

Set up or change a pre-authorized debit plan

Send by mail to:

Manulife, Individual Insurance
500 King Street North
PO BOX 1669
WATERLOO ON N2J 4Z6

or by fax to: 1-866-257-6207

- *We*, *us* and *our* mean the company that insures the policy identified below.
- *You* and *your* mean the policy owner unless otherwise defined.
- Use this form to:
 - request a single pre-authorized debit for a first payment
 - create a new monthly pre-authorized debit plan or change an existing plan

1 General information

Policy number			
Name of policy owner #1 or full legal name of corporation, including "Company", "Limited", "Inc.", etc.		Name of policy owner #2 or full legal name of corporation, including "Company", "Limited", "Inc.", etc.	
Who is paying the premium? Policy owner #1		Policy owner #2	
Complete the following if any payor or joint bank account holder is not a policy owner named above.			
Account holder #1			
Name (first, middle initial, last)			Relationship to policy owner
Address		City or town	Province Postal code
Account holder #2			
Name (first, middle initial, last)			Relationship to policy owner
Address		City or town	Province Postal code

2 Create a single pre-authorized debit for first payment

Amount of your first payment by pre-authorized debit	Amount \$
Note: Payment must be in Canadian funds drawn on a Canadian bank or financial institution.	
What banking information should we use?	
from the attached void cheque (Attach the cheque to this page)	
as follows: (Only complete the table below if you do not have a void cheque)	
Name of Canadian bank or financial institution	Transit number Institution number Account number
If you also want to make monthly payments by pre-authorized debit, complete both sections 2 and 3.	

3 Create a new monthly pre-authorized debit plan

* This date must be at least four days before the policy anniversary/monthly processing day. Your monthly pre-authorized debit plan comes into effect on this date.

Deposit option is only available on eligible Performax and Performax Gold policies

Amount of monthly pre-authorized withdrawals	Deposit option amount (if applicable)
Preferred monthly pre-authorized withdrawal date (1st through 28th) *	First withdrawal date * (dd/mm/yyyy)
Note: Payment must be in Canadian funds drawn on a Canadian bank or financial institution.	
What banking information should we use?	
from the attached void cheque (Attach the cheque to this page)	
as follows: (Only complete the table below if you do not have a void cheque)	
Name of Canadian bank or financial institution	Transit number Institution number Account number

4 Change an existing monthly pre-authorized debit plan	<input type="radio"/> add another policy to an existing monthly pre-authorized debit plan <input type="radio"/> change amount withdrawn from a monthly pre-authorized debit plan <input type="radio"/> make loan repayments from a monthly pre-authorized debit plan <input type="radio"/> change the date we make monthly pre-authorized debits	Policy number to be added to a monthly pre-authorized debit plan New amount to be withdrawn from a monthly pre-authorized debit plan Amount to be added to a monthly pre-authorized debit plan for loan repayments New date for monthly pre-authorized debits
5 Signatures Single pre-authorized debit for first payment Monthly pre-authorized debit plan for regular payments	<p>In this section, <i>you</i> and <i>your</i> refer to the holder(s) of the bank account from which withdrawals will be made.</p> <p>By asking us to take payments from your bank account, you agree that you have read and agree to the following information:</p> <p>Authorizing a single pre-authorized debit from your bank account</p> <p>By asking us to make a pre-authorized debit for the first payment, you agree that:</p> <ul style="list-style-type: none"> • you authorize us to make one withdrawal from your bank account for the amount of your first payment as shown in Section 2 • this payment may be withdrawn from your bank account as soon as you submit this request to us • if your bank or financial institution does not honour this pre-authorized debit the first time we present it for payment, we may attempt to withdraw that payment again within 30 days • you waive the right to receive 10 days' notice of the pre-authorized debit to be made from your account for your first payment. <p>The pre-authorized debit for your first payment will be treated as a personal pre-authorized debit (PAD) as defined by the Canadian Payments Association in Rule H1 at www.cdnpay.ca.</p> <p>Authorizing variable amount monthly pre-authorized debits to make your regular monthly payments</p> <p>By asking us to establish a monthly pre-authorized debit plan to make your regular monthly payments, you agree to the following:</p> <ul style="list-style-type: none"> • you authorize us to make monthly pre-authorized debits from your bank account to pay for the policy • except as otherwise stated in this agreement, the withdrawals will occur on the date that you specified above • if you don't specify a first withdrawal date, we may withdraw the first pre-authorized debit payment from your bank account as soon as you submit this request to us • the withdrawals from your bank account are in variable amounts. This means they may increase as required to administer the policy. (Example: if the premiums for the policy are scheduled to change), and • you waive the right to receive 10 days' notice of the amount and date of each monthly pre-authorized debit to be made from your account. <p>What we will do if your bank or financial institution does not honour a monthly pre-authorized debit</p> <p>If your bank or financial institution does not honour a monthly pre-authorized debit the first time we present it for payment, we may attempt to withdraw that payment again within 30 days. If that withdrawal is not honoured, we may attempt to withdraw that amount again together with your next month's monthly pre-authorized debit.</p> <p>We reserve the right to end the monthly pre-authorized debit plan immediately if a withdrawal is not honoured.</p> <p>Making changes to your monthly pre-authorized debit plan</p> <p>You can request changes, by telephone or in writing, to the amount of the monthly pre-authorized debit or the account from which the monthly pre-authorized debit is being taken. We must receive the request at least three days before the monthly pre-authorized debit date. The advisor for this policy can also make these changes on your behalf.</p> <p>Universal life or Performax Gold policies</p> <p>For universal life or Performax Gold policies, we have the right to change your monthly pre-authorized debit date to be at least four days before your policy processing day.</p>	

5 Signatures (continued)

Information about withdrawals from your bank account

Personal withdrawals

All monthly pre-authorized debits from your bank account will be treated as personal pre-authorized debits (PADs) as defined by the Canadian Payments Association in Rule H1 at www.cdnpay.ca.

Cancelling this agreement

You or we can end this agreement at any time by giving 10 days' written notice, counted from the date the notice is mailed. For a sample cancellation form or more information about cancelling a monthly pre-authorized debit plan, contact your bank or financial institution or visit www.cdnpay.ca.

Unauthorized withdrawals

You have certain recourse rights if any withdrawal does not comply with this agreement. For example, you have the right to receive reimbursement for any withdrawal that is not authorized or is not consistent with this agreement. To obtain more information on your recourse rights, contact your bank or financial institution or visit www.cdnpay.ca.

Your personal information

You authorize us to collect, use, release, and exchange any personal information necessary to fulfill any obligations relating to withdrawals made from your bank account.

For more information about pre-authorized debits from your bank account

If you have any questions or concerns about monthly pre-authorized debits from your bank account, contact us at 1-888-626-8543 in all provinces except Quebec and at 1-888-626-8843 in Quebec.

For more information about your rights, contact your bank or financial institution or the Canadian Payments Association at www.cdnpay.ca.

Certification

You certify that all people whose signatures are required on this account have signed below, including any required joint account holders or corporate signing officers. The holder of the account from which payments are to be made must sign below to authorize the withdrawals

Name of account holder #1 or corporate signing officer #1		Date (dd/mm/yyyy)
Signature of account holder #1 or corporate signing officer #1 X		Title (if account holder is a signing officer)
Initial here	Write your initials here to confirm that you are the only person authorized to sign on behalf of the corporation and that it does not have a seal. You must also sign above.	
Name of account holder #2 or corporate signing officer #2 (if applicable)		Date (dd/mm/yyyy)
Signature of account holder #2 or corporate signing officer #2 X		Title (if account holder is a signing officer)

Check form for errors

If withdrawals are to be made from a joint account and if your bank or financial institution requires both signatures, both account holders must sign

If withdrawals are to be made from a corporate account we require:

- two signing officers' signatures and titles
- or
- one signing officer's signature, title and the corporate seal; if the corporation does not have a seal and you are the only person authorized to sign on behalf of the corporation, in addition to signing, write your initials in the box provided.