

# Welcome to your new Manulife Bank Visa Infinite\* Card

Earn rewards on what you love anyway





## Thank you for choosing the Manulife Bank Visa Infinite Card.

Your new card is designed to reward the things you love, the way you live and the healthy choices you make every day. Whether you're picking up new golf clubs, booking a massage or paying for your gym membership, you're already investing in your health. And when you stay connected with the people you care about — a weekend getaway, movie date, or lunch at your favourite café — you're supporting your well-being, too.

With your card, these everyday moments now automatically earn you **Manulife Better Rewards™**. You also receive extensive travel coverage, Visa Infinite benefits and easy-to-use tools to track and redeem your rewards, access exclusive offers and more.

## Your benefits at a glance:

- Earn Manulife Better Rewards on eligible purchases, with accelerated rewards on health and wellness, travel, dining and entertainment<sup>1</sup>
- Up to \$2 million CAD in emergency medical travel insurance, including 20 days of coverage for travellers under 65 and 7 days for travellers aged 65 and over<sup>2</sup>
- Coverage for trip interruption, flight delay, travel accident, baggage loss and delay, rental vehicle damage, purchase protection and extended warranty<sup>2</sup>
- Visa Infinite benefits, including Complimentary Concierge Service, Luxury Hotel Collection, Dining Series, Wine Country Program, Access<sup>®</sup> Golf Benefit, and more once you register your card at [visa.ca/infinite](https://visa.ca/infinite)

We hope you enjoy discovering everything your new card has to offer.

**Tom Oddie**

Head of Retail Products

# Getting started with your Manulife Bank Visa Infinite Card

## Set up your card in three easy steps

### 1. Activate your card online

Scan the QR code on your welcome package or visit [manulifebank.ca/cc/activate](https://manulifebank.ca/cc/activate)

### 2. Sign in to Manulife Bank online banking with your Manulife ID

Use Manulife Bank online banking or the Manulife Bank mobile app to view your statements and transactions, manage your card and track your Manulife Better Rewards.

### 3. Register for Visa Infinite benefits

Visit [visa.ca/infinite](https://visa.ca/infinite) to setup your profile.

## Manage *your* card

Through online banking or our mobile app, you can:

- View card balances, transactions, and statements
- Lock or unlock your card instantly
- Set spending alerts and payment reminders
- Manage Authorized Users and their spending limits
- Track and redeem Manulife Better Rewards
- Accelerate your rewards earnings by accessing exclusive merchant offers

## Pay with *your* mobile wallet

Add your card to Apple Pay®, Google Pay™, or Samsung Pay™ for contactless payments in store, in app or online. For instructions, visit **Mobile wallet and mobile purchases**.





## Manulife Better *Rewards*

With Manulife Bank Visa Infinite, every eligible purchase automatically earns Manulife Better Rewards. You'll earn more when you invest in your health and wellness — like spa treatments, wellness retreats, and fitness club memberships — as well as on travel and lifestyle purchases supporting new experiences and social connection, such as dining out and concert tickets. You'll also earn rewards on the everyday essentials everyone needs.

### *2% on health and wellness*<sup>1</sup>

Includes pharmacies, dental services, medical practitioners, vision care, chiropractic care, physiotherapy, massage, spa and beauty salons, fitness clubs, sporting goods, and select health and wellness subscriptions.

*See a comprehensive list of health and wellness categories on page 10.*

### *1.5% on travel, dining, and entertainment*<sup>1</sup>

Includes flights, hotels, vacation packages, rental cars, restaurants, cafés, concerts, theatre, movies, and live events.

### *1% on everyday essentials*<sup>1</sup>

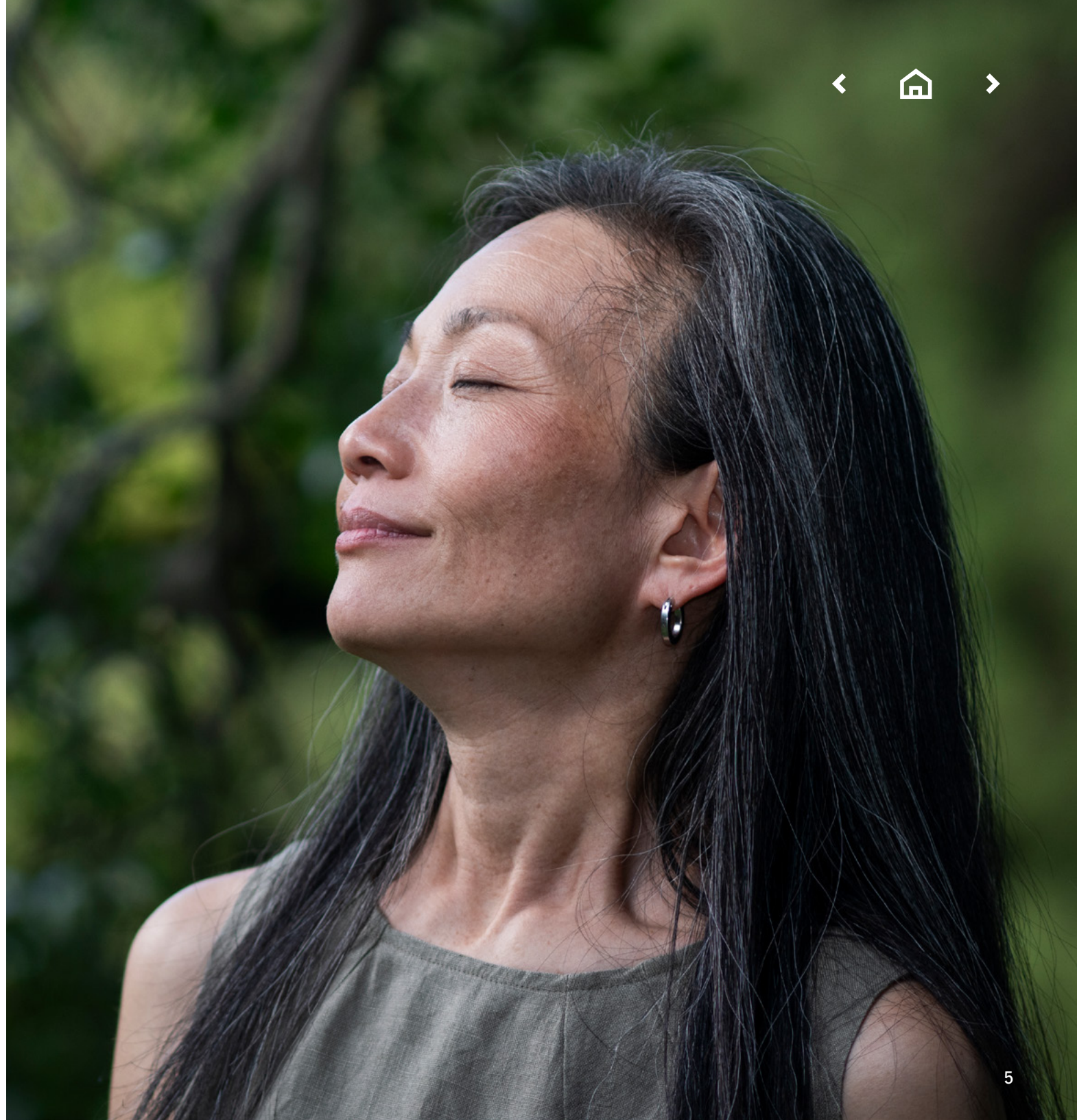
Unlimited rewards on purchases such as groceries, gas, clothing, and household essentials.



## Redeeming your rewards

Track and redeem your Manulife Better Rewards through the Rewards tab in online or mobile banking.

You can redeem rewards as a lump-sum credit towards your current account balance, or you can use your points to cover specific eligible transactions you've made, subject to program terms and conditions.



# Visa Infinite *benefits*



# Get ready for a world of perks and possibilities

## Visa Infinite Concierge Service

### By your side around the globe

As a Manulife Bank Visa Infinite cardholder, you have a complimentary Concierge to provide advice, answers, and assistance — all just a phone call or email away, 24/7.

Call **1-888-853-4458** to speak to the Visa Infinite Concierge.

*Please refer to the Visa Infinite Benefits Terms and Conditions at the end of this guide for full details.*

## Visa Infinite Luxury Hotel Collection

### More to enjoy on every stay

As a cardholder you can enjoy special benefits at over 900 global (including Canadian) hotels and properties with the Visa Infinite Luxury Hotel Collection. Get room upgrades (when available), complimentary breakfast, and more.

To learn more or book a stay, visit [visa.ca/infinite](https://visa.ca/infinite).

*Please refer to the Visa Infinite Benefits Terms and Conditions at the end of this guide for full details.*

## Visa RSVP Rewards™ Benefit

### Have a rewarding stay throughout Canada

You can enroll in the Visa RSVP Rewards Benefit to automatically receive Platinum status, giving you benefits at 60+ Sandman, Sandman Signature and Sutton Place Hotels. Enjoy free room upgrades, early check-in and late check out, onsite dining discounts and more.

Learn more and enroll for the Visa RSVP Rewards Benefit at [rsvprewards.com/visacanada](https://rsvprewards.com/visacanada).

*Please refer to the Visa Infinite Benefits Terms and Conditions at the end of this guide for full details.*

## Visa Infinite + Dining Series

### Discover a world of fine flavours and curated dining experiences

Visa Infinite card gives you access to dining events featuring multi-course meals, drink pairings and interactive experiences with chefs, sommeliers, and mixologists.

To purchase tickets for the Visa Infinite Dining Series, go to [visa.ca/infinite](https://visa.ca/infinite).

Follow Visa Canada on Instagram and Twitter @VisaCA to see the next series as it's released.

*Please refer to the Visa Infinite Benefits Terms and Conditions at the end of this guide for full details.*

## Visa Infinite Wine Country Program

### Enjoy a special taste of wine country

Escape to Canada's stunning wine country. As a Manulife Bank Visa Infinite cardholder, you can experience exciting in-person benefits at participating wineries in British Columbia and Ontario. Enjoy curated tours, elevated tasting experiences, preferred pricing and more.

To learn more about your Visa Infinite Wine Country benefits, go to [visa.ca/infinite](https://visa.ca/infinite).

*Please refer to the Visa Infinite Benefits Terms and Conditions at the end of this guide for full details.*

## Visa Infinite Access® Golf Benefit

### Open the door to great golf around the world

World-class golf awaits you as a Manulife Visa Infinite cardholder. When you enroll in the Visa Infinite Access® Golf Benefit, receive automatic Silver Access Rewards® status to earn 1.1x points for every \$1 spent on rounds of golf at top golf courses across the globe.

Learn more and enroll for the Visa Infinite Access Golf Benefit by visiting [visa.ca/infinite](https://visa.ca/infinite).

*Please refer to the Visa Infinite Benefits Terms and Conditions at the end of this guide for full details.*

# Insurance protection that goes with you<sup>2</sup>

In addition to rewards with every purchase, travel perks and VIP experiences, your Manulife Bank Visa Infinite Card helps protect you at home and away.

A short summary of the extensive insurance coverages provided with your card is provided here. Please refer to the Certificates of Insurance included with your Cardholder Agreement for complete coverage details.

## **Emergency medical travel**

Up to \$2 million (CAD) coverage for eligible expenses incurred as a result of treatment required by you during your trip. Emergency medical coverage is provided for the first 20 days of your trip if you are under the age of 65 and for the first 7 days of your trip if you are 65 years of age or older.

## **Trip interruption**

Reimbursement for eligible costs up to \$2,000 (CAD) per insured person up to a combined maximum of \$10,000 (CAD) per trip (\$20,000 overall maximum per year) if you need to return home early because of illness or injury.

## **Flight delay**

Reimbursement up to an overall maximum of \$500 (CAD) per any 1 occurrence for necessary expenses related to meals, lodging, and transportation as a result of a misconnection, denied boarding or delayed flight departure when no alternative transportation is made available to you by the air carrier within 6 hours of your ticketed departure time.

## **Baggage Loss and Delay**

Reimbursement for eligible expenses when your checked baggage is lost or delayed — up to \$500 (CAD) per person, per trip to an overall maximum of \$2,000 per trip.

## **Travel accident**

Coverage of eligible benefits up to \$500,000 when an accidental bodily injury or death occurs during your trip.

## **Rental Vehicle Damage**

Coverage up to \$85,000 (CAD) for eligible expenses incurred as a result of physical loss or damage to a rental vehicle while it is under your care, custody and control or that of a person who is permitted to operate the rental vehicle under the rental agreement. Coverage is for a maximum of 48 consecutive days.

## **Purchase protection**

Coverage is available automatically to protect new items of personal property purchased anywhere in the world with your Manulife Bank Visa Infinite Card against risk of physical loss, theft or damage within 90 days of purchase.

## **Extended warranty**

Extension of the original manufacturer's warranty by up to one full year for items purchased with your Manulife Bank Visa Infinite Card.



# *Important* numbers to keep on hand

## **Card information or report a lost or stolen card**

- In Canada and the US: Call **1-877-942-4222**
- All other locations: Call collect **1-416-941-3498**

## **Travel protection and emergency travel assistance**

- In Canada and the US: Call **1-855-849-1640**
- All other locations: Call collect **1-519-251-4056**

## **Purchase protection and extended warranty claims**

- In Canada and the US: Call **1-855-849-1640**

## **Visa Infinite Concierge Service**

- In Canada and the US: Call **1-888-853-4458**



# Eligible health and wellness purchases

Purchases in the following categories are considered health, wellness and medical purchases and earn the highest reward rate:

- Drug stores and pharmacies
- Dentists and orthodontists
- Osteopathic physicians
- Chiropractors
- Optometrists and ophthalmologists
- Opticians, optical goods, and vision care
- Hearing aids
- Orthopedic goods
- Dental and medical laboratories
- Massage therapy
- Health and wellness spas
- Gym memberships
- Sporting goods stores

Health and wellness subscription apps also qualify when subscribed directly through the provider (not via the App Store or Google Play):

- Eligible subscriptions may include fitness, meditation, nutrition, outdoor activity tracking, yoga, Pilates, and hiking apps.

*Please see the cardholder agreement for complete details.*



## General Terms and Conditions for all benefits

You must be an eligible Visa Infinite Cardholder with a valid Canadian-issued Visa Infinite Card to take advantage of the Visa Infinite benefits and services. Certain benefits and services require enrolment. Offers and benefits are non-transferable and discounts cannot be combined with any other offer or discount. Neither Visa nor the Issuer of the card is responsible for any claims or damages arising from use of any benefits or services provided by a third party. Visa reserves the right to modify or cancel offers or benefits at any time and without notice. All offers, benefits and services made available through Visa are subject to complete terms and conditions, including third-party suppliers' terms and conditions, available through the Visa Infinite Concierge at 1-855-822-1240 and as set out on [visa.ca/infinite](https://visa.ca/infinite). The Visa Infinite Privacy Notice applies to all benefits and services that require enrolment through, or are otherwise provided by, the Visa Infinite Concierge or the Visa Infinite website or mobile app. The collection, use and disclosure of Cardholders' personal information by third-party suppliers of services and benefits to Visa Infinite Cardholders are subject to such third parties' own privacy policies.

## Visa Infinite Concierge Terms and Conditions

The goods and services Cardholders request or otherwise choose to obtain through the Visa Infinite Concierge Service are provided by various third-party service providers unrelated to Visa. Visa does not endorse, review or qualify these service providers. Visa makes no representations or warranties (either express or implied) about, and assumes no responsibility or liability for, these service providers or the goods and services that may be obtained through the Visa Infinite Concierge. Neither Visa nor the Issuer is responsible for any claims or damages arising from use of any benefits or services provided by a third party. Visa cannot guarantee the successful fulfillment of Cardholders' requests in all instances. There is no fee for the Concierge's services; however, Cardholders are responsible for the cost of any goods or services (including any related fees or costs) authorized by the Cardholder and purchased by the Visa Infinite Concierge on the Cardholder's behalf. All costs will be charged directly to the Cardholder's Visa Infinite card.

## Visa Infinite Luxury Hotel Collection Abbreviated Terms and Conditions

Cardholders must use their eligible Canadian-issued Visa Infinite Card to reserve and pay for their hotel stay through the Visa Infinite Luxury Hotel Collection website or Visa Infinite Concierge to receive Visa premium card benefits. Visa reserves the right to modify or cancel this offer at any time and without notice. The Visa Infinite Luxury Hotel Collection benefits and services are provided by the individual hotels or their operators and suppliers; neither Visa nor the Issuer is responsible for any claims or damages arising from use of the Visa Infinite Luxury Hotel Collection. For full program terms and conditions, please visit: <https://www.visainfiniteluxuryhotels.ca/about/benefits> or [https://www.visa.ca/en\\_CA/pay-with-visa/cards/credit-cards/infinite/terms-and-conditions.html](https://www.visa.ca/en_CA/pay-with-visa/cards/credit-cards/infinite/terms-and-conditions.html).

## Visa Infinite RSVP Rewards Benefit Terms and Conditions

You must be an eligible Visa Infinite Cardholder with a valid Canadian-issued Visa Infinite Card to take advantage of the Visa RSVP Rewards Benefit ("Benefit"), provided by Northland Properties Corporation ("Northland"). Cardholders must enroll for the RSVP Rewards program ("RSVP Rewards") at [rsvpwards.com/sign-up](https://rsvpwards.com/sign-up) using their eligible Visa Infinite Card to qualify for the Benefit; existing RSVP Rewards program members who are eligible Cardholders should call 1-800-726-3626 for instructions on how to obtain the Benefit. Once enrolled, eligible Cardholders will receive automatic Platinum Status in the RSVP Rewards program. Current tier benefits can be found at [rsvpwards.com/terms-conditions](https://rsvpwards.com/terms-conditions) and are subject to change. The Card number used for enrollment in the Benefit may be validated for continued eligibility for the Benefit on an annual basis. If you cease to be an eligible Cardholder, the automatic status gained from the Benefit may be removed. Cardholders who enroll for the Benefit are subject to the RSVP Rewards' Terms and Conditions and Privacy Policy as well as the Visa Privacy Notice. The Benefit is non-transferable and may be discontinued at any time. The Visa RSVP Rewards Benefit is provided by Northland and neither Visa nor the Issuer is responsible for any claims or damages arising from using the RSVP Rewards program or the Benefit.

## Visa Infinite Dining Series Terms and Conditions

Visa Infinite Dining Series offers are available to Visa Infinite and Visa Infinite Privilege cardholders. Limit of six tickets per cardholder, and tickets are subject to availability. Purchased tickets must be cancelled more than four days before the event date for standard events and 10 days before the event date for Prix Fixe Experiences — otherwise purchases are non-refundable. Events may be modified or cancelled by Visa in whole or in part at any time for any reason without prior notice or liability to any person. Advertised chefs and sommeliers may change without notice. Seating requests and special dietary restrictions and allergies will be considered when requested at booking but cannot always be accommodated. Venues are not conducive to young children. Please drink responsibly. Visit [visa.ca/infinite](https://visa.ca/infinite) for full details and terms. Cardholders will be informed at least seven business days prior to an event of any change, postponement or cancellation. In the event of a cancellation, Cardholders will receive a full refund. Cardholders must follow all provincial guidelines and cooperate with restaurant policies. In the event a guest fails to comply with provincial or restaurant policies, the restaurant and/or Visa and its service providers reserve the right to terminate such person's right to attend the event without any refund or compensation. The offers described herein are only available to Canadian Visa Infinite and Visa Infinite Privilege Cardholders. The appearance by all chefs, sommeliers, and bartenders and livestream events are subject to change without notice. Offer is based on availability and additional terms and conditions may apply. Visit [visa.ca/infinite](https://visa.ca/infinite) for details.

## Visa Infinite Wine Country Program Terms and Conditions

Eligible Visa Infinite, Visa Infinite + and Visa Infinite Privilege cardholders must be of legal drinking age to participate in this benefit. Reservations may be required. See offer details on [visa.ca/infinite](https://visa.ca/infinite) or [visa.ca/infiniteprivilege](https://visa.ca/infiniteprivilege). Please contact the winery directly for reservations, hours of operation, blackout dates and other details. Tours, tastings, and offers may be subject to availability. Eligible Visa Infinite, Visa Infinite+ and Visa Infinite Privilege cards must be presented at the winery and used for any program-related purchases. Wine experiences may be modified or cancelled, by Visa or wineries, in whole or in part, at any time, for any reason, without prior notice or liability to any person. Please drink responsibly. Venues are not conducive to young children.

## Visa Infinite Access® (powered by Troon®) Golf Benefit Terms & Conditions

You must be an eligible Canadian Visa Infinite cardholder with a valid Visa Infinite card to take advantage of the Visa Infinite Access Golf Benefit. The Visa Infinite Access Golf Benefit may be cancelled if your Visa Infinite card is cancelled. By reserving through Access, the cardholder consents to be bound by all the terms and conditions, as stated herein through the Visa Infinite Access Golf Benefit, as well as the Access Rewards® Terms and Conditions and the Troon Privacy Policy. Troon, Visa and its Issuers, and any of its Concierge providers are not responsible for any claims or damages arising from this offer. Troon and Visa reserve the right to modify or cancel this benefit at any time without notice. Should you require assistance enrolling for this benefit, please email the Concierge at [info@troon.com](mailto:info@troon.com).

### Elevated Access Rewards Status

Canadian-issued Visa Infinite credit Cardholders are entitled to receive complimentary Silver Status in the Access Rewards program upon enrollment into Access Rewards via the Visa Infinite Access website. Existing Access Rewards members who register via the Visa Infinite Access website will be upgraded to the next membership level.

At the Silver, Gold and Platinum membership levels, the cardholder will be entitled to earn a points multiplier of 1.1x, 1.15x and 1.2x per \$1 spent respectively on rounds of golf reserved on the Visa Infinite Access website when using their Visa Infinite credit card. Visit [visainfinite.ca](http://visainfinite.ca) for full Terms and Conditions.

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<sup>1</sup> You will earn 2% rewards on the first \$25,000 you spend in each calendar year at merchants classified by Visa Inc. and determined by Manulife Bank to be in the Health, Wellness and Medical category. You will earn 1.5% rewards on the first \$25,000 you spend in each calendar year at merchants classified by Visa Inc. and determined by Manulife Bank to be in the Travel, Dining and Entertainment categories. All other purchases earn 1% rewards. The \$25,000 annual spending limits will reset to zero on January 1st of each year. Terms, conditions and eligible merchant/merchant categories may change without notice. Rewards are earned on card purchases less returns and not on cash advances, interest, fees, service/transaction charges, balance transfers and payments.

<sup>2</sup> Insurance is subject to exclusions, limitations and conditions. You should refer to the Certificates of Insurance included with the Cardholder Agreement for complete details on each benefit. You should read the Certificates of Insurance then keep the Cardholder Agreement in a safe place with other valuable documents and take it with you when you travel.

Apple Pay is a registered trademark of Apple Inc.

Google Pay is a trademark of Google LLC.

Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd.

Insurance is underwritten by **The Manufacturers Life Insurance Company and First North American Insurance Company**, a wholly owned subsidiary of Manulife. Manulife, PO Box 670, Stn Waterloo, Waterloo, ON N2J 4B8. Manulife, Manulife Bank, Stylized M Design, Manulife Bank & Stylized M Design and Manulife Better Rewards are trademarks of The Manufacturers Life Insurance Company and are used by Manulife Bank of Canada under license.