

Serious cash back rewards on a no fee card

Select Manulife customers will receive a direct mail and/or email offer for our new ManulifeMONEY+ Visa Platinum Card. An ideal primary card - with rich card features and a way to **stop paying Manulife One monthly account fees**.



COMPETITIVE CASH BACK REWARDS ON EVERY PURCHASE

2% AT GROCERY STORES ON SPENDING UP TO \$15,000 A YEAR¹

UNLIMITED 1% ON ALL OTHER PURCHASES¹

For example, if you spend:	Rewards	Annual Value
\$500 a month on groceries	2%	\$120
\$1,000 a month on everything else	1%	\$120
Additional savings		
Double your 1% cash back for the first 6 months	2%	\$60
Total Value		\$300

First year value³

PLUS

Exclusively for Manulife One Account holders		
Manulife One Monthly Account Fee Waiver ⁴	SAVE	\$203
Total Value		\$503

Pain point relieved

ADDITIONAL ADVANTAGES

For protection while shopping, the card provides **extended warranty insurance**.⁵

TRAVEL ACCIDENT BENEFIT

The cardholder, spouse and dependent children may be covered when using the card to book travel on a common carrier, such as a plane, ship or train.⁵

SPECIAL OFFERS

- Double your 1% cash back on all other purchases to 2% for the first six statements²
- Your Manulife One monthly account fee waived for one year⁴

TIME-LIMITED OPPORTUNITY

Transfer high interest balances to a ManulifeMONEY+ Visa Platinum Card and pay an annual interest rate of just 1.99% for 6 months on the amount transferred.⁶

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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¹ Clients will earn 2% cash back on the first \$15,000 they spend annually at merchants classified in the Visa network as Grocery Stores & Supermarkets (Merchant Code: 5411). All other purchases earn 1% cash back. The \$15,000 annual spending limit 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.

² The client 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 their account opening date and ending six statement cycles after their account opening date. The client 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 their account continue to apply during this promotional offer. Offer may be changed or extended and cannot be combined with any other offer.

³ Based on sample annual spend of \$18,000 on the card as well as savings from fee waivers on the Manulife One account.

⁴ 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. 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 monthly account fee will reappear on the client's next Manulife One statement after the 12-month waiver period has elapsed. Fee waiver 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 Platinum 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.

⁵ 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.

⁶ 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.



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