

Manulife Bank All-In Banking Package™

Welcome! You just organized all your banking needs into one powerful package – go you! Now, we could send you a big fat envelope full of paper about it, but no one wants to read all that. Instead, here's a searchable electronic guide to your package. It's easier to find what you need, and we wrote this guide for regular people to understand. It's as short and sweet as can be.

Agreement for your Everyday Banking Account and High-Interest Savings Account

Introduction – what our Agreement with you covers:

This Agreement covers your Everyday Banking Account and your High Interest Savings Account, and it includes the Summary of Rates and Fees in your Package App.

We might need to make changes to this Agreement in the future and we'll always post the most up-to-date version on our website at Manulifebank.ca. We'll also give you notice of all changes by posting them to our website at least 30 days in advance. We can also cancel this Agreement and close the accounts in your Package at any time.

You can find all this information on [our website](#).

For residents of Quebec only: you have expressly requested that this Agreement and any related documents be drawn up in English. Tu as expressément exigé que cette Entente et tout document qui s'y rattache, soient rédigés en anglais.

1. Using your accounts

Your Package is specifically designed for you to use it for your personal banking and financial needs. You can't use it for business, but we have other great business banking products that we can offer you through our Customer Care Centre at 1-877-765-2265.

Your Package is subject to a monthly fee (set out in the Fee Guide), but wouldn't you rather pay yourself than us? At the end of every month, if the balance in your High Interest Savings Account is \$100 higher than the balance on the last day of the previous month, we'll waive the monthly fee. Just a little perk to help you grow your savings! The monthly fee will always be charged in the month that your account is terminated.

2. Your Everyday Banking Account

Your Everyday Banking Account is designed like a chequing account with its own account number and access card with all the latest payment features like Interac Flash® (think tapping your card). You can access your account online through our mobile banking app, and we also have a great ABM network if you need cash - our website has a handy [ABM locator](#).

You're authorizing us to process your funds transfers and pre-authorized debits (PAD) according to the Payments Canada Rules. You can see these on the Payments Canada website at www.payments.ca. Even with the internet, it takes time for money to make its way through the financial system, so we may have to hold some of your deposits until we get the money.

When you make a deposit to your account, there is generally a hold on the money to allow time for the money to get to your account. This means you will not be able to access some or all of your deposit for a period of time. You can find our complete cheque hold policy as an answer to the question "Can I access the amount I deposit right away?" [here](#).

3. Your High-Interest Savings Account

Your High-Interest Savings Account will have an account number but won't be connected to your bank card (because it's a savings account). The only way to access the funds in your High-Interest Savings account will be through online banking or our mobile banking app. Your High-Interest Savings Account has a variable interest rate and the interest is calculated daily and paid monthly. We can change the interest rate and the way we calculate the interest payment.

4. Secured Overdraft

One of the unique features of your Package is that you can borrow money in your Everyday Banking Account for up to 75% of the balance in your High Interest Savings Account. The overall credit limit for this feature is \$5,000 and we'll use the money held in your High Interest Savings Account as security – so, you won't need to make a minimum monthly payment or bring your overdraft balance to zero every month.

Your overdraft balance will be paid off first any time you transfer money in your High Interest Savings Account back to your Everyday Banking Account. For example, let's say you hold \$300 in your High Interest Savings Account, and you've overdrawn your Everyday Banking Account by \$100. If you want to withdraw or use that \$300, you will have to transfer it first to your Everyday Banking Account, where your \$100 overdraft will be automatically paid off. That would leave you \$200 in your Everyday Banking Account.

Keep in mind that you have to pay fees and interest on any overdraft amounts as soon as you start to borrow. We can also cancel your overdraft feature at any time and ask you to pay off the overdraft balance all at once. If you don't, we can pay it by sweeping the amount from your High Interest Savings Account, or from another account you have with us (the technical term for this is a banker's right of set-off).

5. Balance Notification

We will send you an alert by electronic means (such as email or by other electronic means that we may make available) when either your Everyday Banking Account or High-Interest Savings Account balance falls below \$100 or any other specified threshold amount you request. You understand you can opt out of these alerts at any time.

6. We'll communicate with you Electronically

The easiest way for us to communicate with you is through our mobile banking app or email (and you give us permission to do that). We'll make sure we have up-to-date technology to protect our communication and ask you to do the same. Please take a minute to review the Online Security section on our website.

7. Your Personal Information

For the most current and complete privacy policy, visit our website.

We will collect, verify, use, and disclose your personal information according to your consent or as the law allows or requires. You consent to these measures and you will notify us about changes to your personal information or to your consent. If you want to access and verify your personal information, you can visit this page. If you have a question about how we use your personal information, send a written request to the address at the end of this section.

What personal information do we collect?

- Identifying information like your name, address, telephone number(s), email address, your date of birth, occupation, driver's licence, passport number or your Social Insurance Number (SIN);
- Information about how you use our products and services, and information about your preferences, demographics, and interests;
- Other personal information we might need to administer our relationship with you.

Where do we collect your personal information from?

- Your completed applications and forms
- Other interactions between you and the Bank
- Other sources, like:
 - Your advisor or authorized representative;
 - Third parties we deal with in issuing and administering your account;
 - Your employer or credit reporting agencies;
 - Public sources, such as government agencies, and internet sites.

What do we use your personal information for?

- Help us properly administer the products and services that we provide and to manage our relationship with you;
- Confirm your identity and the accuracy of the information you give us;
- Evaluate your application, and determine the suitability of our products for you;
- Comply with legal and regulatory requirements;
- Support and maintain the accuracy and integrity of the credit reporting system;
- Understand more about you and how you like to do business with us;
- Analyze data to help us improve the products and services we provide
- Determine your eligibility for other products or services that you might be interested in, like securities, insurance, loans, investments, and rewards.

Who do we disclose your personal information to?

- Persons, financial institutions and other parties we work with to issue and administer your account. This includes other Manulife entities;
- Authorized employees, agents and representatives;
- Your advisor and any agency that supervises your advisor;
- Any person or organization you've given consent to;
- Other institutions that may have granted you credit, credit bureaus and personal information agents with respect to your credit or financial history;
- People who are legally authorized to view your personal information;
- Service providers who require this information to perform their services for us (for example, data processing or programming).

We require our service providers to protect your information as carefully as we do.

How long do we keep your information?

The longer of the time required either to manage your account, or to comply with the law.

Withdrawing your consent

You can withdraw your consent for us to use your SIN for non-tax purposes. You can also withdraw your consent for us to use your personal information to offer you additional products and services, except those offers that are mailed with your statement.

We need a certain amount of your personal information to manage your account. You can always withdraw your consent, but if you withdraw so much that we can't manage your account anymore, we might consider the withdrawal to be an account termination.

To withdraw your consent, phone the Bank's customer care centre at 1-877-765-2265, or write to the Privacy Officer at the address below.

Manulife Bank of Canada
Privacy Officer
500 King Street N
Waterloo, ON N2J 4C6

Privacy_office_canadian_division@manulife.com

8. Complaints

We want to give you excellent customer service, so please let us know how we're doing (good or bad) by calling Manulife Bank's Customer Care Centre 1-877-765-2265.

Our Customer Care Experts will do everything they can to help you. But if you're not completely satisfied after speaking to them, you can ask to talk to someone on our management team. If after speaking to management and the problem is not resolved to your satisfaction, you may ask to have your concerns directed to senior management for additional review. If you are still not satisfied with the response, please write to:

Client Dispute Resolution Office
Manulife Bank of Canada
500 King Street N
PO Box 1602 STN Waterloo
Waterloo, ON N2J 4C6

If we still haven't gotten it right, another option is the independent Ombudsman of Banking Services and Investments (OBSI). Their toll-free number is: 1-888-451-4519 or from Toronto: (416) 287-2877.

Then there's the Financial Consumer Agency of Canada (FCAC). If your complaint is about a consumer provision, you can contact the FCAC in writing, by telephone or through their website.

In writing:

The Financial Consumer Agency of Canada
427 Laurier Avenue West, 6th Floor
Ottawa, ON K1R 1B9
By telephone: 1-866-461-3222
FCAC website:
canada.ca/en/financial-consumer-agency.html

9. Security of your bank accounts and cards (account numbers, passwords and PINs)

We'll always do our best to protect your accounts. We need you to do your part too - we depend on you to keep your banking information secret. This is especially important for your online passwords and bank card PIN: you could be responsible for anything that happens if you let someone else have your passwords or PIN (even if you didn't give them permission to use that information).

You should also review your accounts and statements at least once every 30 days and let us know as quickly as you can if you see anything that looks out of place. We might hold you responsible if there was something you could have caught but missed because you didn't do the monthly review (the technical term for this is account verification).

Always call our Customer Care Centre (1-877-765-2265) right away if you have any concerns around the security of your accounts and bank card - It's much better to be safe than sorry when it comes to this. There are some helpful tips on the [Fraud Prevention](#) section on our website.

It won't happen very often, but we can freeze the accounts in your Package and stop you from using them if we think we need to. This includes your bank card which is our property - we can suspend or cancel it at any time. For example, we might need to do this to protect you or the Bank from fraud or something happening in your Package that isn't allowed under this Agreement.

That's it for your Everyday Banking Account and High-Interest Savings Account.