

+ 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	Rate
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

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 ¹	3.50%
5 year open sub account (Manulife One Base Rate +0%)	3.50%
Credit rate for positive balances ²	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 ²	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) rates¹

Credit rate for positive balances ²	1.25%
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¹Interest 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.

²Interest 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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