

Everyday Banking Account Secured Overdraft

Services	Rates and fees
Starting Credit Limit	Based on 75% of your High-Interest Savings Account balance up to a maximum of \$5,000 .
Annual Interest Rate	15% on what you have borrowed We calculate interest daily from the date you go into overdraft.
Date from which Interest is Charged	Interest is calculated daily from the date the account is overdrawn.
Minimum Payment	No minimum payment. You will automatically pay down your overdraft when money is deposited into your Everyday Banking Account. We will only demand payment when a triggering event takes place – see your Operating Agreement for more details.
Foreign Currency Conversion	Not applicable
Annual Fees	\$0
Other Fees	None

Additional Disclosures

Over the Credit Limit: The over the credit limit fee will not be charged to Quebec residents.

Interpretation: Capitalized terms used in this application have the meanings given to them in the banking package operating 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 the Manulife All-In Banking Package, please call **1-877-765-2265** toll-free. The interest rates and fees shown are current as of **January 20, 2019**; they may change from time to time.



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