



## ManulifeMONEY+™ Visa\* Cards

At Manulife Bank, we want to empower you to live a better life and find ways to simplify your banking. That's why we've introduced two new credit cards that will enable you to earn valuable cash back rewards.

### ACCELERATE YOUR CASH BACK REWARDS AND ELEVATE YOUR TRAVEL

With our premium **ManulifeMONEY+ Visa Infinite\*** Card you can earn cash back rewards on all your purchases<sup>1</sup> while enjoying access to exclusive Visa Infinite Benefits.<sup>2</sup>



ANNUAL FEE	PURCHASES	CASH ADVANCES	CREDIT LIMIT
\$99	19.99%	21.99%	\$5,000 minimum

For an annual fee of just \$99 (waived in the first year),<sup>3</sup> you can quickly start taking advantage of:

- 3% cash back at grocery stores
- 2% cash back on hotel and airline spending
- 1% cash back on all other purchases
- **Double** 1% cash back on all other purchases to 2% on your first six statements<sup>4</sup>

What's more, make the most of exclusive Visa Infinite Benefits,<sup>5</sup> including: Concierge Service, Luxury Hotel Collection, Dining Series, Wine Country Program and Live Entertainment experiences. Learn more at [visainfinite.ca](http://visainfinite.ca).

### INSURANCE BENEFITS FOR YOUR SECURITY

You can also receive extensive insurance coverages, whether you're travelling in Canada or around the world.<sup>6</sup>

- Out of Country Emergency Medical Insurance
- Trip Interruption Insurance
- Flight Delay and Baggage Loss & Delay Insurance
- Other travel-related insurance coverages

To qualify for the ManulifeMONEY+ Visa Infinite card, you must have personal income of \$60,000 or household income of \$100,000.

### MANULIFE ONE CUSTOMERS – STOP PAYING MONTHLY ACCOUNT FEES

Manulife One customers are entitled to a special reward. By becoming a cardholder, we will waive your Manulife One monthly account fee for up to your first full year. With the ManulifeMONEY+ Visa Infinite card, we'll continue waiving that fee each year if you spent \$20,000 or more on your card in the prior year.<sup>7</sup>

## EARN GREAT CASH BACK REWARDS WITH NO ANNUAL FEE

Start earning cash back rewards on everyday purchases<sup>8</sup> with the new **ManulifeMONEY+ Visa Platinum Card**.



ANNUAL FEE	PURCHASES	CASH ADVANCES	CREDIT LIMIT
\$0	19.99%	21.99%	\$1,000 minimum

This no fee card offers:

- 2% cash back at grocery stores
- 1% cash back on all other purchases
- **Double** 1% cash back on all other purchases to 2% on your first six statements<sup>9</sup>

You'll also receive all the benefits Visa has to offer, including worldwide acceptance and Zero Liability, which protects you from unauthorized card use. Plus, take comfort in Purchase Protection and Extended Warranty Insurance.

### LIMITED-TIME OPPORTUNITY

Transfer high interest balances to either the ManulifeMONEY+ Visa Infinite or ManulifeMONEY+ Visa Platinum card and pay an annual interest rate of just 1.99% for 6 months on the amount transferred.<sup>10</sup>

Visit [manulifebank.ca/creditcards](http://manulifebank.ca/creditcards) for additional details.

### QUESTIONS?

Speak to your Retail Lending Specialist to start earning valuable cash back rewards today!

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<sup>1</sup> You will earn 3% cash back on the first \$25,000 you spend annually at merchants classified in the Visa network as Grocery Stores & Supermarkets (Merchant Code: 5411). You will earn 2% cash back on the first \$25,000 you spend annually at merchants classified in the Visa network as Hotels or Airlines (Merchant Code: 3000-3298, 3501-3833, 4511, 4722, 7011, 7012). All other purchases earn 1% cash back. The \$25,000 annual spending limits will reset to zero on each anniversary of the date you opened your credit card account. Terms, conditions and eligible merchant/merchant categories may change without notice. Cash back is earned on card purchases less returns and not on cash advances, interest, fees, service/transaction charges, balance transfers and payments.

<sup>2,5</sup> Visa Infinite – General Terms & Conditions: you must be an eligible Visa Infinite cardholder with a valid Visa Infinite Card to take advantage of the Visa Infinite benefits and services. Discounts and benefits are non-transferable and discounts cannot be combined with any other offer or discount. Visa reserves the right to modify or cancel offers at any time and without notice. Neither Visa nor the Issuer is responsible for any claims or damages arising from use of any benefits or services provided by a third party. All offers, benefits and services are subject to complete terms and conditions, including third party suppliers' terms and conditions (available at [visainfinite.ca/infinite/terms.jsp](http://visainfinite.ca/infinite/terms.jsp)). The Visa Infinite privacy policy (available at [visainfinite.ca/infinite/privacy.jsp](http://visainfinite.ca/infinite/privacy.jsp)) applies to all benefits and services that require enrolment through, or are otherwise provided by, the Visa Infinite Concierge or the Visa Infinite website. The collection, use and disclosure of cardholders' personal information by third party suppliers of services and benefits to Visa Infinite Cardholders are subject to such third parties' own privacy policies.

<sup>3</sup> The annual fee of \$99 will be waived in the first year only based on your account opening date.

<sup>4,9</sup> You will earn double cash back on all other purchases that normally earn 1% cash back, for a total of 2% cash back on all other purchases posted to your account beginning on your account opening date and ending six statement cycles after your account opening date. You will earn regular cash back of 1% on all other purchases posted to your account after the six statement cycle promotional period. All other terms of the Manulife Bank Rewards Terms and Conditions that apply to your account continue to apply during this promotional offer. Offer may be changed or extended and cannot be combined with any other offer.

<sup>6</sup> Insurance is subject to exclusions, limitations and conditions. You should refer to the Certificates of Insurance included with your Cardholder Agreement for complete details on each benefit. You should read the Certificates of Insurance then keep the Cardholder Agreement in a safe place with other valuable documents, and take it with you when you travel. Insurance is underwritten by The Manufacturers Life Insurance Company and First North American Insurance Company, a wholly owned subsidiary of Manulife.

<sup>7</sup> We will waive your Manulife One monthly account fee only, for the first 12 consecutive months (1 year) as long as your credit card account is open and in good standing. The fee waiver period will not be extended or reset if you choose to switch from one type of ManulifeMONEY+ Visa Card to another. The Manulife One monthly fee is disclosed under Manulife One, Rates & Account Fees at [manulifebankmortgages.ca](http://manulifebankmortgages.ca). You will still be responsible for any other type of fees 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. The Manulife One monthly account fee will be waived in each year if you spent a minimum of \$20,000 in net purchases on your ManulifeMONEY+ Visa Infinite card in the prior year. For example, if you spent a minimum of \$20,000 in net purchases on the card during the first year, the Manulife One monthly account fee will be waived in each month of the second year during which the credit card account is open and in good standing. If you spent less than \$20,000 in net purchases on the card during the first year, you will not be entitled to the Manulife One monthly account fee waiver in any month of the second year. If you then spent a minimum of \$20,000 in net purchases on the card during the second year, you will be entitled to the Manulife One monthly account fee waiver in each month of the third year during which the credit card account is open and in good standing. Annual spending is based on the anniversary of the date you opened the credit card account and ends 12 months later. Year-to-date annual spending will appear on your monthly credit card statement. The monthly account fee will reappear on the 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 the 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.

<sup>8</sup> You will earn 2% cash back on the first \$15,000 you spend annually at merchants classified in the Visa network as Grocery Stores & Supermarkets (Merchant Code: 5411). All other purchases earn 1% cash back. The \$15,000 annual spending limit will reset to zero on each anniversary of the date you opened your credit card account. Terms, conditions and eligible merchant/merchant categories may change without notice. Cash back is earned on card purchases less returns and not on cash advances, interest, fees, service / transaction charges, balance transfers and payments.

<sup>10</sup> Only the Primary Cardholder may request a balance transfer. The promotional 1.99% annual interest rate (AIR) applies to any credit card balance transfer you make within 90 days of your account opening date, and will remain in effect for 180 days (6 months) from the transfer date. After the promotional period, the 1.99% rate on any promotional balances (including balances that remain unpaid after the offer ends) will increase to the regular interest rate for balance transfers. Interest applies from the date a transfer(s) is posted to the new Manulife Bank Credit Card Account. Balance transfers are subject to credit availability, must be repaid, and are administered according to the terms of the Cardholder Agreement. Balances transferred may only be used to pay a balance on a Canadian financial institution issued consumer credit card account that Manulife Bank approves. Balance transfers will be fulfilled in the order you requested them and in accordance with the Cardholder Agreement. The total value of balance transfers cannot exceed the authorized credit limit on the credit card account. If the total value is greater, Manulife Bank may have to send only a partial payment to the last designated account / named creditor. A transaction fee equal to 1% of the dollar amount of each balance transfer you request will be applied. This offer cannot be used to transfer a balance from another Manulife account, or to make a payment or deposit to another Manulife account. No cash-back rewards will be earned on the balance transfer. Offer may be changed or extended at any time.



Insurance is underwritten by **The Manufacturers Life Insurance Company (Manulife)** and **First North American Insurance Company**, a wholly owned subsidiary of Manulife. Manulife, PO Box 670, Stn Waterloo, Waterloo, ON N2J 4B8. Manulife, Manulife Bank, ManulifeMONEY+ and the Block Design are trademarks of The Manufacturers Life Insurance Company of Canada and are used by it, and Manulife Bank of Canada, under license.

**Information Box – Summary of Rates and Fees**

<b>Annual Interest Rates</b>	<p>These interest rates are in effect the day your account is opened (whether or not your card is activated).</p> <p>Purchases, fees and other charges: <b>19.99%</b></p> <p>Cash Advances: <b>21.99%</b></p> <p>Promotional Rate on Balance Transfers: <b>1.99% for 180 days</b> (6 months).<sup>‡</sup></p> <p>Balance Transfers: <b>21.99%</b> following the promotional period.</p> <p>If you do not make your minimum payment by the payment due date <b>2</b> or more times in any <b>12</b> month period, your annual interest rate will increase to standard rates of <b>24.99%</b> on Purchases, fees and other charges and <b>26.99%</b> for Cash Advances and Balance Transfers. This increase will take effect in the third statement period following the missed payment that caused the rate to increase. The increased rates will remain in effect until you make your minimum payments by the due date for <b>12</b> consecutive months.</p>
<b>Interest-free Grace Period</b>	<p>You will benefit from an interest-free grace period of at least <b>21 days</b> if you pay off your balance in full by the due date. No interest is charged on Purchases and fees appearing on your statement for the <b>1st</b> time if you pay your new balance in full by the payment due date. There is no interest-free period on Cash Advances and Balance Transfers.</p>
<b>Minimum Payment</b>	<p>Your Minimum Payment will be <b>\$10</b> plus any interest and fees (not including the annual fee), plus any amount by which the new balance exceeds your credit limit, and any amount past due from the prior month.</p> <p>If the new balance is less than <b>\$10</b>, the balance is <b>due in full</b>.</p>
<b>Foreign Currency Conversion</b>	<p>We will bill you in Canadian currency if you use your account to make transactions in foreign currency. The exchange rate is determined by Visa Inc. on our behalf on the date on which the transaction is settled with Visa Inc. This exchange rate may be different from the rate in effect on the transaction date. When the transaction is posted to your account, in addition to the exchange rate, you will be charged a foreign currency conversion mark-up equal to <b>2.50%</b> for each foreign currency transaction.</p>
<b>Annual Fees</b>	<p><b>ManulifeMONEY+ Visa Infinite Card: \$99 Primary Cardholder, \$30 for each Authorized User</b></p> <p><b>ManulifeMONEY+ Visa Platinum Card: No annual fee</b></p> <p>The annual fee will be charged when the card is issued (regardless of activation) and will be billed to you on your first statement and once a year thereafter.</p>
<b>Other Fees</b>	<p><b>To be charged on the day the transaction occurs:</b></p> <p>Cash advance: <b>\$3.50</b></p> <p>Balance transfer: <b>1%</b> of the amount transferred.</p> <p>Dishonoured Payment to Manulife Bank: <b>\$45</b></p> <p>Extra copy of your monthly statement: <b>\$5</b> each.</p> <p>Transaction receipt copy fee: <b>\$5</b> for each copy that is requested.</p> <p>Rush card fee: <b>\$25</b></p> <p><b>To be charged on the statement cycle date:</b></p> <p>Over the credit limit: <b>\$29</b>. The fee is charged once per statement period if your balance exceeds your credit limit at the time of your statement cycle date.**</p> <p>(Please see "Additional Disclosures" for more information about rates and fees.)</p>

## Additional Disclosures

**\*Promotional Rate on Balance Transfers:** The Promotional Rate on Balance Transfers is available for Balance Transfers that are posted to your Credit Card Account within 90 days of your Credit Card Account being opened, and will apply for the first 180 days after those Balance Transfers are posted to your Credit Card Account. Offer may be withdrawn at any time.

**\*\*Over the Credit Limit:** The over the credit limit fee will not be charged to Quebec residents.

**Dishonoured Payment to Manulife Bank Fee:** This fee applies if a payment to your Credit Card Account made by cheque or pre-authorized debit from any financial institution, including Manulife Bank, is not accepted due to non-sufficient funds.

**Fee for Copy of Statement or Transaction Receipt:** There is no charge for a copy of the current monthly statement or a transaction receipt appearing on it or if the inquiry is due to a Manulife Bank error. \$5 is charged for each additional copy of a prior monthly statement or transaction receipt appearing on a prior monthly statement. Transaction receipts may not be available for all types of transactions.

**More information about Interest and the Grace Period:** When interest is charged on a new Purchase, it is charged from its Transaction date. Interest is charged on Cash Advances from the date they are taken. Interest is charged on Balance Transfers from the date they are posted to your Credit Card Account.

**Merchant's Fees:** Merchants may be charged higher fees for the acceptance of premium cards (Visa Infinite Cards).

**Interpretation:** Capitalized terms used in this disclosure have the meanings given to them in the Cardholder Agreement unless otherwise defined.

**Quebec only:** You have expressly requested that this form and any related documents be drawn up in English. Vous avez expressément exigé que le présent formulaire et tout document qui s'y rattache, soient rédigés en anglais.

For more information about Manulife Bank Credit Cards, please call 1-844-323-7053 toll-free. The Card interest rates and fees shown are current as of **May 3, 2017**; they may change from time to time. We may provide the Primary Cardholder prior written or electronic notice, or post the changes on [www.manulifebank.ca](http://www.manulifebank.ca).

## Terms & Conditions

I, the Applicant, certify the information furnished in this application is true and correct and request that you (Manulife Bank) establish a ManulifeMONEY+ Visa Infinite Card or ManulifeMONEY+ Visa Platinum Card Account in my name. Please send me the Manulife Bank Visa Card applied for or such other card as you may approve (the "Card") and send me renewals or replacements issued from time to time at your discretion. I request a Personal Identification Number (PIN) in order to allow me to use the Card in automated bank machines accessible with the Card from time to time and to complete purchases at chip-enabled terminals. I request the services available to holders of the Card which may be issued to me and understand that such services may vary or be terminated from time to time and that some services or benefits may only be available to me if I enter into separate agreements or obtain separate authorizations. I acknowledge that some services or benefits are supplied by firms independent of you and that you are not responsible or liable for anything in connection with those services or benefits. If you issue me a Card, I agree to abide by the Cardholder Agreement, as amended or replaced by you from time to time, which you send relating to that Card, and I agree that use of any Card applied for will show I received the agreement. I will be responsible for all use of and any fees for other charges to the Visa Account.

Applicable in the province of Quebec only: It is the express wish of the parties that this agreement and related documents be drawn up in English. Il est la volonté expresse des parties que cette convention et tous les documents s'y rattachant soient rédigés en anglais.

## Authorization

I authorize Manulife Bank of Canada (the "Bank") to obtain, verify, give, share and exchange personal information about me, now and in the future, with any individuals, financial institutions, business corporations or other parties with whom I have or propose to have financial or personal dealings, or who hold information about such dealings, such as credit bureaus.

My personal information will be used for the purpose of confirming my identity and the accuracy of the information I provide or the Bank collects with this consent; assessing history of my financial dealings to determine my eligibility for the products and services I have applied for, or the Bank, its affiliates or other select financial product providers offer to me, now and in the future; administering and maintaining my financial records; supporting and maintaining the accuracy and the integrity of the credit reporting system; and as may be otherwise permitted or required by law.

My personal information may also be used to manage and assess the Bank's risks and operations, including collecting a debt owed to the Bank by me; conduct searches to locate me and update my contact information in your file and help protect both me and the Bank from fraud.

I also authorize any person that the Bank contacts under this authorization to provide such information. I authorize the Bank to record my telephone conversations for the administration of my account and to maintain quality service levels. If I do not wish that my telephone conversation be recorded, I agree to only communicate with the Bank in writing and request that any response by the Bank be in writing as well.

By providing my email address, I authorize the Bank to use the email address provided as a means of communication with me related to my Bank products. I acknowledge the security of email communication cannot be guaranteed. I agree that the Bank is not liable for damages which I

may incur as a result of interception by a third party of an email transmission sent by the Bank or by me pursuant to this authorization. I agree that should the email address identified on this form change, I am responsible for updating the email address maintained by the Bank. I understand if I do not wish to receive emails from the Bank, I can unsubscribe, remove my email address online or contact the Bank's Customer Service Centre at 1-877-765-2265 to have my email address removed.

My Social Insurance Number ("SIN"), if provided, may be used as a unique identifier to keep my personal information separate from that of other customers with similar names, for internal and external matching of my personal records against records exchanged with third parties that I have consented to, and to maintain the integrity and accuracy of my personal information.

Access to my personal information, which includes any details of the Bank's denial of my application, will be limited to: Bank employees and Bank representatives and their delegates, in the performance of their duties for the Bank; Manulife Financial employees and the Bank's affiliates' employees when resolving concerns about any related product offerings and assisting in other required investigations; other credit grantors with whom I have dealings, or credit bureaus and personal information agents with respect to my credit or financial history; service providers used by the Bank in the performance of their duties for the Bank; those to whom I gave permission; and those authorized by law. I acknowledge that I understand and agree to be bound by this Personal Information Statement above and consent to the collection, use and disclosure of my personal information as outlined above.

I understand that I may contact the Bank's Customer Service Centre at 1-877-765-2265 for additional information relating to the Bank's privacy policies and regarding my options for withdrawing my consent.

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