

+ indicates rate increase; - indicates rate decrease with this notice

## Deposits

### Deposit Accounts

Off-book (Client Name) accounts	Rate
Advantage Account	0.15%
Business Advantage Account	0.45%
Registered Advantage Account	0.15%
Retirement Income Advantage Account	0.15%
Founding Members Account	0.15%
Tax-Free Advantage Account	0.15%
\$US Advantage Account	0.20%
\$US Business Advantage Account	0.20%
All-In Banking - Everyday Banking Account	0.00%
All-In Banking - High Interest Savings Account	0.15%
On-book (Nominee Name) accounts	Rate
Investment Savings Account (MIP 510)	0.15%
Investment Savings Account F-Class (MIP 610)	0.30%
\$US Investment Savings Account (MIP 511)	0.20%
\$US Invest. Savings Account F-Class (MIP 611)	0.35%

Interest is calculated on the daily closing balance and posted to your account monthly.

### Short-term deposits

(RSP, RIF and non-registered)

Days	\$25,000 - \$49,999	\$50,000 - \$99,999	\$100,000 and up
30-59	0.10%	0.10%	0.10%
60-89	0.10%	0.10%	0.10%
90-179	0.15%	0.15%	0.15%
180-269	0.20%	0.20%	0.20%
270-364	0.30%	0.30%	0.30%

If redeemed prior to 30 days, interest is forfeited. Interest is prorated to the number of days. \$25,000 minimum.

### Guaranteed Investment Certificates

(RSP, RIF and non-registered)

Term	Compound / Annual interest	Semi-annual interest	Monthly interest
1 year	0.45%	0.40%	0.35%
2 years	0.85%	0.80%	0.75%
3 years	1.15%	1.10%	1.05%
4 years	1.40%	1.35%	1.30%
5 years	1.60%	1.55%	1.50%

RSP, RIF and non-registered GICs are not redeemable before maturity except upon death. Annual, semi-annual and monthly interest available for non-registered only. \$2,500 minimum (\$10,000 for monthly interest).

### Tax-Free Guaranteed Investment Certificates

Rates below only apply to Manulife Bank Off-book (Client-Name) Tax-Free GICs

Term	Compound interest
1 year	0.65%
2 years	1.05%
3 years	1.30%
4 years	1.55%
5 years	1.75%

Tax-Free GICs are redeemable before maturity in full only (not partially) and are subject to market value adjustment and expense recovery fees. \$2,500 minimum.

### Manulife Bank

500 King Street North, 500 M-A,  
Waterloo, ON, N2J 4C6  
1-800-567-9170 or (fax) 1-877-565-2265  
Current rates available at [manulifebank.ca](http://manulifebank.ca)

## Loans/Mortgages

### Prime Lending Rate

Prime Lending Rate	2.45%
Bridge Financing (Prime + 2.00%)	4.45%

### Loans / Lines of Credit

100% Loans less than \$100,000 (Prime + 1.00%)	3.45%
100% Loans \$100,000 or greater (Prime + 0.75%)	3.20%
100% Loans with P+I payments (Prime + 0.75%)	3.20%
Multiplier Loans less than \$100,000 (Prime + 1.00%)	3.45%
Multiplier Loans \$100,000 or greater (Prime + 0.75%)	3.20%
Multiplier Loans with P+I payments (Prime + 0.75%)	3.20%
RRSP Loans (Prime + 0.50%)	2.95%
RRSP Accelerator Loans (Prime + 1.50%)	3.95%
RRSP Accelerator Max Loans (Prime + 2.50%)	4.95%
IRP/Access Line of Credit \$25,000-\$99,999 (Prime + 1.50%)	3.95%
IRP/Access Line of Credit \$100,000-\$249,999 (Prime + 1.25%)	3.70%
IRP/Access Line of Credit \$250,000 or greater (Prime + 1.00%)	3.45%

The interest rate for paper Investment Loan applications is 0.50% higher than the rates for loan applications submitted online at BankLink.ca. Quick, Multiplier and RRSP loan rates apply only to new loans.

### Manulife One Variable Rates

Manulife One Base Rate <sup>1</sup>	3.05%
5 year open sub account (Manulife One Base Rate +0%)	3.05%
Credit rate for positive balances <sup>2</sup>	0.15%
Manulife One, Second Position	3.05%
Manulife One, Second Position, no roll-in	4.05%

### Manulife One Fixed Rates

Term	Rate	Term	Rate
6 month closed	4.45%	4 year closed	2.49%
1 year open	3.45%	5 year closed	2.49%
1 year closed	2.99%	7 year closed	4.54%
2 year closed	2.69%	10 year closed	4.64%
3 year closed	2.49%		

### Manulife Bank Select Variable Rates

Manulife Bank Select Bank Account Rate <sup>2</sup>	0.15%
5 year closed (Manulife Bank Prime + 0.00%)	2.45%
5 year open (Manulife Bank Prime + 1.00%)	3.45%

### Manulife Bank Select Fixed Rates

Term	Rate	Term	Rate
6 month closed	4.45%	4 year closed	2.49%
1 year open	3.45%	5 year closed	2.49%
1 year closed	2.99%	7 year closed	4.54%
2 year closed	2.69%	10 year closed	4.64%
3 year closed	2.49%		

### Manulife One for Business

Lending rate - competitive variable and fixed (1 to 5 years) rates <sup>1</sup>	Contact your Regional Account Manager for more information
Credit rate for positive balances <sup>2</sup>	0.45%

<sup>1</sup>Interest is calculated on the daily closing balance and posted to your account monthly. When the main account is in a negative balance, interest is compounded monthly, not in advance.

<sup>2</sup>Interest is calculated on the daily closing balance and posted to your account monthly.

Interest rates above for Select fixed, variable, and Manulife One fixed rate sub-accounts may not be available to all borrowers.

For fixed rates, interest is compounded semi-annually, not in advance. For variable rates, interest is compounded monthly, not in advance.

Rates are subject to change without notice. Posted rates are annual unless otherwise stated. Manulife Bank's posted deposit rates are effective for deposit amounts of up to \$2 million. For amounts greater than \$2 million or for more information, please contact Manulife Bank at 1-800-567-9170 or (fax) 1-877-565-2265.

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## Deposits

### Deposit Accounts

On-book (Nominee Name) accounts	Rate
Investment Savings Account (MIP 710)	0.15%
Investment Savings Account F-Class (MIP 810)	0.30%

Interest is calculated on the daily closing balance and posted to your account monthly.

### Short-term deposits

Days	\$25,000 - \$49,999	\$50,000 - \$99,999	\$100,000 and up
30-59	0.10%	0.10%	0.10%
60-89	0.10%	0.10%	0.10%
90-179	0.15%	0.15%	0.15%
180-269	0.20%	0.20%	0.20%
270-364	0.30%	0.30%	0.30%

If redeemed prior to 30 days, interest is forfeited. Interest is prorated to the number of days. \$25,000 minimum.

### Guaranteed Investment Certificates

#### On-book (Nominee Name) accounts

Term	Compound / Annual interest	Semi-annual interest	Monthly interest
1 year	0.45%	0.40%	0.35%
2 years	0.85%	0.80%	0.75%
3 years	1.15%	1.10%	1.05%
4 years	1.40%	1.35%	1.30%
5 years	1.60%	1.55%	1.50%

Not redeemable before maturity. Semi-annual and monthly interest available for non-registered only. \$2,500 minimum (\$10,000 for monthly interest).

## Loans/Mortgages

### Preferred

Term	Rate
6 month closed	4.45%
1 year open	3.45%
1 year closed	2.99%
2 year closed	2.69%
3 year closed	2.49%
4 year closed	2.49%
5 year closed	2.49%
7 year closed	4.54%
10 year closed	4.64%
Bridge Financing	4.45%

Interest rates above for Preferred Rate Mortgages may not be available to all borrowers. For fixed rates, interest is compounded semi-annually, not in advance.

### Manulife Bank

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Current rates available at [manulifebank.ca](http://manulifebank.ca)

Rates are subject to change without notice. Posted rates are annual unless otherwise stated. Manulife Trust's posted deposit rates are effective for deposit amounts of **up to \$1 million**. For amounts greater than \$1 million or for more information, please contact Manulife Trust at 1-800-567-9170 or (fax) 1-877-565-2265.