

Broker Rate Sheet
Special offer
Manulife One¹

Program	Main Account Base Rate ²	Fixed Rate Term Sub-account					Compensation (Limit)
		5 year	4 year	3 year	2 year	1 year	
Standard Insurable*	5.30%	5.14%				4.04%	90 bps
Standard Uninsurable (Tailored Debt)	5.30%	5.44%	5.29%	5.04%	4.89%	4.49%	75 bps
SBO (Small Business Owner) program	5.55% (Base Rate + 0.25%)	5.64%	5.39%	5.14%	4.99%	4.59%	
Investment property program	5.55% (Base Rate + 0.25%)	5.64%	5.39%	5.14%	4.99%	4.59%	

Exclusive to Reward & Pinnacle Brokers

Equity Advantage Program	5.55% (Base Rate + 0.25%)	5.64%	5.39%	5.14%	4.99%	4.59%	75 bps
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Note: Credit rate for positive balances is 1.00%.

*The Manulife One account must be structured as follows and meet the following criteria to be part of the Manulife One Standard Insurable program:

- Account can have only one re-advanceable fixed rate sub-account.
- When the Manulife One credit limit exceeds 65% LTV, one non re-advanceable sub-account will be used for the amount exceeding 65% LTV for a total of two fixed rate sub-accounts.
- The total amount of the sub-accounts cannot exceed the mortgage being paid out (in the case of a refinance) or the property being purchased (insurability requirement).
- Additional insurability criteria must be met (debt servicing, remaining amortization, etc.) as detailed below.

Deals that do not meet the above noted criteria are part of the Manulife One Tailored debt program (Uninsurable programs).

Insurable requirements - Manulife One FRSA

- Minimum primary borrower credit score of 700
- Purchases and Transfers only (Increases can be done within main account only)
- Qualifying interest rate for a sub-account will be the greater of the contractual mortgage rate on the sub-account plus an additional 2% or the uninsured floor rate. (GDS/TDS max: 39/44).
- Up to 25 year Amortization (Conventional Charge transfers cannot extend amortization)
- Property Value of less than \$1MM (not applicable if it is a transfer from another institution and the original mortgage was funded prior to November 30, 2016)

Manulife Bank Select

Program	LTV	Terms		Compensation (Funded amount)
		5 Year Fixed Rate	5 Year Variable Rate	
Select Insured Preapproval	>80%	6.64%	P-0.50%	105 bps
Select Insured Purchases	>80%	5.14%	P-0.50%	
Select Insured Lender Switch		5.14%	P-0.50%	
Select Conventional Insurable	<65%	5.14%	P-0.50%	
Select Conventional Insurable	65.01-70%	5.24%	P-0.40%	
Select Conventional Insurable	70.01-75%	5.29%	P-0.35%	
Select Conventional Insurable	75.01-80%	5.34%	P-0.30%	

Notes:

For pre-approvals when your deal becomes live you will have the opportunity to take advantage of our float down policy. Please refer to our interest rate policy on the Manulife Bank Broker Portal for full details.

Manulife Bank Select bank account rate is 1.00%.

Select Conventional Insurable

Minimum primary borrower credit score of 700

An Insurable Message must be received from an insurer. For full qualifying requirements refer to the Manulife Bank Select - Standard Insurable Program Sheet.

Bridge Financing (not available in Quebec)

Program	Rate
Prime Rate (P)	4.70%
Bridge Financing	P+2.00%

Note: A \$500 fee applies to all bridge financing. Bridge financing is available for clients who are opening a Manulife Bank mortgage only.

Posted Rates for Post Funding Transactions

Terms	1	2	3	4	5	7	10
Rate	4.59%	4.99%	5.14%	5.39%	5.64%	5.99%	6.24%

Rate Holds

Purchases	120 days	Not applicable for Quick Close offers. A change in term or product (i.e. variable to fixed) would result in a loss of rate commitment and current rates at the time of the change request would apply.
Refinance / Lender Switch	90 days	

¹Qualifying interest rate for the main account will be the greater of the contractual mortgage rate on the main account plus an additional 2% or the uninsured floor rate. Qualifying interest rate for a sub-account will be the greater of the contractual mortgage rate on the sub-account plus an additional 2% or the uninsured floor rate.

²Interest is calculated on the daily closing balance and posted to the account monthly. When the main account is in a borrowing position, interest is compounded monthly, not in advance.

For fixed rates, interest is compounded semi-annually, not in advance. For variable rates, interest is compounded monthly, not in advance.