

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

## Deposits

### Deposit Accounts

Off-book (Client Name) accounts	Rate
Advantage Account	1.45%
Business Advantage Account	1.25%
Registered Advantage Account	1.45%
Founding Members Account	1.45%
Tax-Free Advantage Account	1.45%
\$US Advantage Account	0.40%
\$US Business Advantage Account	0.40%
On-book (Nominee Name) accounts	
Investment Savings Account (MIP 510)	1.25%
Investment Savings Account F-Class (MIP 610)	1.50%
\$US Investment Savings Account (MIP 511)	0.20%
\$US Invest. Savings Account F-Class (MIP 611)	0.45%

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

### Short-term deposits

(RSP and non-registered)

Days	\$25,000 - \$49,999	\$50,000 - \$99,999	\$100,000 and up
30-59	0.75%	0.75%	0.75%
60-89	0.80%	0.80%	0.80%
90-179	1.00%	1.00%	1.00%
180-269	1.25%	1.25%	1.25%
270-364	1.25%	1.25%	1.25%

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

### Guaranteed Investment Certificates

(RSP, Tax-Free and non-registered)

Term	Compound / Annual interest	Semi-annual interest	Monthly interest
1 year	1.40%	1.35%	1.30%
2 years	1.60%	1.55%	1.50%
3 years	1.90%	1.85%	1.80%
4 years	2.10%	2.05%	2.00%
5 years	2.30%	2.25%	2.20%

RSP and non-registered GICs are not redeemable before maturity except upon death. Tax-Free GICs are redeemable before maturity in full only (not partially) and are subject to market value adjustment and expense recovery fees. Semi-annual and monthly interest available for non-registered only. \$2,500 minimum (\$10,000 for monthly interest).

### 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)

Rates are subject to change without notice. Posted rates are annual unless otherwise stated. Manulife Bank's posted deposit rates are effective for new initial 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.

## Loans/Mortgages

### Prime Lending Rate

Prime Lending Rate	3.00%
Bridge Financing	5.00%

### Loans / Lines of Credit

Quick Loans (Prime + 1.00%)	4.00%
Multiplier Loans (Prime + 1.00%)	4.00%
RRSP Loans (Prime + 0.50%)	3.50%
Access Line of Credit (Prime + 1.00%)	4.00%
Insured Retirement Program Line of Credit (Prime + 1.00%)	4.00%

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>	3.50%
5 year open sub account (Manulife One Base Rate +0%)	3.50%
Credit rate for positive balances <sup>2</sup>	1.45%
Manulife One, Second Position	3.50%
Manulife One, Second Position, no roll-in	4.50%

### Manulife One Fixed Rates

Term	Rate	Term	Rate
6 month closed	4.45%	4 year closed	3.09%
1 year open	3.50%	5 year closed	3.09%
1 year closed	3.00%	7 year closed	4.09%
2 year closed	3.04%	10 year closed	4.39%
3 year closed	3.04%		

### Manulife Bank Select Variable Rates

Manulife Bank Select Bank Account Rate <sup>2</sup>	1.45%
5 year closed (Manulife Bank Prime minus 0.30%)	2.70%
5 year open (Manulife Bank Prime + 0.80%)	3.80%

### Manulife Bank Select Fixed Rates

Term	Rate	Term	Rate
6 month closed	4.45%	4 year closed	3.09%
1 year open	3.50%	5 year closed	3.09%
1 year closed	3.00%	7 year closed	4.09%
2 year closed	3.04%	10 year closed	4.39%
3 year closed	3.04%		

### Manulife One for Business

Contact your Business Development Director, Banking Consultant or Regional Account Manager for more information	
Lending rate - competitive variable and fixed (1 to 5 years) rates <sup>1</sup>	
Credit rate for positive balances <sup>2</sup>	1.25%

<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.

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

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## Deposits

### Deposit Accounts

On-book (Nominee Name) accounts	Rate
Investment Savings Account (MIP 710)	1.25%
Investment Savings Account F-Class (MIP 810)	1.50%

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	0.75%	0.75%	0.75%
60-89	0.80%	0.80%	0.80%
90-179	1.00%	1.00%	1.00%
180-269	1.25%	1.25%	1.25%
270-364	1.25%	1.25%	1.25%

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	1.40%	1.35%	1.30%
2 years	1.60%	1.55%	1.50%
3 years	1.90%	1.85%	1.80%
4 years	2.10% -	2.05% -	2.00% -
5 years	2.30% -	2.25% -	2.20% -

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	3.50%
1 year closed	3.00%
2 year closed	3.04%
3 year closed	3.04%
4 year closed	3.09%
5 year closed	3.09%
7 year closed	4.09%
10 year closed	4.39%
Interest is compounded semi-annually, not in advance.	
Bridge Financing	5.00%

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