

Manulife Securities Telephone and Online Banking: An Overview

The deposit service for clients of Manulife Securities Investment Services Inc. and Manulife Securities Incorporated offers you the ability to transfer Canadian funds to either firm from the comfort of your own home, if you are set up for telephone or electronic banking with one of the major banks. This service may allow you to transfer funds to your Manulife Securities accounts 24 hours a day, 7 days a week depending on your bank.

Manulife Securities Incorporated

An independent investment dealer offering a full range of registered and non-registered products and services including, stocks, bonds, new issues, fee-based wrap program, mutual funds and other specialty products. Our expansive product offering provides you with options tailored to fit your financial goals and advanced investment needs. Manulife Securities Incorporated is a member of the Investment Industry Regulatory Organization of Canada – IIROC and the Canadian Investor Protection Fund (CIPF).

Manulife Securities Investment Services Inc.

An independent distributor of mutual funds, RRSPs, RRIFs, Group RRSPs, fee-based wrap programs, systematic withdrawal plans and other specialty investment products. You have access to a comprehensive suite of investment products and services designed to address a wide range of financial needs. Manulife Securities Investment Services Inc. is a member of the Mutual Funds Dealers Association of Canada (MFDA) and the MFDA Investor Protection Corporation (MFDA IPC).

Manulife Securities

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Manulife Securities, consisting of Manulife Securities Incorporated, Manulife Securities Investment Services Inc., and Manulife Securities Insurance Inc., (carrying on business in British Columbia as Manulife Securities Insurance Agency), is one of Canada's pre-eminent financial organizations. Manulife Securities provides a wide range of investment and insurance products and services to the clients of its independent advisors.

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MANULIFE SECURITIES INCORPORATED
MANULIFE SECURITIES INVESTMENT SERVICES INC.

 **Manulife Securities**

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 **Manulife Securities**

Telephone and Online Banking Services

Products & Services



MANULIFE SECURITIES INCORPORATED
MANULIFE SECURITIES INVESTMENT SERVICES INC.

What are the benefits?

- You'll ensure that your money is deposited in your account, even if you don't have time to meet with your Manulife Securities advisor
- Transfer funds to your Manulife Securities account from anywhere in Canada 24 hours a day, 7 days a week depending on your bank, by using your bank's telephone or online banking service
- Save the cost of personal cheques and stamps
- Save time by transferring funds at your convenience, without having to leave home!

How do I sign up for this service?

If you are new to telephone or online banking, call your bank's customer service area to find out how you can sign up.†

If you are already set up for either telephone or online banking, simply contact your bank's customer service centre and ask to have Manulife Securities set up as a vendor or payee, or visit your online banking site and set Manulife Securities Investment Services Inc. or Manulife Securities Incorporated up as a vendor or payee yourself.

Please note that in order to avoid delays in processing your payments, you must provide the correct name of the firm (Manulife Securities Investment Services Inc. or Manulife Securities Incorporated) and the account number that you wish to be able to transfer funds to. Your account number is located on the front page of your Manulife Securities Statement.

Clients can make deposits directly into their Manulife Securities Canadian dollar accounts. Simply add Manulife Securities Investment Services Inc. (MFDA Dealer) or Manulife Securities Incorporated (IIROC Dealer) as a payee on your internet banking or electronic bill payment facility to transfer cash.

† Please note that there may be fees levied by your bank for their telephone and/or online banking service.

Are there any restrictions?

Depending on your bank, there may be restrictions to the maximum amount you may transfer to your Manulife Securities account through telephone or online banking. Your bank may also have restrictions set-up specifically on your account for these types of transactions. To find out more about payment restrictions, please contact your bank directly.

How can I track my payment(s)?

When processing your payment via telephone or online banking, you will receive a confirmation or reference number which you should retain for tracking purposes. In the event that Manulife Securities does not receive your payment, you will need to track it through your bank with the confirmation or reference number.

How long does it take to process my payment?

Payments typically take one to three business days to arrive at Manulife Securities.

Do I need to tell my Manulife Securities advisor that I have made a payment by telephone or online banking?

Yes. Once the payment has been processed, you should notify your Manulife Securities advisor. You may need to discuss any applicable investment instructions. Payments to a Registered Plan (for example, an RRSP) will be coded as a contribution. Payments to an SRSP will be coded as a spousal contribution.

Which banks are participating?

The banks that are currently participating in this service are:

If you bank with...	The Manulife payee name is set up as...
Manulife Bank	Manulife Securities Investment Manulife Securities Inc.
Bank of Montreal (BMO)	Manulife Securities Incorp. Manulife Securities Investment Srv.
Bank of Nova Scotia (Scotia Bank)	Manulife Securities Inc Manulife Securities Investment
Canadian Imperial Bank of Commerce (CIBC)	Manulife Securities Investment Manulife Securities Inc.
Central 1 Credit Union	Manulife Securities Inc. Manulife Securities Investment Services Inc
Desjardins	Manulife Securities Investment Services Inc Manulife Securities Inc.
HSBC	Manulife Securities Incorporated Manulife Securities Invest Ser Inc
Laurentian Bank	Manulife Securities Inc. Manulife Securities Inv. Ser
National Bank of Canada	Manulife Securities Incorporated Manulife Securities Investments Services Inc.
President's Choice Financial	Manulife Securities Investment Manulife Securities Inc.
RBC Royal Bank	Manulife Securities Manulife Securities Inv. Ser. Inc.
Telpay	Manulife Securities Inc Manulife Securities Investment
Toronto Dominion Bank (TD Canada Trust)	Manulife Securities Incorporated Manulife Securities Investment Services

Please contact your Manulife Securities Investment Services Inc. or Manulife Securities Incorporated advisor with any questions.

Saving time and managing your finances has never been simpler with the ease and accessibility of telephone or online banking!

