

**(For illustrative purposes only)**  
**Your Manulife One account Statement for April 2023**

Prepared on May 1, 2023

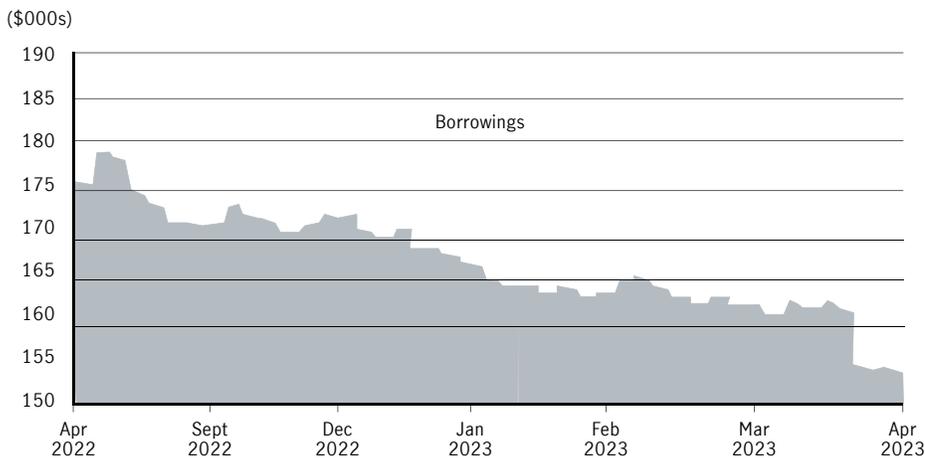
Your account number: 1234567	Client name
Your representative: Fred Jones	Client address
	City, Province PC
Borrowers:	
Client name 1	
Client name 2	

**Snapshot of your Manulife One account**

Your total borrowings at the end of March 2023	\$155,268.51
Money that went into your account in April 2023	\$5,089.78
Money that came out of your account in April 2023	\$3,967.76
Your total borrowings at the end of April 2023	\$154,146.49
<b>Reduction in your borrowings in April 2023</b>	<b>\$1,122.02</b>
<b>The amount needed to pay your interest charges in April</b>	<b>\$710.28</b>
Your maximum borrowing limit	\$240,000.00
Available limit on April 30, 2023	\$85,853.51

**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](https://manulifebank.ca) to change your statement preference and see how good it feels to be paper-free.

**(For illustrative purposes only)**

Manulife One account statement – April 2023

Client name

Account number: 1234567

## Details of your transactions

### Details of the transactions for your main account

Date	Description	Money out	Money in	Borrowings
1 Apr 2023	<b>Opening balance</b>			<b>\$96,256.87</b>
2 Apr 2023	Cheque #15	23.45		96,280.32
2 Apr 2023	ATM cash withdrawal	40.00		96,320.32
3 Apr 2023	Interac e-Transfer Send	283.42		96,603.74
4 Apr 2023	Cheque #16	129.45		96,733.19
4 Apr 2023	Bill pay – Toronto Hydro	218.00		96,951.19
8 Apr 2023	Cheque #17	87.25		97,038.44
8 Apr 2023	Bill pay - Visa®	1,321.87		98,360.31
9 Apr 2023	ATM cash withdrawal	60.00		98,420.31
10 Apr 2023	Deposit – dividend cheque		89.78	98,330.53
11 Apr 2023	POS – Flora's antiques	48.22		98,378.75
15 Apr 2023	Direct deposit		2,500.00	95,878.75
15 Apr 2023	ATM cash withdrawal	60.00		95,938.75
15 Apr 2023	Interac e-Transfer Send	23.47		95,962.22
19 Apr 2023	POS – Sam's garage	108.14		96,070.36
19 Apr 2023	Pre-authorized withdrawal – Manulife Insurance	39.91		96,110.27
22 Apr 2023	ATM cash withdrawal	80.00		96,190.27
23 Apr 2023	Bill pay – Rogers Cable	125.00		96,315.27
24 Apr 2023	POS – Tom's Dinery and Winery	87.00		96,402.27
25 Apr 2023	Cheque #18	45.85		96,448.12
25 Apr 2023	ATM cash withdrawal	100.00		96,548.12
29 Apr 2023	Direct deposit		2,500.00	94,048.12
30 Apr 2023	Admin fee	16.95		94,065.07
30 Apr 2023	Main account interest	464.54		94,488.61
30 Apr 2023	Fixed rate sub-account principal	359.50		94,849.42
30 Apr 2023	Fixed rate sub-account interest	91.63		94,933.60
30 Apr 2023	Variable rate sub-account #1 interest	102.74		95,036.34
30 Apr 2023	Variable rate sub-account #2 interest	51.37		95,087.71
30 Apr 2023	<b>Closing balance</b>	<b>3,967.76</b>	<b>5,089.78</b>	<b>95,087.71</b>

(For illustrative purposes only)

Manulife One account statement – April 2023

Client name

Account number: 1234567

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

Date	Description	Money out	Money in	Borrowings
1 Apr 2023	<b>Opening balance</b>			<b>\$29,011.64</b>
30 Apr 2023	Interest for April	91.63		29,103.27
30 Apr 2023	Interest paid from your main account		91.63	29,011.64
30 Apr 2023	Transfer from your main account		359.50	28,652.14
30 Apr 2023	<b>Closing balance</b>	<b>\$91.63</b>	<b>\$451.13</b>	<b>\$28,652.14</b>

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

Date	Description	Money out	Money in	Borrowings
1 Apr 2023	<b>Opening balance</b>			<b>\$20,000.00</b>
30 Apr 2023	Interest for April	102.74		20,102.74
30 Apr 2023	Interest paid from your main account		102.74	20,000.00
30 Apr 2023	<b>Closing balance</b>	<b>\$102.74</b>	<b>\$102.74</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 Apr 2023	<b>Opening balance</b>			<b>\$10,000.00</b>
30 Apr 2023	Interest for April	51.37		10,051.37
30 Apr 2023	Interest paid from your main account		51.37	10,000.00
30 Apr 2023	<b>Closing balance</b>	<b>\$51.37</b>	<b>\$51.37</b>	<b>\$10,000.00</b>

(For illustrative purposes only)

Manulife One account statement – April 2023

Client name

Account number: 1234567

### Summary of your transactions

Money that went into your main account in April 2023 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 April 2023 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	710.28
Other	0.00
<b>Money out</b>	<b>\$3,608.26</b>
Transfers to sub-accounts	359.50
<b>Total money out</b>	<b>\$3,967.76</b>
<b>Reduction in your borrowings in April 2023</b>	<b>\$1,122.02</b>

### Summary of your interest charges

Account	Average interest rate for April 2023	Interest charged for April 2023	Total interest since January 2023
Main account	6.25%	464.54	1,985.11
Fixed rate sub-account	3.79%	91.63	566.67
Variable rate sub-account #1	6.25%	102.74	410.96
Variable rate sub-account #2	6.25%	51.37	205.48
		<b>\$710.28</b>	<b>\$2,601.55</b>

(For illustrative purposes only)

Manulife One account statement – April 2023

Client name

Account number: 1234567

## 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
Other deposits	Apr 1, 2023 to Apr 30, 2023	2.5%	6.25%
<b>Variable rate sub-account #1</b>	<b>Apr 1, 2023 to Apr 30, 2023</b>		<b>6.25%</b>
Variable rate sub-account #2	Apr 1, 2023 to Apr 30, 2023		6.25%

\* 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	Apr 1, 2021	Apr 30, 2026	3.79%	\$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.**

Manulife, Manulife Bank & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

WM0013E MBPSCS00844EN FBB 02/24 AODA