

## There's more to a mortgage than the rate

### Introduction

This video explains how Manulife One helps you manage your finances by combining your banking, mortgage and line of credit.

### Transcript

#### On screen

Upbeat music plays and the Manulife bank logo appears on a white background. The scene changes to a white and green background and the text "If you're like many Canadians," appears on the screen.

#### Voice over

If you're like many Canadians...

#### On screen

The scene changes to a green background with a pink piggybank. The text 'you've constantly got money coming in...' appears on the screen. A hand drops two gold coins into the slot at the top of the piggybank.

#### Voice over

You've constantly got money coming in...

#### On screen

The scene changes to a white background and the text "and money going out." appears. A hand holding a smartphone appears on the left with the phrase 'BILL DUE' flashing in an open app on the phone.

#### Voice over

...and money going out.

#### On screen

The scene changes to a green and light blue background and the text "For your mortgage" appears at the top of the screen. Hands appear holding two sheets of paper with the phrase 'Mortgage due' written across the top sheet. The scene quickly changes to a light blue and red background and the text 'credit cards,' appears beside a credit card. The scene quickly changes again to a red and dark blue background with a white car in the centre of the screen and the words 'car loan,' appear at the top of the screen. The scene changes to just the dark blue background and the text 'and regular bills' appears. A calculator appears with a paper roll. The paper roll tallies up expenses until it covers the screen.

#### Voice over

For your mortgage, credit cards, car loan, and regular bills.

#### On screen

The scene changes to a white screen with a green and white calendar and the number '15' is displayed. Pages fly off the calendar until a page displaying a 25 appears and the '25' is circled in red, indicating the day you need to remember.

#### Voice over

Keeping track of it all isn't very efficient and can be a lot of work.

**On screen**

The scene changes to a green background. Three yellow gears appear with a dollar symbol at the end of each gear. The gears spin as the phrase 'Put it to work' appear at the top of the scene. The scene changes to a light blue background and the phrase 'Reducing all your debt?' appears. A smartphone appears with the word 'Debt' is displayed at the top of the screen and a dollar amount reducing underneath, representing reducing debt.

**Voice over**

But what if you could deposit all your income and put it to work reducing all your debt?

**On screen**

The scene changes to a light blue and dark blue background. The smartphone moves to the left side of the screen and the word 'Interest' and a percentage amount appears on the screen. The text 'Pay a lot less interest' appears and the percentage amount reduces.

**Voice over**

Not only would it be easier, but you could pay a lot less interest.

**On screen**

The scene changes to a purple background. The text 'That's Manulife One' appears in the centre of the screen in white, over the text 'One' written as light purple appears in the background. All the text begins to increase in size, until it takes up the whole screen.

**Voice over**

That's what Manulife One could do for you. Here's how.

**On screen**

The scene changes to a white background with the text 'Banking, mortgage and line of credit' appearing at the top of the screen. A hand holding a bank card, a house and two sheets of paper with the phrase 'Line of Credit' written across the top sheet appears.

**Voice over**

Manulife One combines your banking, mortgage and line of credit into one account...

**On screen**

The scene changes to a green background and the phrase 'Interest rate calculated daily' appears across the top of the screen. A laptop appears in the centre of the screen displaying the Manulife Bank website. The website displays a moving graph with peaks and valleys, representing a variable interest rate.

**Voice over**

with a low variable interest rate that's calculated daily.

**On screen**

The scene changes to a light blue and green background. The text 'Secured against your home' appears across the top of the screen. A house appears with a padlock beside it. The padlock rotates back and forth.

**Voice over**

Because it's secured against your home, your Manulife One rate is likely to be much lower...

**On screen**

The scene quickly changes to a light blue and red background. The text 'Much lower' appears beside a man wearing a shirt and tie and holding a calculator in one hand with his other hand raised. A white downward-trending arrow moves in from the right.

**Voice over**

than the rate on your car loan, credit cards or even your line credit.

**On screen**

The scene changes to a red and white background, and the phrase 'Pay off as much as you want' appears on the left side of the scene. A hand appears from the right holding three green dollar bills.

**Voice over**

You also have the flexibility to pay off as much as you want, whenever you want,

**On screen**

The scene changes to a white background and the text 'Adjust what you pay' appears. Two of the dollar bills fall from the hand, leaving one bill.

**Voice over**

Or to adjust what you pay as your needs change.

**On screen**

The scene changes to a green and dark blue background. The phrase 'Access to equity in your home,' appears at the top of the screen. A white car with its hood open, and smoke rising from the engine appears. A tow truck appears and lifts the car onto its flatbed and the background changes to purple and green. The text at the top of the screen changes to 'Unexpected expenses'

**Voice over**

Plus, you have convenient access to the equity in your home up to your borrowing limit —no need to apply for another loan if you have unexpected expenses.

**On screen**

The scene changes to a green background with bold white text that reads 'It gets even better.' The text increases in size until the scene is all white.

**Voice over**

It gets even better.

**On screen**

The scene changes to a white background and black text that reads 'Manulife One is also a...'. The scene quickly changes to a white and light blue background with the text 'bank account' displayed at the top of the screen. A bank appears, displaying the Manulife Bank logo. Green bills fly into the entrance of the bank one by one.

**Voice over**

Manulife One is also a bank account.

**On screen**

The scene changes to a light blue background and the text 'Lower your debt' is displayed. Hands holding a large stack of papers with the word 'BILL' written on each page appears on the right side of the screen. The text 'Lower your debt' slides down on the screen, and bills fly off the stack.

**Voice over**

But unlike other bank accounts, Manulife One actually helps lower your debt. Every dollar you deposit reduces the balance on what you owe.

**On screen**

The scene changes to a red background and two sheets of paper appear on the left of the screen. The phrase 'Since interest is calculated daily' appears at the top of the scene. A hand appears on the right with a rotating percent symbol floating above it. The text at the top of the screen is replaced by 'you pay less interest.'

**Voice over**

Since interest is calculated daily, you pay less interest for that month than you would with a "traditional" mortgage.

**On screen**

The scene changes to a red and green background. The text 'Your money is still there, ready for you to use when you need it' appears in the centre of the screen.

**Voice over**

Your money is still there, ready for you to use when you need it.

**On screen**

The scene changes to a white background. A hand holding a smartphone appears on the right and the text 'Mobile app' appears on the left. The screen of the smartphone displays the Manulife Bank mobile app.

**Voice over**

So you can use your mobile app to pay bills or bank on the go.

**On screen**

The scene quickly changes to a green and dark blue background with a bank machine in the top right corner and the text 'Withdraw cash' on the left of the screen. A hand collects money from the bank machine.

**Voice over**

Withdraw cash from the ABM... however you currently use your bank account.

**On screen**

The scene changes to a dark blue and purple background. Three spinning yellow gears with a dollar symbol at the end of each gear appears in the center of the screen. The text 'It's working.' comes in from the top of the scene.

**Voice over**

But until you need that money, it's working, reducing the interest you pay.

**On screen**

The scene changes to a purple background. Bold text appears, asking "Do you also like the structure of a regular mortgage?"

**Voice over**

Do you also like the structure of a regular mortgage?

**On screen**

The scene changes to a white and light blue background. A house appears on the left of the scene and the text 'Fixed rate sub-accounts' appears on the right. Two red text boxes appear one-by-one under the house. The first text box displays '\$50,000, 5 Years' and the second displays '\$10,000, 1 Year'.

**Voice over**

No problem! With Manulife One, you can tailor your mortgage with fixed-rate sub-accounts.

**On screen**

The scene changes to a light blue and green background, with the text 'Fixed Rate' written across the screen. The scene background colors change to green and red with the text 'Fixed Payments' written across the screen.

**Voice over**

These fixed-rate sub-accounts allow you to lock in a portion of your mortgage with fixed payments.

**On screen**

The scene changes to a red and dark blue background and the phrase 'Great feature if you think rates are going up.' appears in the middle of the screen.

**Voice over**

A great feature if you think rates are going up or you simply want a fixed payment amount.

**On screen**

The scene changes to a dark blue and green background. The phrase 'You can also track interest separately,' appears in the middle of the screen. The scene quickly changes to green and red background with a man on the right holding a smartphone. The phone is projecting an image of the man and a female family member onto the left side of the scene. Below the projection, the phrase 'if you've lent money to a family member' is written.

**Voice over**

You can also track interest separately, which is helpful if you've lent money to a family member, for example.

**On screen**

The scene changes to a red and purple background. The phrase 'Be your own banker.' appears in the middle of the screen.

**Voice over**

Having a Manulife One account is like being your own banker.

**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.

**Voice over**

It's the best of all worlds in one account.



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