosis of an acute cerebrovascular event caused by intra-cranial thrombosis or haemorrhage, or embolism from an extra-cranial source, with:

- acute onset of new neurological symptoms, and
- new, objective neurological deficits on clinical examination persisting for more than 30 days following the date of first diagnosis.

These new symptoms and deficits must be corroborated by diagnostic imaging testing. The diagnosis of stroke must be made by a Specialist.

Terminal Illness means an illness with a prognosis of death within 12 months based on the medical opinion of a Physician.

Total Disability or **Totally Disabled** means the Cardholder is prevented by illness or bodily injury from performing the regular duties of employment and unable to engage in any other employment or occupation for compensation or profit. If the Cardholder is not an employee or self-employed person, Total Disability means the Cardholder is prevented by illness or bodily injury from performing the normal activities of daily living.

2. Eligibility

To be eligible for coverage under this plan, a person must be:

- a Cardholder of a valid Manulife Bank Card
- at least 18 years of age and under age 65, and
- a Canadian resident.

3. Start of coverage

Coverage starts on the date Manulife receives the application from the distributor for enrollment in this plan. This date is shown in the Summary on the front page and is called the effective date of coverage. A Spousal Cardholder is covered from the date he or she becomes a Manulife Bank Cardholder. (Insurance coverage for Spousal Cardholder is not available for residents of Quebec.)

4. End of coverage

Coverage ends on the earliest of the following dates:

- the day that Manulife receives notice from the Primary Cardholder to cancel the coverage
- the date the Cardholder reaches 70 years of age (except for life insurance, which continues for as long as premiums are being paid)
- the date that Manulife Bank cancels the Credit Card Account or revokes the Primary Cardholder's rights and privileges on the Card
- the date of the Primary Cardholder's death
- the date that Manulife Bank stops offering credit card balance protection through a group policy with Manulife.

A Spousal Cardholder's coverage ends on the date the Primary Cardholder's coverage ends due to any of the reasons above, or on the date the Spousal Cardholder no longer holds a valid Manulife Bank Card. (Insurance coverage for Spousal Cardholder is not available for residents of Quebec.)

5. Benefits

Please refer to the Definitions section for an explanation of the terms used in this section. Defined terms are capitalized.

I. Job Loss insurance

Coverage

If a Cardholder is an Employee or Self-employed person and experiences a Job Loss for 30 or more consecutive days (waiting period), Manulife will make monthly benefit payments to Manulife Bank of \$20 or 10% of the Insurable Balance, whichever is more, up to a maximum of \$25,000. This payment will be applied to the Credit Card Account. The monthly benefit payment is based on the Insurable Balance from the Card statement issued prior to the date of Job Loss. Purchases and charges incurred after the date of Job Loss will not change the monthly benefit amount. Payments are made after the waiting period and are retroactive to the first day of Job Loss.

The monthly benefit is paid until the earliest of the following events occurs:

- the Cardholder receives employment or self-employment income;
- the Cardholder has received monthly benefit payments that add up to the account balance from the Manulife Bank Card statement issued just before the date of Job Loss; or
- the total monthly benefit payments add up to \$25,000.

The Cardholder is required to provide Manulife with satisfactory evidence of continuing involuntary unemployment.

Exclusions

No benefit is payable if notice of termination or Job Loss occurs 30 days after, or occurs prior to the effective date of coverage, or results from:

- resignation of employment;
- voluntary forfeiture of salary, wages, or income;
- retirement;
- seasonal, temporary or contract employment;
- a commission or attempted commission of a criminal offence;
- ceasing of a Self-employed person's business operations for any reason within 12 months of the effective date of coverage; or
- closure of a Self-employed person's business due to wilful misconduct or criminal misconduct.

II. Total Disability insurance

Coverage

If the Cardholder becomes Totally Disabled and remains Totally Disabled for the waiting period set out below, Manulife will make monthly benefit payments to Manulife Bank of \$20 or 10% of the Insurable Balance, whichever is more, up to a maximum of \$25,000. This payment will be applied to the Credit Card Account. The monthly benefit payment is based on the Insurable Balance from the Card statement issued prior to the date of Total Disability. Purchases and charges incurred after the date of Total Disability will not change the monthly benefit amount. There is a waiting period before Total Disability benefits begin of:

- 30 consecutive days if the Cardholder is an Employee. Payments are retroactive to the day the Total Disability started.
- 90 consecutive days for non-Employees or Self-employed persons. Payments are made after the waiting period.

The monthly benefit is paid until the earliest of the following events occur:

- the Cardholder is no longer Totally Disabled;
- the Cardholder has received monthly benefit payments that add up to the account balance from the Manulife Bank Card statement issued just before the date of Total Disability; or
- the total monthly benefit payments add up to \$25,000.

If the Total Disability stops but returns from related causes in less than 21 days, the Cardholder can submit another claim and there is no new waiting period. The monthly benefits will continue based on the amount as previously calculated.

The Cardholder is required to provide Manulife with satisfactory evidence of Total Disability and ongoing evidence of Total Disability.

Exclusions

No benefit is payable if the Total Disability started before the effective date of coverage or results from:

- normal pregnancy or cosmetic or elective surgery;
- self-inflicted injuries;
- a commission or attempted commission of a criminal offence; or
- an illness or bodily injury for which a benefit has been paid under the Hospitalization (over 30 days) or Critical Illness coverage.

5. Benefits (continued)

III. Hospitalization insurance

Coverage

If a Cardholder must stay in a Hospital, as a result of illness or bodily injury, for at least 24 consecutive hours but no more than 30 consecutive days, Manulife will make a one-time payment to Manulife Bank of \$20 or 10% of the Insurable balance, whichever is more, up to a maximum of \$25,000. This payment will be applied to the Credit Card Account. The benefit payment is based on the Insurable Balance from the Card statement issued just before or on the date of Hospitalization. Purchases and charges incurred after the date of Hospitalization will not change the monthly benefit amount.

If the Cardholder has to remain in the Hospital for longer than 30 consecutive days, Manulife will pay to Manulife Bank the rest of the account balance from that Card statement, up to a maximum of \$25,000. This payment will be applied to the Credit Card Account.

Exclusions

No benefit is payable if the Hospital stay started before the effective date of coverage or results from:

- normal pregnancy;
- an illness or bodily injury for which a benefit has been paid under the Total Disability or Critical Illness coverage;
- cosmetic or elective surgery;
- self-inflicted injuries; or
- a commission or attempted commission of a criminal offence.

IV. Critical Illness insurance

Coverage

If, following the effective date of coverage, the Cardholder is diagnosed for the first time in the Cardholder's lifetime by a Specialist with Cancer, Heart Attack, Stroke or Coronary Artery Bypass Surgery, as defined in Section 1 above, Manulife will pay to Manulife Bank the outstanding balance on the Card as of the date of the first diagnosis, up to a maximum of \$25,000. This payment will be applied to the Credit Card Account. This includes card purchases and cash advances made before the date of the first diagnosis and not yet posted to the account.

The Critical Illness benefit is paid only once in each Cardholder's lifetime.

Exclusions

No benefit is payable if the Critical Illness results from:

- a medical condition for which the Cardholder had symptoms or received medical consultation, treatment, care or services before the effective date of coverage or within 90 days of the effective date of coverage; or
- the same type of Critical Illness that the Cardholder has previously been diagnosed with.

In addition to the exclusions mentioned above, please refer to the exclusions and limitations pertaining to each covered Critical Illness:

a) Heart Attack

No benefit is payable under this Critical Illness for the following:

- Elevated biochemical cardiac markers as a result of an intra-arterial cardiac procedure including, but not limited to, coronary angiography and coronary angioplasty, in the absence of new Q waves; or
- ECG changes suggesting a prior myocardial infarction, which do not meet the Heart Attack definition as described above.

b) Stroke

No benefit is payable under this Critical Illness for the following:

- Transient Ischemic Attacks;
- Intracerebral vascular events due to trauma; or
- Lacunar infarcts which do not meet the definition of stroke as described above.

c) Cancer

No benefit is payable under this Critical Illness for the following:

- Carcinoma in situ;
- Stage 1A malignant melanoma (melanoma less than or equal to 1.0 mm in thickness, not ulcerated and without Clark level IV or level V invasion);
- Any non-melanoma skin cancer that has not metastasized; or
- Stage A (T1a or T1b) prostate cancer.

5. Benefits (continued)

d) Coronary Artery Bypass Surgery

No benefit is payable under this Critical Illness for the following:

- Angioplasty;
- Intra-arterial procedures;
- Percutaneous trans-catheter procedures; or
- Non-surgical procedures.

No other illnesses are covered except for the Critical Illnesses listed above.

V. Home Palliative Caregiving (Benefit not available in Quebec)

Coverage

This benefit is paid if a Dependent Child or Dependent Adult is diagnosed with a Terminal Illness and needs personal home care, such as managing medication, taking direction from doctors or nurses, bathing, dressing or feeding.

Manulife will make up to six monthly benefit payments to Manulife Bank of \$20 or 10% of the Insurable Balance, whichever is more, up to a maximum of \$25,000. This payment will be applied to the Credit Card Account. The monthly benefit payment is based on the Insurable Balance from the Card statement issued just before the date of diagnosis of the Terminal Illness. Purchases or charges incurred after the date of diagnosis of the Terminal Illness will not change the monthly benefit amount. Total benefits will not exceed the \$25,000 lifetime maximum per insured Cardholder.

Exclusions

No benefit is payable if the Dependent Child or Dependent Adult:

- is not under the regular care of a Physician, or
- is not living with the Cardholder during the period of care.

VI. Life insurance

Coverage

If a Cardholder dies, Manulife will pay to Manulife Bank the outstanding balance on the Card as of the date of death up to a maximum of \$25,000. This payment will be applied to the Credit Card Account. This includes card purchases and cash advances made before the date of death and not yet posted to the Credit Card Account.

Exclusions

The life insurance benefit is not paid for death resulting from suicide committed within two years of the effective date of coverage.

6. Change of Credit Card Account

If the Cardholder's existing Manulife Bank Card is replaced for any reason with a new Manulife Bank Card, or the existing Credit Card Account is transferred to a new Manulife Bank Credit Card Account, the Cardholder's insurance will automatically be transferred to the new Card or the new Credit Card Account.

7. Premium calculation

The monthly premium rate is \$0.99 for every \$100 of the total average daily balance on the Credit Card Account. The total average daily balance is calculated by recording the Credit Card Account Insurable Balance at the end of each day during the monthly statement period adding these balances together, and dividing by the number of days in the monthly statement. This total average daily balance is then divided by 100 and then multiplied by the premium rate. At age 70, the premium rate will reduce to \$0.50 for every \$100 of the Credit Card Account's total average daily balance **for the Life insurance benefit only**.

Example:

A Cardholder has a total average daily balance of \$882 at the end of the monthly statement. This amount is divided by 100 and then multiplied by the premium rate of \$0.99.

$$(882 \div 100) \times \$0.99 = \$8.73$$

The premium at the end of the monthly statement is \$8.73 plus provincial sales tax, if applicable.

Please note: Manulife may change the premium rate or method to calculate the premium at any time. The Cardholder will receive at least 30 days' notice of such change. The maximum total average daily balance that can be insured is \$25,000 (Insurable Balance). If the total average daily balance exceeds \$25,000, the premium is calculated based on the total average daily balance of \$25,000 even if the balance is higher.

8. Cancellation

This insurance is optional. The Primary Cardholder can cancel the insurance at any time by calling or writing to Manulife.

If the insurance is cancelled:

- within 30 days of the effective date of coverage, the Cardholder will get a full refund of any premiums paid and the Cardholder's insurance coverage will never have been in effect.
- after the first 30 days of coverage, the cancellation takes effect the day Manulife receives the Cardholder's request to cancel.

9. Making a claim

In order to make a claim, please contact Manulife for a claim form.

Call toll-free: 1-888-770-5953 (Monday to Friday from 8 a.m. to 8 p.m. Eastern Time)

Write to Manulife at: Manulife Bank Insurance Claims
c/o Manulife
P.O. Box 11023, Stn Centre-Ville
Montreal, Quebec H3C 4V7

When contacting Manulife, please have the certificate number ready. It can be found on the cover page of this certificate.

10. Deadlines for making a claim

The Cardholder must send completed claim forms and any supporting documents to Manulife before these deadlines:

Benefit	Deadline
Hospitalization	Within 90 days of the date of Hospitalization
Total disability	Within 90 days after the end of the waiting period
Job loss	Within 90 days after the end of the waiting period
Critical illness	Within 1 year of the date of the doctor's written diagnosis
Home palliative caregiving (Benefit not available in Quebec)	Within 1 year of the date of the doctor's written diagnosis of terminal illness
Life insurance	Within 3 years of the date of death

If these deadlines cannot be met, the Cardholder needs to submit the claim as soon as possible. Manulife will not accept any claims after one year (or in the case of life insurance, three years) has passed from the date of the covered event. If the claim is accepted, Manulife will pay the benefits directly to Manulife Bank, which will be applied to the Credit Card Account. The Cardholder is responsible for making his or her minimum monthly payments until a decision is made on the claim. The Cardholder is responsible for any fees incurred to provide written proof, such as doctors' reports, to back up the claim.

11. Multiple claims

If the Cardholder is eligible for a benefit payable under more than one claim, only one benefit will be paid at a time and it will be limited to the most generous one, or – in the case of multiple monthly benefits – whichever comes first.

If two or more Cardholders are eligible for a benefit simultaneously, only one benefit will be paid at a time and it will be limited to the most generous one, or – in the case of multiple monthly benefits – whichever comes first. Should the first claim end, the other benefit will be considered, subject to the exclusions, maximum payment amounts and other terms in this certificate.

12. Cardholder's responsibilities

While a Cardholder is receiving benefits, interest will continue to be charged on any outstanding amount of the Cardholder's Card balance, and premiums will continue to be charged to his or her Credit Card Account monthly. The Cardholder is responsible for the Card balance at all times, regardless of whether he or she is receiving benefits.

13. Disagreement with claims decision

A Cardholder has the right to appeal a claims decision. The cardholder must do so within three (3) months of the date of Manulife's and/or First North American's letter declining the claim and must provide in writing the reason(s) for the appeal and any additional information not previously submitted to Manulife and/or First North American. The cardholder also has the right to consult the *Autorité des marchés financiers* or an independent legal advisor.

A Cardholder has the right to ask Manulife Bank for a copy of the part of the group policy that applies to him or her. The Cardholder can also ask for other documents related to a claim that contains information about him or her, such as a transcript of the telephone conversation in which the Cardholder agreed to obtain this insurance.

14. Taking legal action

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act, or other applicable legislation, or in the Limitations Act, 2002 in Ontario.

15. Misstatement of age

If a Cardholder misstated his or her age and the Cardholder's real age would make him or her ineligible for coverage, Manulife may void the coverage. It will be considered as if it never existed and any premiums paid will be refunded by Manulife.

If a cardholder misstated his or her age while eligible for coverage on the basis of his or her real age, Manulife will simply correct the cardholder's real age and there will be no impact on either the cardholder's insurance or premium.

16. Misrepresentation

Manulife will not contest the Cardholder's coverage under this insurance after it has been in force for two years from the effective date of coverage, except in the case of fraud.

17. Assignment and transfer of coverage

The Cardholder's rights under this certificate cannot be assigned or transferred. The Cardholder also cannot name a beneficiary for his or her coverage.

18. Governing law

This certificate will be governed by the laws of the province in which the Cardholder resides.

19. Privacy policy

When the Cardholder obtains this insurance, Manulife Bank sends the information it collects about him or her to Manulife and may use the information to help administer the coverage. Manulife Bank does not use the information for any other purpose.

Manulife can share and gather information about the Cardholder from anyone who may have information relevant to the administration of the Cardholder's insurance. This could include authorized employees, agents, third-party service providers, doctors and medical institutions, investigative agencies, and other insurers and re-insurers.

20. Complaints

For any questions or concerns about any aspect of your insurance coverage, please call Customer Service toll free at 1-888-770-5953 (Monday to Friday from 8 a.m. to 8 p.m. Eastern Time).

For more details on Manulife's Customer Satisfaction and Complaint Resolution policy, please visit www.manulife.ca.