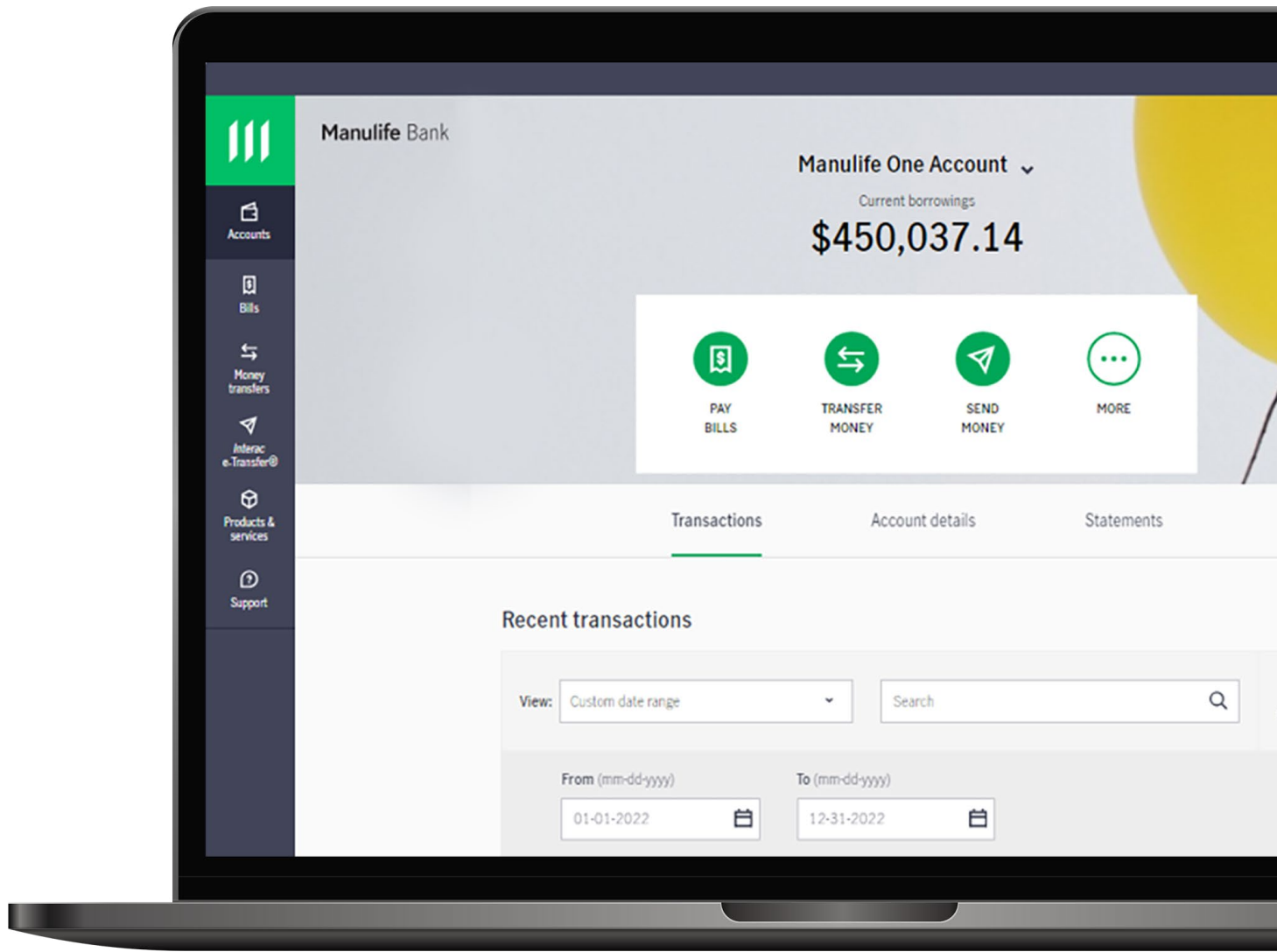
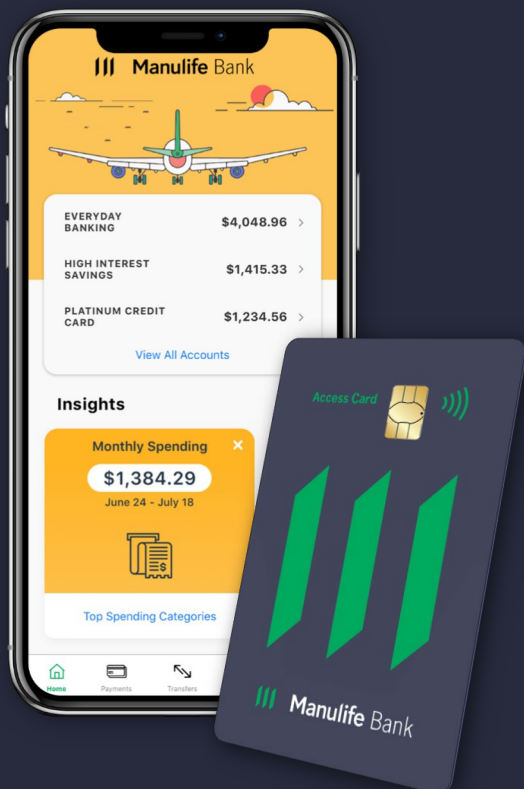


Manulife One Structure and Payments



The Main Account

The Main Account is a line of credit that also acts as your daily bank account. This is where you deposit your income to immediately help reduce interest costs and then make withdrawals for your daily banking needs.



- Unlimited daily banking transactions and e-transfers are included with the \$16.95 Manulife One Unlimited Daily Banking fee.*
 - Direct deposits (Canadian funds)
 - Deposits and withdrawals at over 3,500 ATMs across Canada on THE EXCHANGE® Network
 - *Interac* e-Transfer® transactions
 - 24/7 online banking and telephone banking
 - Mobile banking, including mobile cheque deposit
 - Interac® Debit card purchases in Canada
 - In-store cash back at participating retailers
 - Pre-authorized payments
 - Bill payments
 - Funds transfers
 - Cheque writing (Canadian funds)
- Payments flow in and out of the Main Account on the last day of each month, including:
 - Principal and interest payments for the Fixed Rate Sub Accounts (FRSAs)
 - Interest charges on the Line of Credit (LOC) balance (if applicable)
- Manulife One Unlimited Daily Banking fee
 - Unlike a traditional mortgage, your Manulife One is still your bank account even when you've repaid all your debt over time.
 - The Unlimited Daily Banking fee will be waived when there's no debt and you've saved a total positive balance of \$5,000 or more across the account at the end of each month.
 - The Main Account receives daily interest on positive balances.

*\$9.95 for account holders who are 60 and older. Fee is subject to change.

®Trademark of Interac Corp. Used under license.

Fiserv EFT is the owner of THE EXCHANGE® trade mark and its associated rights. Fiserv EFT has granted FICANEX® the exclusive right to use, market and sublicense THE EXCHANGE® trade mark and the intellectual property rights associated with the operation of THE EXCHANGE® Network throughout Canada. Manulife Bank of Canada is an authorized user of the mark.

Manulife One Unlimited Daily Banking Fee & ManulifeMONEY+™ Visa Infinite

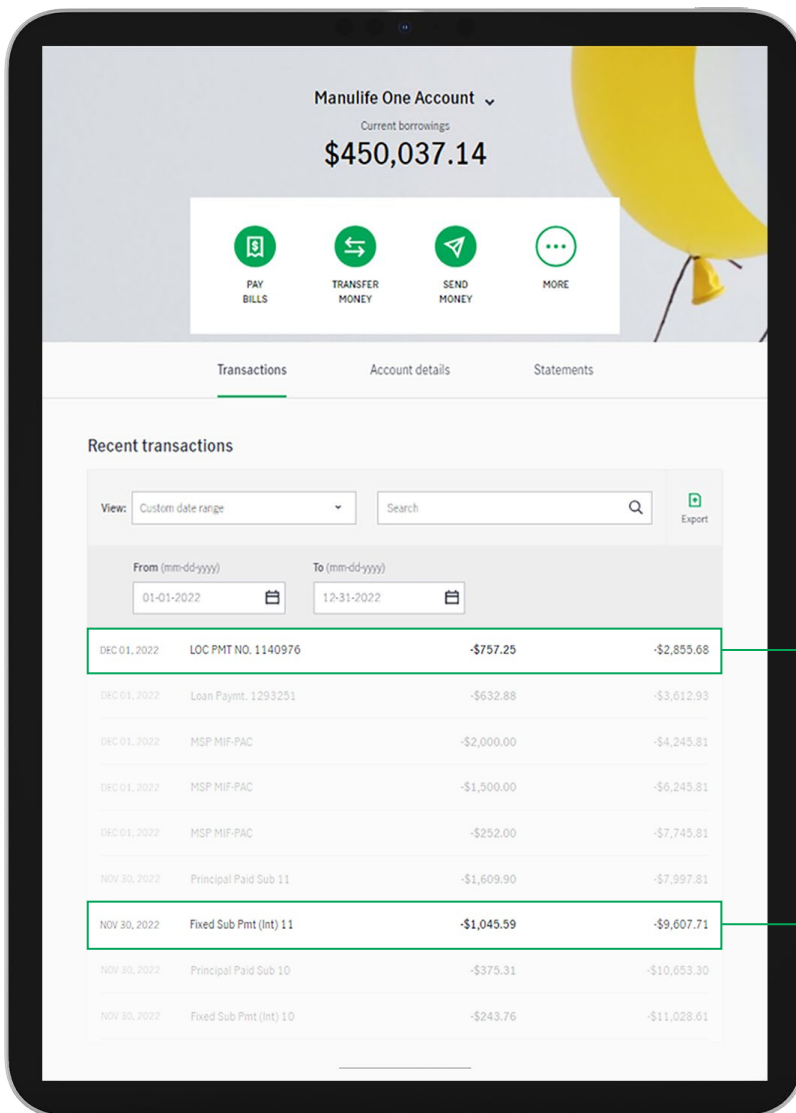
When you're an active credit cardholder, your \$16.95 Manulife One Unlimited Daily Banking fee is waived for the first year.

After the first year, your Manulife One Unlimited Daily Banking fee is waived when you spend \$20,000 a year on your credit card.

Talk to your advice provider for more information.



ManulifeMONEY+™ Visa Infinite*



For illustrative purposes only

Line of Credit

- The Line of Credit (also known as the Main Account) is always available (up to your approved limit) for life's emergencies, like a car or roof repair.
- You can easily access your LOC by withdrawing funds at an Automated Teller Machine (ATM), using a point of sales (POS) debit card, writing a cheque, paying a bill, making a wire transfer, etc.**

Fixed Rate Sub Accounts (FRSAs)

- The FRSAs are the traditional amortized mortgage of your Manulife One.
- Your income is deposited to the Main Account where your FRSAs payments are made. It's like a pre-authorized bill payment. The payment will either be re-advanceable or non-re-advanceable (re-advanceable FRSAs will increase the LOC limit with each principal payment).

For example: Your monthly payment is \$2,500. \$1,200 goes towards principal repayment, increasing your LOC by \$1,200.

**Visit [Manulife One – All-in-one Mortgage | Manulife Bank](#) for a full breakdown of associated fees.

Helpful Tips

1. You can make deposits into your Main Account as often as you'd like by setting up direct deposit, setting up a Funds Transfer Agreement, making deposits via an ATM, using online funds transfers via Electronic Funds Transfer (EFT), making a bill payment from another bank by adding Manulife Bank to your bill payments, using mobile deposit with your mobile device, or sending yourself an e-transfer.
2. Depositing your pay into the Main Account can be one of the best ways to immediately help reduce your debts, saving you interest until other payments or withdrawals are made.
3. You can prepay your FRSAs by up to 20% per year without penalty by making a transfer from the Main Account to the FRSA, potentially helping you become mortgage-free sooner; get in touch with us to make the transfer.
4. Work with your advice provider to develop an effective strategy to help reduce your total borrowings.

Manulife Bank can be reached by calling 1-877-765-2265 or emailing manulife_bank@manulife.com.

Manulife Bank is a digital bank. ATM locations can be found on the website: <https://www.manulifebank.ca/support/find-an-atm.html>

For more information on your Manulife One account, check out the **Manulife One Client Guide**.

ManulifeMONEY+™ Visa* credit cards available separately.

*Trademark of Visa Int., used under license.

Manulife, Manulife Bank, Stylized M Design, Manulife Bank & Stylized M Design, ManulifeMONEY+, and Manulife One are trademarks of The Manufacturers Life Insurance Company and are used by Manulife Bank of Canada under license.