

Debt-free? Your Manulife One is an account for life.

Introduction

This video describes three ways you can continue to benefit from your Manulife One account, even after you've repaid your mortgage debt. You can continue to use the account for everyday banking, access your line of credit, and bank for free when you maintain a positive balance of at least five thousand dollars.

Transcript

On screen

The Manulife Bank logo appears on a white background and upbeat music plays. The logo transitions to a scene with an animated grey-haired man standing in his front yard, with his home behind him. He's wearing a white shirt with a green tie. He's smiling and has one hand on his hip. A text box appears at the bottom of the screen that reads "Debt free? Your Manulife One is an account for life."

Voice over

Debt free? Your Manulife One is an account for life.

On screen

The scene changes to a close-up of a home-office. We see the back of a green chair and a desk with a laptop and computer mouse on it. The man enters from the left side of the screen and sits down in the chair.

Voice over

The majority of Manulife One customers choose to keep their account open even after their debt is paid off.

On screen

The man puts his hand on the mouse, which activates the laptop screen. On the laptop screen, we see the Manulife Bank logo and a rounded shape with the words "Manulife One" inside of it. Multi-coloured confetti falls from above the man and then disappears.

Voice over

But no one knows what the interest rate environment will be like in five years.

On screen

If **you're** close to becoming debt-free, congratulations! Here are three things you need to know:

Voice over

So, putting all your mortgage eggs into one basket is actually risky. You have to renew the entire amount at the same time.

On screen

The scene changes to a large number one on a green gradient background. The scene quickly transitions to a closeup of a laptop screen. There is a large, green box in the centre of the laptop screen with a rapidly changing dollar figure and a small Manulife Bank logo in the top left corner. The dollar figure starts on a red background, indicating debt in the tens of thousands of dollars. The dollar figure quickly decreases to zero and the background changes to green, indicating the debt is paid back. The dollar figure of zero is then replaced by the words "debt free".

The scene changes to the man in a grocery store. He's pushing a cart full of groceries and looking to his right at shelves full of jars and boxes.

Voice over

One. When your debt is gone, you can continue using your account for everyday banking.

On screen

The scene changes back to a close up of the laptop screen with a green box showing a value of seven thousand, three hundred and sixty-four dollars, indicating a positive balance. A cursor in the shape of an arrowhead appears on screen, moves to the top left of the screen, and clicks on the Manulife Bank logo. The words "Manulife One account" appears within a green bar along the top of the screen. The cursor returns to the lower middle part of the screen. It then moves to the right side of the green box with the dollar figure and clicks there. When it clicks, a white circle appears to the right of the dollar figure, with a plus sign and a dollar sign, indicating your Manulife One account pays interest on your positive balances.

Voice over

Most chequing accounts pay no interest. But your Manulife One account pays interest on every dollar.

On screen

The scene changes to a large number two, on a blue gradient background. The image quickly changes to an office setting, with filing cabinets, desk, chair and computer monitor. The man enters from the left side of the screen, carrying a cardboard box containing the personal items, indicating he's lost his job. He continues to walk until he exits on the right side of the screen.

Voice over

Two. You'll still have access to your line of credit. Which means you'll always be prepared for things like a temporary job loss...

On screen

The scene rapidly changes to an exterior shot of the man standing in front of a blue sport utility vehicle/SUV. It's snowing lightly and he's holding his smartphone to his ear, as if he's calling for roadside assistance. As he's waiting, the hood of the vehicle pops open. The background turns pink briefly and thick multi-coloured lines come from the engine indicating an explosion has occurred. The man turns away from the vehicle and holds his arm up to protect his face from the explosion. After the explosion, the man looks back at the vehicle as stylized smoke pours out of the engine.

Voice over

...or an unexpected car repair.

On screen

The scene rapidly changes, and the man is in a fancy kitchen. He's smiling with his hands in the air and standing on one foot. Behind him, there is an oven with a range hood and various drawers and cupboards. The kitchen has some stylized sparkles, indicating it's new.

Voice over

Or, you can use it to pay for things like the gourmet kitchen you've always wanted...

On screen

The scene rapidly changes, and we now see the man on a beach, near the water. He's wearing a Hawaiian shirt, sunglasses, shorts and flip-flops. He's holding a drink in his right hand and has a big smile on his face.

Voice over

...a dream vacation...

On screen

A jagged black frame is drawn around the man, encircling most of the screen. Inside the frame, the image changes to the man, once again in a shirt and green tie, standing beside his son. His son is wearing a graduation gown and cap. Both are smiling. The man puts his left arm around his son and gives him a hug.

Voice over

...or even helping out the kids. When life happens, you'll be ready.

On screen

The scene changes to a large number three, on a red gradient background. The image quickly changes to a park setting. The man is sitting on a bench on the right side of the screen, facing left. In front of him are some trees and bushes. He's looking at his smartphone. The image zooms in to a close-up of the man's smartphone in his hand. On the smartphone's screen, we see the Manulife Bank logo along the top. In the middle of the screen, we see the word "Balance" and a dollar figure of one thousand, nine hundred and thirteen. The dollar figure on the screen rapidly increases until it stops at five thousand. The image then zooms out to show the man sitting on the bench. The words "NO FEE!" appear in a floating green text box in front of the man. A dollar bill with stylized wings appears to come from the top of his smartphone. The dollar bill then flies away from the man, indicating the month account fee is being waived. The man smiles and watches it fly away.

Voice over

Three. You can bank for free. When you maintain a positive balance of five thousand dollars or more, we'll waive the monthly account fee.

On screen:

The scene changes back to the man's front-yard, with his home in the background. The man is with his family, his son is on his right and his wife is on his left. He has his arms around both of them. They are all smiling, and his wife is waving.

Voice over

Manulife One – think of it as your account for life.

On screen

The Manulife Bank logo appears. At the bottom of the screen, there is text that reads, "Manulife, Manulife Bank & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license." The upbeat music slowly fades away.



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