Manulife Bank

Manulife Bank Visa* Platinum Card Information Box

Annual Interest Rates	These interest rates are in effect the day your account is opened (whether or not your card is activated). Purchases, fees and other charges: **21.99%** Cash Advances and Balance Transfers: **22.99%** 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 **25.99%** 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.
Interest-free Grace Period	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.
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** 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**.
Installment Fee	For each plan a one time fee of up to **3%** of the amount of each Transaction that is converted to an Installment Plan (unless otherwise waived or reduced). The exact fee will be disclosed when the Installment Plan options are presented and will be charged at the time the Transaction is converted to an Installment Plan.
Foreign Currency Conversion	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.
Annual Fees	**$0**

Other Fees	**To be charged on the day the transaction occurs:** Cash Advance: **$3.50** within Canada and **$5.00** outside of 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[1]: **$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, Dishonoured Payment to Manulife Bank, and Installment Fee:** The over the credit limit fee, the Dishonoured Payment fee, and the Installment 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 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 disclosure have the meanings given to them in the Cardholder Agreement unless otherwise defined.

Quebec only: The French version of this form is provided online. You have expressly requested the English online version of this form and all further related documentation will be sent exclusively in English.

For more information about Manulife Bank Credit Cards, please call 1-877-942-4222.

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**.

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