

## Manulife Bank Select

### Introduction

This video introduces the features of Manulife Bank Select, including flexible payment options, a choice of fixed or variable rates, and different mortgage term lengths.

### 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 woman holding a baby on the left side of the screen against a green background, and an animated man on the right side with a dark blue background. Small thought bubbles appear over their heads. The thought bubbles join to create one large, white thought bubble in the middle of the screen. The woman cuddles the baby, while the man rubs his chin thoughtfully.

#### Voice over:

Buying a home, especially your first home, is both exciting and stressful. You've got a lot of decisions to make.

#### On screen:

A picture of a house appears in the thought bubble and then scrolls to the left while a picture of a condo building takes its place. The woman continues to rock the baby while the man scratches his head.

The image in the thought bubble scrolls again to show a picture of the man sitting behind a desk, and then scrolls again to show a picture of a child in front of a school.

The image in the thought bubble scrolls one last time to show an image of a stack of animated dollar bills, with each one flying off to either side of the bubble until the stack is empty. The man and woman hold their arms out in a questioning manner.

#### Voice over:

Detached home? Or a condo? Closer to work or closer to schools? The biggest decision of all... how to pay for your home?

#### On screen:

The screen slides to the left, and a background of green on the left and coral on the right appears. The text "Great Rate" appears, and then slides to the right and off the screen. The text "Flexible Features" appears, before the text and background slide to the left.

#### Voice over:

Usually, you have to decide between a mortgage with a great rate or flexible features.

#### On screen:

A green background appears, with the text "Manulife Bank Select" in smaller white font across the middle of the screen, while the text "Select" appears in lighter, larger font behind. The text Select grows larger on the screen and then all text slides off the screen to the left.

**Voice over:**

But with Manulife Bank Select, you don't have to choose an either-or mortgage.

**On screen:**

The background returns to a split screen of green on the left and dark blue on the right. The text "Great rate" appears in the upper left corner. A large white circle containing a black ampersand symbol appears in the middle of the screen. The text "Great features" appears in the bottom right corner. The white circle and ampersand grow until the entire screen is white.

**Voice over:**

Instead, you get a great rate and great features.

**On screen:**

A calendar page appears, showing an unnamed month. The text "Monthly" rises from behind the calendar as a red circle appears around the date "1" to indicate monthly payments. Another calendar page slides over the top of the previous page, showing the same month. The text "Bi-monthly" rises from behind the page, as a red circle appears around the "1" and "15" dates to indicate bi-monthly payment options. Another calendar page slides on top, again showing the same month. The text "Bi-weekly" rises from behind the page, as a red circle appears around the "3", "17" and "31" dates, which occur every other Thursday to indicate the bi-weekly payment option. Finally, one last calendar page slides over top of the previous page, showing the same month. The text "Weekly" rises from behind the page. A red circle appears around the "7", "14", "21" and "28" dates, which occur every Monday to indicate the weekly payment option. The calendars and text slide off-screen to the right.

**Voice over:**

Flexible options let you choose a payment schedule that matches your cash flow.

**On screen:**

The background changes to white with a green stripe down the left side. A smartphone appears in the middle of the screen. The smartphone screen displays the text "Mortgage" across the top, with an amount of "\$456,876" in the middle, representing the mortgage amount. The text "Lump-sum prepayment" slides from the right side of the screen to the middle. On the smartphone screen, an image of "\$500" slides into view above the mortgage amount, which starts to decrease. The text "Lump-sum prepayment" slides off the screen to the right while the text "Increase regular payment" slides in at the top of the screen. The \$500 number scrolls higher and stops at \$2,500 while the mortgage amount continues to scroll lower and stops at \$446,876. The images and background slide to the left off-screen.

**Voice over:**

Take advantage of generous pre-payment options to pay down your mortgage faster.

**On screen:**

A split screen background of green on the left and coral on the right slides in. The text "Fixed or variable rate" appears, before sliding off-screen to the right. The background changes to purple on the left and green on the right, while a calendar page appears, showing the label "JAN" on a dark blue banner. A small lock symbol appears to the right of the calendar page, indicating a locked-in rate. The lock grows larger, and the JAN calendar page moves off to the left to then display a calendar page with "FEB" across a coral banner. The calendar pages of "MAR", "APR", "MAY", "JUNE", and "JULY" continue to fly off the screen, alternating between the left side and the right side, while the image of the lock rotates slightly in place. The calendar page of "AUG" appears, and a white solid arrow grows at a 45-degree angle from the top of the calendar banner from left to right, indicating an increase in rates. The image of the lock now spins, while the text "Locked in/ Protection from rising rates" appears along the bottom of the slide. The calendar, the lock, and the text all slide off-screen to the left, leaving the arrow behind.

**Voice over:**

Choose a fixed or variable rate. A fixed rate is locked in for a specific length of time. Many people choose a fixed rate if they are concerned that rates may go up or if they like knowing that their payment will be for a set period of time.

**On screen:**

The text “Fixed rate” slide on the screen to the left side of the 45-degree angle arrow. Another white arrow appears below the fixed rate arrow. The arrow shows an increase, then a slight decrease, and then another increase. The text “Variable rate” slide on the screen to the left of this arrow. The text “Often lower than fixed/Benefit if rates go down” slides along the bottom of the screen. The fixed rate text and arrow slide off-screen to the left. The variable rate text also slides off-screen, leaving only the variable rate arrow. The arrow then animates to show more increases and decreases, as the background colours change between green and dark blue.

**Voice over:**

A variable rate, on the other hand, is often lower than fixed rates but will go up or down along with changes in your lender’s prime rate.

**On screen:**

A split screen background of purple on the left and green on the right slides in. A calendar page showing an unnamed month appears in the middle of the screen. Above the calendar page, an arrow starts in the top left corner of the screen and moves down to the right. The background, calendar, and arrow images all slide off-screen to the left.

**Voice over:**

You may choose a variable rate to lower your interest costs if you think interest rates will remain the same or even decrease in the future.

**On screen:**

The background changes to white with a green stripe down the left side. In the bottom third of the screen, a purple line grows straight across the screen from left to right, while five small, evenly spaced dots appear along the line. Above the second dot, a purple balloon grows upwards and the text “6 months” appears inside the balloon. Above the fourth dot, another purple balloon grows upwards and the text “10 years” appears inside this balloon. The images then slide off-screen to the left.

**Voice over:**

You can choose a mortgage term as short as 6 months or as long as 10 years.

**On screen:**

A split screen background of white on the left and green on the right slides in. An animated man wearing a headset and sitting behind a large brown desk appears on the left side, while the text “Can’t decide? We’re here to help.” appears on the right. The text and picture move off-screen to the left.

**Voice over:**

And if you need help, just talk to us.

**On screen:**

A white background with a small green stripe on the left side slides in. The text “Earn interest on every dollar” appears in the top left portion of the slide. Five stacks of dollar bills appear side-by-side across the bottom of the slide. The first stack on the left is the smallest, and each stack grows in size with the fifth being the largest. A black arrow bounces off the top of each stack. When the arrow lands on the last, tallest stack of money, it then changes to a 45-degree angle pointing up and to the right. The slide then moves off-screen to the left.

**Voice over:**

You also get a Manulife Bank account that pays a high rate of interest.

**On screen:**

The next screen slides in with a green and light blue background. An animated arm and hand extend from the left of the screen, and the hand is holding a smartphone. The screen of the cell smartphone shows the Manulife Bank logo on a green banner. The text “Mobile Banking,” appears on the right side of the screen. The text “e-transfers,” appears at the bottom right while dollar bills float from the smartphone to the right of the screen as the background colours change. The screen scrolls again to show a purple cash register with a receipt printing from the top of it against a green background, beside the text “Point-of-sale purchases” against a dark blue background. The screen slides again to show a dark blue background on the left side with an animated bank machine displaying the letters “ABM” across the top. On the right side of the screen, the text “and fee-free ABMs.” appears against a white background. The whole screen slides off to the left.

**Voice over:**

Plus, accessing your money is easy with mobile banking, e-transfers, point-of-sale purchases, and thousands of fee-free ABMs.

**On screen:**

Against a white background, the text “Your mortgage, your way.” slides from right to left across the middle of the screen, before rolling upwards and off the top of the screen. The text “Manulife Bank Select” roll up from the bottom of the screen to the middle of the screen, before sliding off-screen to the left.

**Voice over:**

Most mortgages are what they are. But Manulife Bank Select is a mortgage that’s right for you.

**On screen:**

The Manulife Bank logo appears. There’s text at the bottom of the screen that reads, “Manulife Bank, Manulife Bank Select, Manulife Bank & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used Manulife Bank under license.” The upbeat music slowly fades away.



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