

ManulifeMONEY+™ Visa* Card Application

Instructions

1. Ensure you are eligible to apply
2. Complete the application in full including signature and date on page 3
(You can use Internet Explorer or Adobe to complete the fillable PDF online or you can print the form and handwrite clearly)
3. Send back to your Manulife Bank Lending Specialist or advisor via encrypted email

You are eligible to apply if all of these statements are true:

- I am a resident of Canada
- I have reached the age of majority (18 or 19 years old depending on province of residence)
- I have not been bankrupt in the past 7 years

For Business Use Only

Application Type

C

RLS / ILS Code

Advisor Code

RLS/ILS/Advisor: Please ensure application is complete and send via encrypted email to ccapplication@manulife.com

YES! I would like to apply for a

- ☐ **ManulifeMONEY+™ Visa Infinite* Card** ☐ **ManulifeMONEY+™ Visa* Platinum Card**

(Infinite: Minimum personal income of \$60,000 or household income of \$100,000 required to qualify)

- ☐ I have read and I agree to the attached Summary of Rates & Fees, Terms and Conditions and Authorization for the product selected and consent that you establish a ManulifeMONEY+ Visa card account in my name.

1) Personal Information

First name

Middle initial

Last name

Date of birth (MMM/DD/YYYY)

SIN (optional)

Are you an existing Manulife Bank client?

2) Home Address

Address (Street number, Street name, Suite/Unit/Apartment number) Address cannot be PO Box. Physical address required.

City/Town

Province

Postal code

Time at address

 years

 months

Previous Address (if less than 24 months at current address)

Previous address (Street number, Street name, Suite/Unit/Apartment number) Address cannot be PO Box. Physical address required.

City/Town

Province

Postal code

Time at address

 years

 months

3) Contact Information

Primary phone number

Secondary phone number

Email address

4) Employment Information

Employment status (Employed, Self-employed, Retired, Student, Not Working, Other)

Employer

Gross annual income (\$)

Other income (spouse, rental, investment etc.)

Time at employer

years

months

Full employer address (Street number, Street name, Suite/Unit/Apartment number) Address cannot be PO Box. Physical address required.

City/Town

Province

Postal code

Work phone number

Industry (Refer to the list of valid industries at the end of the application)

Occupation (Refer to the list of valid occupations at the end of the application)

Previous Employer (if less than 6 months at current employer)

Previous employer

Previous employer address (Street number, Street name, Suite/Unit/Apartment number) Address cannot be PO Box. Physical address required.

City/Town

Province

Postal code

Phone number

Time at previous employer

years

months

5) Additional Information

Housing status (Own, Rent, Other)

Monthly rent/mortgage amount

(Enter \$ amount or 0 if you have no monthly payments)

Have you or any close relative or close associate ever held a senior position in a government, political party, military or government-owned corporation, or are currently or in the past 5 years, held the position of the head of an international organization?

☐ Yes

☐ No

If you answered yes, you will be requested to complete the Politically Exposed Person Disclosure form (AB0707E).

6) Add an Authorized User (Optional)

First name

Middle initial

Last name

Date of birth (MMM/DD/YYYY)

SIN (optional)

Primary phone number

☐ Yes, Authorized User's address is the same as mine.

Address (Street number, Street name, Suite/Unit/Apartment number) Address cannot be PO Box. Physical address required.

City/Town

Province

Postal code

You, the applicant, agree to the following terms and conditions as stated:

I, the Applicant, certify the information furnished in this application is true and correct and request that you (Manulife Bank) establish a ManulifeMONEY+ Visa 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. I request a Personal Identification Number (PIN) in order to allow me to use ATMs and to complete purchases. If you issue me a Card, I agree to abide by the Cardholder Agreement, and agree that use of the Card will show I received the Cardholder Agreement. I will be responsible for all obligations including use of and any fees for other charges to the ManulifeMONEY+ Visa Card Account, and those of any Authorized Users. For residents of Quebec only: if there is more than one Cardholder, the obligations of all Cardholders are solidary and indivisible and may be claimed in its entirety from their respective heirs, legatees and assignees.

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 the Bank's 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 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 Authorization regarding my personal information 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.

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.*

Signature of Applicant (*Do not initial or print.*)

Date (MM/DD/YYYY)

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ManulifeMONEY+™ Visa Infinite* Card & ManulifeMONEY+™ Visa* Platinum Card Summary of Rates & Fees

| | |
|------------------------------------|--|
| Annual Interest Rates | <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: 19.99%</p> <p>Cash Advances and Balance Transfers: 21.99%</p> <p>If you do not make your minimum payment by the payment due date 2 or more times in any 12 month period, your annual interest rates will increase to standard rates of 24.99% on Purchases, fees and other charges and 27.99% for Cash Advances and Balance Transfers, including those done under any previous rate. 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 12 consecutive months.</p> |
| Interest-free Grace Period | <p>You will benefit from an interest-free grace period of at least 21 days 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 1st 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> |
| Minimum Payment | <p>For non-Quebec residents only</p> <p>Your Minimum Payment will be \$10 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>For Quebec residents only, after August 1, 2019 (for accounts opened prior to June 10, 2019)</p> <p>The greater of:</p> <p>a) 2.50% of the new balance shown on your statement. “2.50%” will increase by 0.50% of the new balance shown on your statement, each 12-month period from August 1, 2019 until it reaches 5.00% as shown below:</p> <p style="padding-left: 40px;">2.50% to 3.00% (August 1, 2020) 3.00% to 3.50% (August 1, 2021) 3.50% to 4.00% (August 1, 2022) 4.00% to 4.50% (August 1, 2023) 4.50% to 5.00% (August 1, 2024)</p> <p>or</p> <p>b) \$10</p> <p>Your Minimum Payment will also include any amount by which the new balance exceeds your credit limit, and any amount past due from the prior month.</p> <p>For Quebec residents only, after August 1, 2019 (for accounts opened after June 10, 2019)</p> <p>Your Minimum Payment will be the greater of: a) 5% of the new balance shown on your statement; or b) \$10. Your Minimum Payment also includes any amount by which the new balance exceeds your credit limit, and any amount past due from the prior month.</p> <p>For all clients and in all cases, if the new balance is less than \$10, the balance is due in full.</p> |
| Foreign Currency Conversion | <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 2.50% for each foreign currency transaction.</p> |
| Annual Fees | <p>ManulifeMONEY+ Visa Infinite Card: \$120 Primary Cardholder, \$50 for each Authorized User</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> <p>ManulifeMONEY+ Visa Platinum Card: No Annual Fee, no fee for additional Authorized Users</p> |

ManulifeMONEY+ Visa Infinite Card & ManulifeMONEY+ Visa Platinum Card

Summary of Rates & Fees (continued)

| | |
|-------------------|---|
| Other Fees | To be charged on the day the transaction occurs: Cash Advance: \$3.50 within Canada and \$5.00 outside Canada for each Cash Advance. Balance Transfer: 3% of the amount of each Balance Transfer. We may waive or lower this fee through a special offer. You will be advised of the exact fee that applies at the time the offer is made. Dishonoured payment to Manulife Bank: \$45 Extra copy of your monthly statement: \$5 each. Transaction receipt copy fee: \$5 for each copy that is requested. Rush card fee: \$25 To be charged on the statement cycle date: Over the credit limit: \$29 . The fee is charged once per statement period if your balance exceeds your credit limit at the time of your statement cycle date. ¹ (Please see "Additional Disclosures" for more information about rates and fees.) |
|-------------------|---|

Additional Disclosures

¹**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).

Alerts: If your Available Credit drops below \$100 (or another amount you determine), as required by law we will send you an alert by email, or by other electronic means we may make available. You can opt out of receiving alerts at any time. We do not charge a fee for this service but your mobile provider's data and message rates may apply.

Liability for unauthorized use: If a Cardholder fails to safeguard the Card, Credit Card Account information, PIN, Credentials, or any other personal authentication information created or adopted in relation to the Card or Credit Card Account as required in the Manulife Bank Cardholder Agreement, the Manulife Bank Website Agreement or terms of service for mobile payments, the Primary Cardholder will be liable up to a maximum of \$50.00 for the unauthorized Transaction unless the Cardholder is grossly negligent or in Quebec, at gross fault, in safeguarding such information.

Report of unauthorized use: If Manulife Bank receives notice from a Cardholder that the Card, Credit Card Account information, PIN, Credentials, or any other personal authentication information created or adopted in relation to the Card or Credit Card Account has been lost, stolen or is at risk of being used for an unauthorized Transaction, the Primary Cardholder will not be liable for any unauthorized Transactions following receipt of such notice.

Interpretation: Capitalized terms used in this application 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.

The Card interest rates and fees shown are current as of the date of your application and may change from time to time. For current rates and fees visit manulifebank.ca.

Industry and Occupation

Personal Application

It is a mandatory requirement to provide both the Industry and Occupation for each client when they are applying for a bank product. Please use this schedule of acceptable industries with corresponding occupations below when completing these fields on Manulife Bank applications. As you must use one of the options from this list, select the one that most accurately reflects the client's current employment.

| Industry | Occupation | | | |
|--|---|---|---|---|
| Agriculture / Forestry / Mining | <ul style="list-style-type: none"> • Administrator • Farmer (crop) • Farmer (livestock) • Fisheries Employee | <ul style="list-style-type: none"> • Forestry Employee • Horticulturalist • Landscaper • Logger | <ul style="list-style-type: none"> • Metals Processing Worker • Mining – Labourer • Oil / Gas – Driller / Labourer | <ul style="list-style-type: none"> • Pulp and Paper Processing Worker • Trapper / Hunter |
| Arts / Entertainment / Media | <ul style="list-style-type: none"> • Actor • Agent • Amusement Park Employee • Arcade Employee • Artist • Athlete • Author | <ul style="list-style-type: none"> • Broadcaster • Coach • Designer • Editor • Event Planner • Executive • Fitness Trainer | <ul style="list-style-type: none"> • Gambling / Casino / Lottery Employee • IT Professional • Journalist • Manager • Marketing / Sales • Musician / Conductor • Official / Referee | <ul style="list-style-type: none"> • Photographer • Producer / Director • Publisher • Sports and Recreation Facility Staff (teams, clubs, stadiums) • Translator • Writer |
| Education | <ul style="list-style-type: none"> • Administrator • Child Care / Daycare Provider | <ul style="list-style-type: none"> • Counselor • Educational Assistant • IT Professional | <ul style="list-style-type: none"> • Librarian • Marketing / Sales • Principal / Dean | <ul style="list-style-type: none"> • Professor • Student • Teacher / Instructor |
| Finance | <ul style="list-style-type: none"> • Accountant • Actuary • Administrator • Advisor • Analyst / Researcher • ATM Owner / Operator | <ul style="list-style-type: none"> • Auditor • Banker • Broker • Executive • Financial Advisor • Financial Investor | <ul style="list-style-type: none"> • Insurance Agent • IT Professional • Manager • Marketing / Sales • Payroll and Benefits Administrator | <ul style="list-style-type: none"> • Securities Trader • Service Representative • Treasurer • Underwriter |
| Trades / Construction | <ul style="list-style-type: none"> • Administrator • Brick Layer • Carpenter • Architect • Delivery Person • Dispatcher | <ul style="list-style-type: none"> • Electrician • Executive • Factory Worker • General Contractor • Heavy Equipment Operator | <ul style="list-style-type: none"> • Janitor • Labourer • Machinist • Manager • Mechanic • Painter | <ul style="list-style-type: none"> • Plumber • Road Crew Supervisor • Tradesperson • Warehouse Staff • Waste Collector |
| Government | <ul style="list-style-type: none"> • Administrator • Clerical Support • Corrections Officer • Councillor | <ul style="list-style-type: none"> • Diplomat • Executive • Federal employee • IT Professional | <ul style="list-style-type: none"> • Manager • Member of Parliament • Municipal Employee • Postal Worker | <ul style="list-style-type: none"> • Provincial Employee • Public Service Representative • Social Worker |

| Industry | Occupation | | | |
|---------------------------------------|--|---|--|---|
| Healthcare / Medical | <ul style="list-style-type: none"> • Administrator • Chiropractor • Chiropodist • Dental Hygienist • Dentist • Dietician / Nutritionist • Doctor / Surgeon | <ul style="list-style-type: none"> • Executive • IT Professional • Lab Technician • Manager • Marketing / Sales • Massage – Registered • Massage – Unregistered | <ul style="list-style-type: none"> • Midwife • Nurse • Occupational Therapist • Optometrist • Osteopath • Pharmacist • Physiotherapist | <ul style="list-style-type: none"> • Psychiatrist • Psychologist • Social Worker • Technician • Veterinarian |
| Hospitality / Tourism | <ul style="list-style-type: none"> • Administrator • Events Planner • Executive | <ul style="list-style-type: none"> • Food Service / Hotel Service • IT Professional | <ul style="list-style-type: none"> • Manager • Service Representative | <ul style="list-style-type: none"> • Travel Agent • Waiter / Bartender |
| Legal / Emergency Services | <ul style="list-style-type: none"> • Administrator • Correctional Service • Court Officer • Executive | <ul style="list-style-type: none"> • Firefighter • IT Professional • Judge • Law Clerk / Paralegal | <ul style="list-style-type: none"> • Law Enforcement Officer • Lawyer • Legal Assistant • Manager | <ul style="list-style-type: none"> • Notary Public • Paramedic • Private Investigator • Security Guard |
| Military / Armed Forces / Navy | <ul style="list-style-type: none"> • Administrator • Arms / Ammunition Dealer | <ul style="list-style-type: none"> • Executive • High Ranking Officer | <ul style="list-style-type: none"> • IT Professional • Manager | <ul style="list-style-type: none"> • Pilot • Soldier |
| Office / Management | <ul style="list-style-type: none"> • Accountant | <ul style="list-style-type: none"> • Administrator | <ul style="list-style-type: none"> • Executive | <ul style="list-style-type: none"> • Manager |
| Other | <ul style="list-style-type: none"> • Animal Care • Cleaning Service / Janitorial • Charity – Registered | <ul style="list-style-type: none"> • Charity - Unregistered • Cosmetologist • Funeral Service • Hairdresser | <ul style="list-style-type: none"> • Homemaker • Not-for-Profit Service • Real Estate Agent / Broker | <ul style="list-style-type: none"> • Religious Worker • Retired • Student / Youth • Unemployed |
| Retail | <ul style="list-style-type: none"> • Art and Antique Dealer • Auctioneer • Clothing Store employee • Convenience Store Employee • Cashier / Service Representative • Convenience Store Owner | <ul style="list-style-type: none"> • Currency Exchange Employee • Currency Exchange Owner • Electronic Store Employee • Food / Grocery Employee • Executive • Importer / Exporter | <ul style="list-style-type: none"> • Liquor Store Employee • Liquor Store Owner • Money Service Business Employee • Manager • Marketing / Sales • Money Service Business Owner | <ul style="list-style-type: none"> • Parking Attendant • Pawn Broker • Precious Metals, Stones and Jewels Dealer • Sales Representative • Vending Machine Operator |
| Sciences | <ul style="list-style-type: none"> • Administrator • Agriculturist • Archeologist • Astronomer | <ul style="list-style-type: none"> • Biologist • Chemist • Geologist • Earth Scientist | <ul style="list-style-type: none"> • Engineer • IT Professional • Mathematician | <ul style="list-style-type: none"> • Physicist • Researcher • Scientist |
| Technology | <ul style="list-style-type: none"> • Administrator • Computer Programmer / Developer | <ul style="list-style-type: none"> • Engineer • Executive | <ul style="list-style-type: none"> • IT Professional • Manager | <ul style="list-style-type: none"> • Marketing / Sales • Web Designer |
| Transportation | <ul style="list-style-type: none"> • Administrator • Aviator • Driver | <ul style="list-style-type: none"> • Executive • Locomotive Engineer | <ul style="list-style-type: none"> • Manager • Nautical Engineer | <ul style="list-style-type: none"> • Pilot • Flight Attendant |



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