

What to expect

You've made a great decision by choosing Manulife One.

But you might be wondering, what now? We want to make sure you know what's happening every step of the way.

Here's what you can expect from your Mortgage Broker and from us.



From your Mortgage Broker

Your Commitment Letter

It's never going to make the New York Times best sellers list, but it's important for you to read and understand. Your Commitment Letter includes the conditions of your approval. This is additional information we'll need from you before we can finish processing your application. The faster we get this information, the faster we can open your Manulife One.

Your Commitment Letter also contains information about your Manulife One account, such as the credit limit, interest rate, and details about any sub-accounts. If you have questions about how your Manulife One is setup or the conditions of your approval, your Broker will have the answers!

Funds Transfer Agreement

Having enough money in your Manulife One to cover the account fee, monthly interest charge, and any sub-account payments is key. That's where the Funds Transfer Agreement comes in. Completing and submitting this form allows you to link an account at another Canadian bank or credit union to your new Manulife One account. Then, you can easily transfer money from the external bank account into your Manulife One. (Hint: This is super handy for making that all important first deposit to cover your first payments.)



From Manulife Bank

Everything you need to get started

By now, you know that Manulife One is an all-in-one solution that combines your mortgage, bank accounts, and income into a single account. As you near your account opening date, we'll mail you the following items to get you started:

- A debit card for each account holder
- A PIN for each debit card
- Personalized cheques

For security reasons, we'll mail them all separately. So, keep an eye out!

This is one call you don't want to miss—your welcome call!

When your Manulife One account is open, we'll contact you about booking a time for your welcome call. During the call, you'll learn more about the features of your account, as well as set up your banking passwords and activate your debit card(s).

You'll also receive emails from us from time to time with tips about how to get the most out of your Manulife One. These tips could help you save thousands in interest and become debt-free years sooner.

What you get for the \$16.95 Unlimited Daily Banking fee

We get it, no one likes fees. But remember, Manulife One isn't just a mortgage, it's also a bank account that gives you **unlimited** everyday banking. The \$16.95 (\$9.95 if you're 60 or older) includes the following **unlimited** daily banking features:

- *Interac*® e-Transfers
- Direct deposits of Canadian funds, like your pay or other income
- Fund transfers
- Deposits and withdrawals at thousands of ATMs across Canada.¹

Find one near you!

- **Online** and **mobile banking**—available 24/7—and telephone banking
- Debit card purchases in Canada
- Bill payments and pre-authorized payments
- Cheque writing in Canadian funds

Don't want to pay the fee? Get our ManulifeMONEY+™ Visa Infinite* card. We'll waive the Unlimited Daily Banking fee **for the first year you're an active cardholder**. After that, we'll waive the fee when you spend \$20,000 a year on your card.² You'll learn more about how to have the fee waived during your welcome call.





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*Trademark of Visa Int., used under license.

¹ Other convenience fees may apply to withdrawals made at ATMs that are not part of THE EXCHANGE® Network and direct-payment purchases using your Manulife Bank debit card.

² We will waive your Manulife One Unlimited Daily Banking fee only for your first 12 consecutive months (one year) so long as your credit card account is open and in good standing. The Manulife One Unlimited Daily Banking fee (\$16.95 Regular and \$9.95 Senior) is disclosed at www.manulifeone.ca/fees. You will still be responsible for any other type of fee that may apply to your Manulife One account during the waiver period. Fees are subject to change at any time with 30 days prior written notice. Your Manulife One Unlimited Daily Banking fee will continue to be waived in each year if you spent a minimum of \$20,000 in net purchases on your card in the prior year. For example, if you spent a minimum of \$20,000 in net purchases on your card during the first year, your Manulife One Unlimited Daily Banking fee will be waived in each month of the second year during which your account is open and in good standing. If you spent less than \$20,000 in net purchases on your card during the first year, you will not be entitled to the Manulife One Unlimited Daily Banking fee account fee waiver in any month of the second year. If you then spent a minimum of \$20,000 in net purchases on your card during the second year, you will be entitled to the Manulife One Unlimited Daily Banking fee waiver in each month of the third year during which your account is open and in good standing. Annual spending is based on the anniversary of the date you opened your credit card account and ends 12 months later. Year-to-date annual spending will appear on your monthly credit card statement. The Unlimited Daily Banking fee will reappear on your next Manulife One statement after the initial 12-month waiver period has elapsed or in any subsequent year if the total amount of net purchases on your card in the prior year is less than \$20,000. Applies only to a personal Manulife One account for which the primary cardholder is the sole or joint Manulife One account holder. Offer is only available to first time ManulifeMONEY™+ Visa Infinite Primary Cardholders and applies only to one Manulife One account per primary cardholder. Offer may be changed or withdrawn at any time without prior notice.

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