

## Cash back rewards and travel benefits in one

Select Manulife customers will receive a direct mail and/or email offer for our new ManulifeMONEY+ Visa Infinite Card. An ideal primary card, providing cash back rewards and travel benefits in one, plus a way to **stop paying Manulife One monthly account fees.**



### COMPETITIVE CASH BACK REWARDS ON EVERY PURCHASE

**3%** AT GROCERY STORES ON SPENDING UP TO \$25,000 A YEAR<sup>1</sup>

**2%** ON AIRLINES & HOTELS ON SPENDING UP TO \$25,000 A YEAR<sup>1</sup>

**UNLIMITED 1%** ON ALL OTHER PURCHASES<sup>1</sup>

Instead of points or miles

For example, if you spend:	Rewards	Annual Value
\$600 a month at grocery stores	3%	\$216
\$5,000 for travel	2%	\$100
\$1,500 a month on everything else	1%	\$180
<b>Additional savings</b>		
Double your 1% cash back for the first 6 statements	2%	\$90
First year Annual Card Fee Waiver	SAVE	\$99
<b>Total Value</b>		<b>\$685</b>

First year value<sup>4</sup>

### PLUS

Exclusively for Manulife One Account holders		
Manulife One Monthly Account Fee Waiver <sup>5</sup>	SAVE	\$203
<b>Total Value</b>		<b>\$888</b>

Fee waived each year the cardholder spent \$20K or more on the card in the prior year<sup>5</sup>

Pain point relieved

### SPECIAL OFFERS

- Double your 1% cash back on all other purchases to 2% for the first six statements<sup>2</sup>
- Annual cardholder fee waived for one year<sup>3</sup>
- Your Manulife One monthly account fee waived for at least one year<sup>5</sup>

### TIME-LIMITED OPPORTUNITY

Transfer high interest balances to a ManulifeMONEY+ Visa Infinite Card and pay an annual interest rate of just 1.99% for 6 months on the amount transferred.<sup>8</sup>

### EXTENSIVE TRAVEL BENEFITS

- 2% CASH BACK on airlines & hotels<sup>1</sup>
- **Extensive Travel Insurance** coverages<sup>6</sup>, such as:
  - Out-of-Country Emergency Medical
  - Trip Interruption
  - Flight & Baggage Delay
  - Purchase Protection & Extended Warranty Insurance
- **Visa Infinite Benefits**<sup>7</sup>
  - Luxury Hotel Collection
  - 24/7 Complimentary Concierge

### HOW CLIENTS APPLY

Clients may respond online, by phone, or via the paper request form provided. Some clients, those we were able to pre-approve, will receive a unique special offer code needed to facilitate their application. If any client misplaces their offer letter or email, they can still apply by calling 1-844-859-4516 – a customer service representative will be able to assist.

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<sup>1</sup> Clients will earn 3% cash back on the first \$25,000 they spend annually at merchants classified in the Visa network as Grocery Stores & Supermarkets (Merchant Code: 5411). They will earn 2% cash back on the first \$25,000 they spend annually at merchants classified in the Visa network as Hotels or Airlines (Merchant Code: 3000-3298, 3501-3833, 4511, 4722, 7011, 7012). All other purchases earn 1% cash back. The \$25,000 annual spending limits will reset to zero on each anniversary of the date the client opened their credit card account. Terms, conditions and eligible merchant/merchant categories may change without notice. Cash back is earned on card purchases less returns and not on cash advances, interest, fees, service/transaction charges, balance transfers and payments.

<sup>2</sup> Clients will earn double cash back on all other purchases that normally earn 1% cash back, for a total of 2% cash back on all other purchases posted to their account beginning on the account opening date and ending six statement cycles after the account opening date. They will earn regular cash back of 1% on all other purchases posted to their account after the six statement cycle promotional period. All other terms of the Manulife Bank Rewards Terms and Conditions that apply to the account continue to apply during this promotional offer. Offer may be changed or extended and cannot be combined with any other offer.

<sup>3</sup> The annual card fee of \$99 will be waived in the first year only based on the client's account opening date.

<sup>4</sup> Based on sample annual spend of \$30,200 on the card as well as savings from fee waivers on the card and the Manulife One account.

<sup>5</sup> Example based on standard monthly fee of \$16.95. We will waive the client's Manulife One monthly account fee only, for the first 12 consecutive months (1 year) as long as their credit card account is open and in good standing. The Manulife One monthly fee (\$16.95 Regular or \$9.95 Senior) is disclosed at [www.manulifeone.ca/fees](http://www.manulifeone.ca/fees). The client will still be responsible for any other type of fees that may apply to their Manulife One account during the waiver period. Fees are subject to change at any time with 30 days prior written notice. The Manulife One monthly account fee will be waived in each year if the client spent a minimum of \$20,000 in net purchases on their card in the prior year. For example, if they spent a minimum of \$20,000 in net purchases on the card during the first year, the Manulife One monthly account fee will be waived in each month of the second year during which the credit card account is open and in good standing. If the client spent less than \$20,000 in net purchases on the card during the first year, they will not be entitled to the Manulife One monthly account fee waiver in any month of the second year. If the client then spent a minimum of \$20,000 in net purchases on the card during the second year, they will be entitled to the Manulife One monthly account fee waiver in each month of the third year during which the credit card account is open and in good standing. Annual spending is based on the anniversary of the date the client opened the credit card account and ends 12 months later. Year-to-date annual spending will appear on the client's monthly credit card statement. The monthly account fee will reappear on the next Manulife One statement after the initial 12-month waiver period has elapsed or in any subsequent year if the total amount of net purchases on

the card in the prior year is less than \$20,000. Applies only to a personal Manulife One account for which the Primary Cardholder is the sole or joint Manulife One account holder. Offer is only available to first time ManulifeMONEY+ Visa Infinite Primary Cardholders and applies only to one Manulife One account per Primary Cardholder. Offer may be changed or withdrawn at any time without prior notice.

<sup>6</sup> Insurance is subject to exclusions, limitations and conditions. Clients should refer to the Certificates of Insurance included with their Cardholder Agreement for complete details on each benefit. Clients should read the Certificates of Insurance then keep the Cardholder Agreement in a safe place with other valuable documents, and take it with them when they travel. Insurance is underwritten by **The Manufacturers Life Insurance Company and First North American Insurance Company, a wholly owned subsidiary of Manulife**. Manulife, PO Box 670, Stn Waterloo, Waterloo, ON N2J 4B8.

<sup>7</sup> Visa Infinite – General Terms & Conditions: client must be an eligible Visa Infinite cardholder with a valid Visa Infinite Card to take advantage of the Visa Infinite benefits and services. Discounts and benefits are non-transferable and discounts cannot be combined with any other offer or discount. Visa reserves the right to modify or cancel offers at any time and without notice. Neither Visa nor the Issuer is responsible for any claims or damages arising from use of any benefits or services provided by a third party. All offers, benefits and services are subject to complete terms and conditions, including third party suppliers' terms and conditions (available at [visainfinite.ca/infinite/terms.jsp](http://visainfinite.ca/infinite/terms.jsp)). The Visa Infinite privacy policy (available at [visainfinite.ca/infinite/privacy.jsp](http://visainfinite.ca/infinite/privacy.jsp)) applies to all benefits and services that require enrolment through, or are otherwise provided by, the Visa Infinite Concierge or the Visa Infinite website. The collection, use and disclosure of cardholders' personal information by third party suppliers of services and benefits to Visa Infinite Cardholders are subject to such third parties' own privacy policies.

<sup>8</sup> Only the Primary Cardholder may request a balance transfer. The promotional 1.99% annual interest rate (AIR) applies to any credit card balance transfer the client makes within 90 days of their account opening date, and will remain in effect for 180 days (6 months) from the transfer date. After the promotional period, the 1.99% rate on any promotional balances (including balances that remain unpaid after the offer ends) will increase to the regular interest rate for balance transfers. Interest applies from the date a transfer(s) is posted to the new Manulife Bank Credit Card Account. Balance transfers are subject to credit availability, must be repaid, and are administered according to the terms of the Cardholder Agreement. Balances transferred may only be used to pay a balance on a Canadian financial institution issued consumer credit card account that Manulife Bank approves. Balance transfers will be fulfilled in the order the client requested them and in accordance with the Cardholder Agreement. The total value of balance transfers cannot exceed the authorized credit limit on the credit card account. If the total value is greater, Manulife Bank may have to send only a partial payment to the last designated account / named creditor. A transaction fee equal to 1% of the dollar amount of each balance transfer the client requests will be applied. This offer cannot be used to transfer a balance from another Manulife account, or to make a payment or deposit to another Manulife account. No cash-back rewards will be earned on the balance transfer. Offer may be changed or extended at any time.

For more information on this credit card and where it fits into future client referrals, please contact your dedicated Sales support team, call 1-855-518-7546, or visit [manulife.ca/repsource](http://manulife.ca/repsource).



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