



ManulifeMONEY+™ Visa Infinite* Card

Account Number: 4040 3200 [REDACTED]
Statement Period: May 16 to Jun 16, 2025

ACCOUNT SUMMARY

Previous Balance	\$91.98
- Payments	\$92.00
- Returns & Other Credits	\$11.96
+ Purchases	\$181.43
+ Cash Advances	\$0.00
+ Balance Transfers	\$0.00
+ Fees	\$0.00
+ Interest Charges	\$0.00
+ Adjustments	\$0.00

= **New Balance** **\$169.45**

Credit Limit	\$19,000.00
Available Credit	\$18,830.00
Cash Advance Limit	\$5,700.00
Available Cash	\$5,700.00

REWARD YOURSELF

The more you spend the more
Cash Back rewards you earn!

EARNED SINCE ACCOUNT OPENED **\$3,831.36**

EARNED THIS STATEMENT PERIOD **\$5.41**

Cash Back rewards are automatically redeemed quarterly to your ManulifeMONEY+ Visa Card account and appear in "Returns & Other Credits". For your current Cash Back rewards balance, visit manulifebank.ca or call 1-844-323-7053.

PAYMENT INFORMATION

New Balance	\$169.45
Minimum Payment Due	\$10.00
Payment Due Date	July 7, 2025

CUSTOMER SERVICE: 1-844-323-7053
416-852-0703 (Outside Canada/USA, call collect)
Manage your account online: manulifebank.ca

CASH BACK REWARDS SUMMARY THIS STATEMENT PERIOD

Previous Cash Back Balance	\$6.55
Cash Back Rewards Earned	\$5.41
Cash Back Rewards Redeemed	-\$11.96
Reward Adjustments	\$0.00
Ending Cash Back Balance	\$0.00

Reward Category	Earned this period
Grocery 3%	\$5.40
Travel - Hotel & Airline 2%	\$0.00
Other Spending 1%	\$0.01
Cash Back Rewards earned this period	\$5.41



Please detach this portion and return with your payment.

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PAYMENT INFORMATION

Account Number	4040 3200 [REDACTED]
Statement Period	May 16 to Jun 16, 2025
New Balance	\$169.45
Minimum Payment	\$10.00
Payment Due Date	Jul 07, 2025

Payment Enclosed

\$ [REDACTED]

Make cheque payable to: **Manulife Bank**
Mail to: Manulife Bank Processing Centre
P.O. Box 160, Station D
Scarborough, ON M1R 5B5
Canada

Understanding Your Credit Card Account

This is a summary of certain terms applicable to your account and has been included for your convenience. For full details, please refer to your Cardholder Agreement.

Lost or stolen cards: You must tell us immediately if your card is lost or stolen or if you suspect it is lost or stolen. If your card is used without your authorization, you will not be liable if: you did not knowingly contribute to the unauthorized use; you used reasonable care to keep your card safe from loss, theft or misuse; you kept your PIN confidential and separate from your card; you notify us by phone within 24 hours if you learn of the loss, theft or misuse of your card or if you know or suspect that someone else knows your PIN; you haven't reported two or more unauthorized transactions in the last 12 months, and your account is in good standing. If you don't meet these criteria, you will be liable for all charges incurred in connection with the unauthorized use. It is important that you safeguard your card as well as your PIN.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your Cardholder Agreement. Your payments are processed on the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Interest charges: The interest rates we charge are shown on your account statement and in the Summary of Rates and Fees enclosed with your credit card. For detailed information on how we calculate interest charges, please refer to your Cardholder Agreement.

Interest on cash advances and balance transfers: You will always be charged interest on cash advances and balance transfers from the date such transactions occur.

Minimum payment:

For non-Quebec residents only: 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.

For Quebec residents only, after August 1, 2019 (for accounts opened prior to June 10, 2019): The greater of: 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:

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)

or

b) \$10

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.

For Quebec residents only, after August 1, 2019 (for accounts opened after June 10, 2019): 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.

For all clients and in all cases, if the new balance is less than \$10, the balance is due in full.

Cash back rewards: Rewards are calculated on the Canadian dollar amount of net purchases. Your cash back rewards are calculated on a daily basis by rounding the amount of cash back rewards earned in each individual "Spend Category" listed in the "Spend Report Summary" section of your statement to the nearest cent.

Foreign currency transactions: The exchange rate for converting foreign currency transactions to Canadian dollars is the rate charged to us by Visa International plus 2.5%. We make the conversion on the date the transaction or refund is posted to your account.

Estimated time to repay: This is an estimate of the time it would take you to repay the current New Balance if you only pay your Minimum Payment Due each month. Paying more than the Minimum Payment will decrease the amount of interest you pay and reduce the time it takes to repay your balance. In calculating the number of years and months required to repay your account balance, we assume that the current annual interest rate for purchases will apply throughout the repayment period. We also use such other assumptions as are required or permitted by applicable law.

Statement errors: You agree to carefully review this statement and promptly notify us of any errors or irregularities. If you believe there is an error or omission, you must notify us with 30 days from the Statement Date. If you do not notify us within the 30-day period, we will consider each item on the statement to be correct. However, if we discover that we incorrectly credited your Account, we may reverse the credit at any time.

How to make payments to your credit card account: Payments to your account can be made through Manulife Bank online banking, Manulife Bank telephone banking, Manulife Bank mobile banking, by mail, and at most other financial institutions.

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For full terms and conditions, please consult your Cardholder Agreement or call us at 1-844-323-7053. Your Cardholder Agreement is the only binding Agreement governing your Account.

TRANSACTION DETAILS

[REDACTED] - Card Ending in-4549

Trans. Date	Post Date	Description	Amount
05/15	05/15	PAYMENT - THANK YOU	\$92.00-
05/19	05/20	APPLE.COM/BILL 866-712-7753 CD	\$1.46
06/15	06/16	LOBLAWS #27 LONDON CD	\$179.97
06/16	06/16	CASH BACK REWARDS	\$11.96-

SPEND REPORT SUMMARY

Spend Category	This Statement Period	Year-to-Date Spend**
Grocery	\$179.97	\$179.97
Travel - Hotel & Airline	\$0.00	\$0.00
Entertainment & Recreation	\$0.00	\$0.00
Home Improvement	\$0.00	\$0.00
Health, Education & Government	\$0.00	\$0.00
Personal, Household & Other Retail	\$1.46	\$193.61
Professional & Financial Services	\$0.00	\$0.00
Restaurants	\$0.00	\$0.00
Transportation (including Gas)	\$0.00	\$0.00
Total Spend	\$181.43	\$373.58

****Note:** Your Anniversary Month (the month you opened your credit card account) is 04/2017 (mm/yyyy). Your Year-to-Date Spend begins on the Statement Period start date printed on your Anniversary Month statement and ends 12 months later.

Reminder to Manulife One Customers: If you are a ManulifeMONEY+ Visa Infinite cardholder and you spend \$20,000 during your statement year, your Manulife One monthly fee will be waived for the subsequent 12 months (please call 1-844-323-7053 for offer details).

INTEREST RATES

Transaction Type	Annual Interest Rate	Interest Charges†
Purchases	20.99%	\$0.00
Cash Advances	22.99%	\$0.00
Balance Transfer	22.99%	\$0.00

†In Quebec, these are credit charges.

Reminder: If you only make the minimum payment each month, it will take approximately 1 year(s) and 5 month(s) to pay the entire balance shown on this statement.

IMPORTANT MESSAGES

It's important to know that Manulife Bank Credit Card Services will never call you to ask for your credit card number, PIN, security number on the back of your card (CVV), expiration date or one time passcode. If you are asked these questions, please hang up and call back using the number on the back of your credit card.

\$10.00 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED AS
YOUR AUTOMATIC PAYMENT ON 07/07/25 (DD/MM/YY).