



Client name  
Client address  
City, Province PC

Your account number  
1234567

Your representative  
Fred Jones

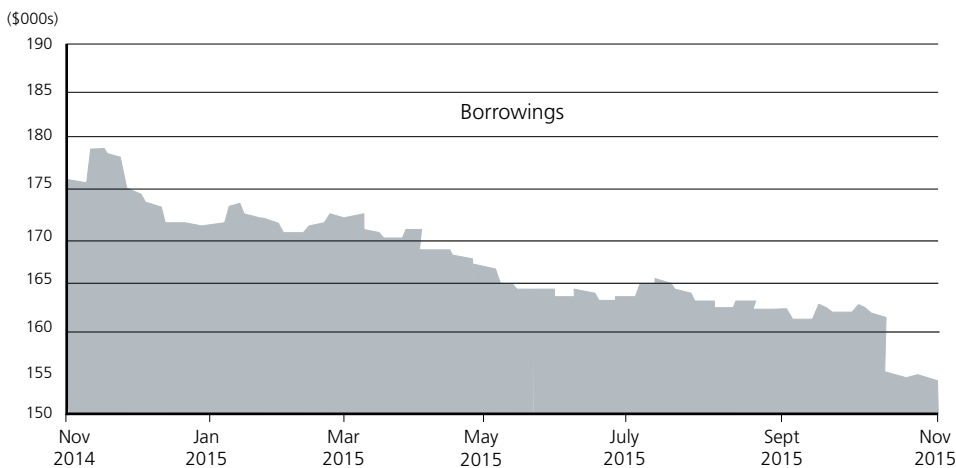
Borrowers  
Client name 1  
Client name 2

Snapshot of your Manulife One account

|  |                   |
|--|-------------------|
| Your total borrowings at the end of October 2015     | \$158,578.25      |
| Money that went into your account in November 2015   | \$5,089.78        |
| Money that came out of your account in November 2015 | \$3,346.40        |
| Your total borrowings at the end of November 2015    | \$156,834.87      |
| Reduction in your borrowings in November 2015        | <b>\$1,743.38</b> |
| Your maximum borrowing limit                         | \$220,000         |
| Available limit on November 30, 2015                 | \$63,168.08       |

Summary of your progress

The graph below shows your progress in paying back your borrowings.



Breaking up with paper is easy to do. Move on to something better: e-statements from Manulife Bank. Log into your account at **manulifebank.ca** to change your statement preference and see how good it feels to be paper-free.



Details of your transactions

Details of the transactions for your main account

| Date        | Description                                    | Money out       | Money in        | Borrowings          |
|-------------|--|-----------------|-----------------|---------------------|
| 1 Nov 2015  | <b>Opening balance</b>                         |                 |                 | <b>\$104,256.87</b> |
| 2 Nov 2015  | Cheque #15                                     | 23.45           |                 | 104,280.32          |
| 2 Nov 2015  | ATM cash withdrawal                            | 40.00           |                 | 104,320.32          |
| 3 Nov 2015  | Cheque #14                                     | 283.42          |                 | 104,603.74          |
| 4 Nov 2015  | Cheque #16                                     | 129.45          |                 | 104,733.19          |
| 4 Nov 2015  | Bill pay – Toronto Hydro                       | 218.00          |                 | 104,951.19          |
| 8 Nov 2015  | Cheque #17                                     | 87.25           |                 | 105,038.44          |
| 8 Nov 2015  | Bill pay - Visa®                               | 1,321.87        |                 | 106,360.31          |
| 9 Nov 2015  | ATM cash withdrawal                            | 60.00           |                 | 106,420.31          |
| 10 Nov 2015 | Deposit – dividend cheque                      |                 | 89.78           | 106,330.53          |
| 11 Nov 2015 | POS – Flora’s antiques                         | 48.22           |                 | 106,378.75          |
| 15 Nov 2015 | Direct deposit                                 |                 | 2,500.00        | 103,878.75          |
| 15 Nov 2015 | ATM cash withdrawal                            | 60.00           |                 | 103,938.75          |
| 15 Nov 2015 | Cheque #18                                     | 23.47           |                 | 103,962.22          |
| 19 Nov 2015 | POS – Sam’s garage                             | 108.14          |                 | 104,070.36          |
| 19 Nov 2015 | Pre-authorized withdrawal – Manulife Insurance | 39.91           |                 | 104,110.27          |
| 22 Nov 2015 | ATM cash withdrawal                            | 80.00           |                 | 104,190.27          |
| 23 Nov 2015 | Bill pay – Rogers Cable                        | 125.00          |                 | 104,315.27          |
| 24 Nov 2015 | POS – Tom’s Dinery and Winery                  | 87.00           |                 | 104,402.27          |
| 25 Nov 2015 | Cheque #19                                     | 45.85           |                 | 104,448.12          |
| 25 Nov 2015 | ATM cash withdrawal                            | 100.00          |                 | 104,548.12          |
| 29 Nov 2015 | Direct deposit                                 |                 | 2,500.00        | 102,048.12          |
| 30 Nov 2015 | Admin fee                                      | 16.95           |                 | 102,065.07          |
| 30 Nov 2015 | Main account interest                          | 297.20          |                 | 102,362.27          |
| 30 Nov 2015 | Fixed rate sub-account principal               | 373.87          |                 | 102,736.14          |
| 30 Nov 2015 | Fixed rate sub-account interest                | 65.87           |                 | 102,802.01          |
| 30 Nov 2015 | Variable rate sub-account #1 interest          | 56.90           |                 | 102,858.91          |
| 30 Nov 2015 | Variable rate sub-account #2 interest          | 28.45           |                 | 102,887.36          |
| 30 Nov 2015 | <b>Closing balance</b>                         | <b>3,720.27</b> | <b>5,089.78</b> | <b>102,887.36</b>   |

Details of the transactions for your fixed-rate sub-account

| Date        | Description                          | Money out      | Money in        | Borrowings         |
|-------------|--------------------------------------|----------------|-----------------|--------------------|
| 1 Nov 2015  | <b>Opening balance</b>               |                |                 | <b>\$24,321.38</b> |
| 30 Nov 2015 | Interest for November                | 65.87          |                 | 24,387.25          |
| 30 Nov 2015 | Interest paid from your main account |                | 65.87           | 24,321.38          |
| 30 Nov 2015 | Transfer from your main account      |                | 373.87          | 23,947.51          |
| 30 Nov 2015 | <b>Closing balance</b>               | <b>\$65.87</b> | <b>\$439.74</b> | <b>\$23,947.51</b> |



Details of the transactions for your variable-rate sub-account #1

| Date        | Description                          | Money out      | Money in       | Borrowings         |
|-------------|--------------------------------------|----------------|----------------|--------------------|
| 1 Nov 2015  | <b>Opening balance</b>               |                |                | <b>\$20,000.00</b> |
| 30 Nov 2015 | Interest for November                | 56.90          |                | 20,056.90          |
| 30 Nov 2015 | Interest paid from your main account |                | 56.90          | 20,000.00          |
| 30 Nov 2015 | <b>Closing balance</b>               | <b>\$56.90</b> | <b>\$56.90</b> | <b>\$20,000.00</b> |

Details of the transactions for your variable-rate sub-account #2

| Date        | Description                          | Money out      | Money in       | Borrowings         |
|-------------|--------------------------------------|----------------|----------------|--------------------|
| 1 Nov 2015  | <b>Opening balance</b>               |                |                | <b>\$10,000.00</b> |
| 30 Nov 2015 | Interest for November                | 28.45          |                | 10,028.45          |
| 30 Nov 2015 | Interest paid from your main account |                | 28.45          | 10,000.00          |
| 30 Nov 2015 | <b>Closing balance</b>               | <b>\$28.45</b> | <b>\$28.45</b> | <b>\$10,000.00</b> |

Summary of your transactions

Money that went into your main account in November 2015 came from

|                               |                   |
|-------------------------------|-------------------|
| Direct deposits               | \$5,000.00        |
| Other deposits                | 89.78             |
| <b>Money in</b>               | <b>\$5,089.78</b> |
| Transfers from other accounts | 0.00              |
| <b>Total money in</b>         | <b>\$5,089.78</b> |

Money that came out of your main account in November 2015 went to

|  |                   |
|--|-------------------|
| Pre-authorized withdrawals                           | \$39.91           |
| Debit card purchases                                 | 243.36            |
| Bill payments  | 1,664.87          |
| Cash withdrawals                                     | 340.00            |
| Cheques  | 592.89            |
| Administration fee                                   | 16.95             |
| Interest payments                                    | 448.42            |
| Other  | 0.00              |
| <b>Money out</b>                                     | <b>\$3,346.40</b> |
| Transfers to sub-accounts                            | 373.87            |
| <b>Total money out</b>                               | <b>\$3,720.27</b> |
| <b>Reduction in your borrowings in November 2015</b> | <b>\$1,743.38</b> |

Summary of your interest

| Account                      | Interest charged for November 2015 | Total interest since January 2015 |
|------------------------------|------------------------------------|-----------------------------------|
| Main account                 | \$297.20                           | \$2,080.40                        |
| Fixed rate sub-account       | 65.87                              | 785.90                            |
| Variable rate sub-account #1 | 56.90                              | 398.30                            |
| Variable rate sub-account #2 | 28.45                              | 199.15                            |
| <b>Total</b>                 | <b>\$448.42</b>                    | <b>\$3,463.75</b>                 |

Details of Manulife One interest rates

Details of the variable interest rates for your Manulife One account

| Account                      | Date                        | Credited interest rate* | Borrowing interest rate |
|------------------------------|-----------------------------|-------------------------|-------------------------|
| Main account                 | Nov 1, 2015 to Nov 30, 2015 | 1.25%                   | 3.35%                   |
| Variable rate sub-account #1 | Nov 1, 2015 to Nov 30, 2015 |                         | 3.35%                   |
| Variable rate sub-account #2 | Nov 1, 2015 to Nov 30, 2015 |                         | 3.35%                   |

\* The credited rate is applied any time there is a positive balance in the Main account.

Details of the fixed interest rates for your Manulife One account

| Account                | Open Date   | Maturity Date | Borrowing interest rate | Prepayment privilege (yearly without penalty) |
|------------------------|-------------|---------------|-------------------------|---|
| Fixed-rate sub-account | Nov 1, 2011 | Nov 30, 2016  | 3.25%                   | \$9,000                                       |

Want to pay off your fixed rate sub-account faster and reduce your interest costs? Take advantage of the prepayment privileges noted above and you could! You can also make a larger prepayment or payout your remaining balance with an additional charge. For complete details on making prepayments, go to the "Mortgages" page on [www.manulifebank.ca](http://www.manulifebank.ca) and while you're there, try our prepayment calculators! Questions? To speak with a knowledgeable representative, please contact us at 1-877-765-2265 for assistance.

Managing your Manulife One account

This statement will be considered correct (except for any credits improperly applied to your account) if no errors are reported to us in writing within 30 days of our sending this statement to you. Please let us know if any of your contact information has changed.

This is a sample statement only. While every effort has been made to ensure the accuracy of the look and content of this sample in reflecting the Manulife One monthly statement, actual statements may vary slightly.