



RRSP Loan Application

To apply for a Manulife Bank RRSP Loan, please provide the following:

- Completed RRSP Loan Application with all signatures
- Copies of your identification documents
- Void personal cheque
- Send investment application or purchase instructions to the applicable investment area.

Please fax the above items (excluding the investment application) to 1-877-226-1464

Attention: Sandra Parsons and then mail in the original RRSP Loan Application to:

Manulife Bank Lending Services

Attention: Sandra Parsons

Delivery Station 500G-A

500 King Street North

Waterloo, ON N2J 4C6

Questions?

If you have any questions please contact Manulife Bank at **1-877-765-2265**.

**Please print firmly in dark blue or black ink.
Instructions and additional conditions on following pages.**

1 Borrower information

All correspondence from the Bank will be sent to this address.

Mr. Mrs. Miss Ms. Other

Borrower's name (last, first, middle initial)		Birthdate (mmm/dd/yyyy)	
Address		City	Province Postal code
Telephone number ()	Years at this residence	Social insurance number	

Mandatory identification and information

Canadian drivers licence Canadian passport Canadian citizenship card Other:

Document number	Issued by		
Name of employer		Annual income \$	
Employer address		City	Province Postal code
Telephone number ()	Number of years with employer	Occupation	

2 Planholder information

(complete the following for a spousal RRSP plan)

Mr. Mrs. Miss Ms. Other

Planholder's name (last, first, middle initial)	
Birthdate (mmm/dd/yyyy)	Social Insurance Number
Address	
<input checked="" type="radio"/> Same as borrower	
City	Province Postal code
Home phone number ()	Business phone number ()

3 Other information

Will this loan benefit a third party? <i>(e.g. The loan and investment may be held for the benefit of some other person)</i> If yes, please complete the Third Party Identification form AB0321E.	<input type="radio"/> Yes <input type="radio"/> No
Are you liable as a co-signor or guarantor?	<input type="radio"/> Yes <input type="radio"/> No
Are there any suits or judgements against you?	<input type="radio"/> Yes <input type="radio"/> No
Are you now or have you ever been bankrupt?	<input type="radio"/> Yes <input type="radio"/> No
If you answered "Yes" to any of the above, please provide full details on a separate sheet.	
Have you previously borrowed from other banks?	<input type="radio"/> Yes <input type="radio"/> No

**4 Loan Agreement
(with Disclosure
Statement)**

This is my application to Manulife Bank of Canada (the "Bank") for a loan to finance my contribution to:

Investment Name	RRSP Policy/Account number (if available)
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I acknowledge the advance of the Principal Amount to the RRSP designated above and agree that this money will be used solely for the purpose of investing in an RRSP. I direct the Bank to immediately apply the funds made available under this Agreement to such purpose and to pay over the funds at the time of execution of this agreement to The Manufacturers Life Insurance Company or other issuer from which the RRSP is to be purchased. I agree to the following:

Loan amount \$	Current interest rate ¹ %	Term (12-24 months)	Payment date (day of the month)	Payment option <input type="radio"/> Regular <input type="radio"/> Deferred ²
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¹ Manulife Bank's current RRSP Loan rate can be accessed by calling Manulife Bank at 1-877-765-2265, or through our website at manulifebank.ca.
² 90-day deferred payment option is not available for terms of more than 12 months.

To be completed by Manulife Bank

Payment amount \$	Interest adjustment amount (estimated) \$	Cost of Borrowing amount \$
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In return for the Bank making this loan to me, I promise to pay the Bank upon demand the Principal Amount together with interest ("Interest") at a variable rate per annum (the "Variable Rate") as indicated above. The Bank's Prime Rate shall be its demand loan prime interest rate for Canadian dollar loans in Canada as quoted by the Bank from time to time (the "Prime Rate"). The Variable Rate shall vary on the day the Prime Rate is varied by the Bank. Interest is calculated daily and compounded monthly, not in advance, after, as well as before demand, default and judgement. Interest starts accruing on the day the Principal Amount is advanced. Using the Principal Amount and the Variable Rate specified above, if I meet all the payments as they become due, the total cost of borrowing would be the amount indicated above as the Cost of Borrowing Amount plus the Interest Adjustment Amount, and, as a rate per annum, would be the Variable Rate set out above, assuming that the Variable Rate did not vary and all interest payments due were made. I understand that these payments comprise principal and interest sufficient to retire this loan within the number of months indicated in the Term above, after the loan is advanced. I understand that payments will be made first to the payment of Interest and secondly to the Principal Amount. Any interest adjustment arising from an initial payment period of less than or more than one month will be reflected in the total cost of borrowing. The total amount of all payments is equal to the monthly payment amount multiplied by the number of months indicated in the Term above. Changes in the Variable Rate may result in negative amortization and in an extension of my loan. I understand that any adjustment of less than \$10 will be included in my last payment. **I hereby waive any pre-notification period set out in the rules of the Canadian Payments Association.** I understand that the Principal Amount may be repaid in full at any time without penalty provided that all accrued interest is paid and that the Principal Amount is to be paid in full within the number of months indicated in the Term above, after the loan is advanced. If interest rates increase above 20%, my scheduled payment may not fully cover the interest due for that next installment. Additional payment(s) beyond the term of my loan may be required. Notwithstanding the stated repayment schedule for the loan, the Bank may demand payment in full of the Principal Amount and accrued Interest at any time. I also agree that the Bank will be entitled to recover any costs, judicial or extra-judicial, incurred in the collection of the debt. I irrevocably appoint each of the Bank, its officers, employees and nominees or any authorized agent of any of them to be my attorney with full power of substitution, to fill in any blanks or amend the term on this Agreement as requested by me, or any related document, to do, make and execute all such statements, assignments, documents, acts, matters or things, with the right to use my name whenever the Bank may deem necessary or expedient. I acknowledge that Prime Rate changes will be posted on the Bank's website and telephone banking system and to access this information I can visit the Bank's website at manulifebank.ca or call 1-877-765-2265. I acknowledge that Prime Rate changes may result in loan payment fluctuations.

Banking information

Attach void cheque.

ID verification documentation must be completed by the payor if he/she is not the Borrower.

I direct the Bank to debit the account below for the payment amount indicated above.

Name of financial institution	Transit number	Bank no.	Account number
Name of Account Holder (if other than the Borrower) (please print)	Signature of Account Holder		
Relationship to Borrower (if other than the Borrower)			

The payment amount shall be debited from my account on the same day of each month as indicated above and the first payment will begin no later than 45 days from the advance date. I understand that I will be charged the Bank's then prevailing fee in the event that my cheque is returned. At the date of this Agreement, the fee is \$35 and may be subject to change.

Investment

I understand that my RRSP investment may fluctuate in value and that I will receive the unit value in effect on the date the Principal Amount and any additional equity amount are actually invested. I understand that regardless of the performance of any designated RRSP, I am required to meet my obligations under this RRSP loan.

5 Direction and authorization

In consideration of this loan being advanced and deposited to the designated RRSP (the "RRSP"):

- The Planholder of the RRSP and I hereby authorize the Bank to provide a copy of this Agreement to the trustee or other issuer of the RRSP for the purpose of enabling the Bank to register both the nature and extent of the Bank's interest in the proceeds of the RRSP and the Planholder understands that the Bank, its agents and employees will otherwise maintain confidentiality with respect to all information relating to the Planholder. Upon fulfillment of the Borrower's obligations under the Agreement, the Bank shall notify the trustee or other issuer of the RRSP, as the case may be, that it has released its interest in the proceeds of the RRSP.
- The Planholder of the RRSP (which may include me as the Borrower, as the case may be) hereby authorizes the trustee of the RRSP or other issuer to provide notice of the Planholder's intention to redeem the proceeds of the RRSP to the Bank and to provide such other information respecting the Planholder's RRSP as the Bank may reasonably require from time to time in its administration of this loan.
- The Planholder of the RRSP (which may include me as the Borrower, as the case may be) hereby irrevocably and unconditionally authorizes and directs the trustee of the RRSP or other issuer to first apply the proceeds of any redemption of the RRSP against the indebtedness under the Bank's loan. For the purpose of this Direction any request to transfer any of the RRSP to another issuer or issuers of retirement savings or other retirement benefit plans or any payment or rollover of the RRSP to a beneficiary during the currency of this loan may be treated by the trustee or any other issuer of the RRSP as redemption of such RRSP.

6 Personal information statement

Under this Personal Information Statement, the words "I", "me", "mine", "my", "our", "us" or "we" means the Borrower(s) and Planholder. The word "Bank" means Manulife Bank of Canada.

Definitions

The personal information I provide to the Bank (or the Bank collects with my consent, including the consent given in the RRSP Loan Application), with respect to this credit application, will be protected and maintained in a credit file with the Bank.

Authorization

I authorize the Bank to obtain, verify, give, share and exchange personal information about me, now and in the future, with any individuals, financial institutions, business corporations or other parties with whom I have or propose to have financial or personal dealings, or who hold information about such dealings, such as credit bureaus. I also authorize any person that the Bank contacts under this authorization to provide such information. I authorize the Bank to record my telephone conversations for the administration of my products and to maintain quality service levels.

Collecting, using and disclosing my personal information

The Bank may collect, use and disclose my personal information to:

- confirm my identity and the accuracy of the information provided by me, or collected with my consent;
- better understand the history of my financial dealings with the Bank and others, and determine my eligibility for products and services which I have applied for, or which the Bank offers to me, now or in the future;
- support and maintain the accuracy and integrity of the credit reporting system;
- properly administer and service any financial services and products the Bank provides to me;
- assess the value of any security which the Bank may obtain with respect to this application;
- keep records of instructions given by me over the telephone;
- listen to my recorded telephone conversations to maintain quality service levels;
- help the Bank understand the current and future needs of its customers;
- conduct searches to locate me and update my contact information in my file;
- provide me with details of other financial products offered by the Bank, its affiliates and other select financial product providers;
- conduct audits and/or testing of business operations or systems where use of personal information is necessary to properly assess the operating of those operations or systems;
- manage the Bank's risk and operations;
- better manage the business and relationship that I have with the Bank and its affiliates; and
- comply with legal and regulatory requirements.

Prior to a decision being made on my credit application, I may withdraw my application and my consent and request that any information collected about me be destroyed. Once the credit has been extended to me, if I withdraw my consent for the Bank to use and disclose my personal information, the Bank may no longer be able to properly administer my products and will have the contractual right to demand full payment of my credit (subject to penalties, if applicable). Notwithstanding such withdrawal of consent by me, the Bank may be required by law to maintain and use my personal information for record keeping, tax and financial reporting.

My Social Insurance Number ("SIN") may be used for tax reporting purposes and other purposes required or permitted by law. The Bank may also use my SIN as a unique identifier to keep my personal information separate from that of other customers with similar names, for internal and external matching of my personal records against records exchanged with third parties that I have consented to, and to maintain the integrity and accuracy of my personal information. I may withdraw my consent for the Bank to use my SIN for purposes other than required by law, without affecting the Bank's ability to provide me with its products and services, however, this may affect the Bank's ability to fully ensure the accuracy and integrity of my personal information maintained in my credit file.

I authorize the Bank to keep my personal information in a credit file for the longer of the time period required by law and by guidelines set for the financial services industry, and the time period required to administer the products and services provided.

<p>6 Personal information statement (continued)</p> <p>Who may access my personal information</p> <p>Service providers</p> <p>Other product offerings</p> <p>Withdrawing my consent</p> <p>My right to access my personal information or to receive additional information</p> <p>Acknowledgement and Consent</p>	<p>Before the Bank collects, discloses and uses my personal information for any other purpose, the Bank will explain the purpose to me and seek my consent.</p> <p>Access to my personal information, which includes any details of the Bank's denial of my application, will be limited to:</p> <ul style="list-style-type: none"> (a) Bank employees and Bank representatives and their delegates, in the performance of their duties for the Bank; (b) Manulife Financial employees and the Bank's affiliates' employees when resolving my concerns about any related product offerings and assisting in other required investigations; (c) other credit grantors with whom I have dealings, or credit bureaus and personal information agents with respect to my credit or financial history; (d) service providers used by the Bank, in the performance of their duties for the Bank; (e) those to whom I gave permission; and (f) those authorized by law. <p>My information may be provided to these people, organizations and service providers in other provinces or jurisdictions outside Canada, and would therefore be subject to the laws of those foreign jurisdictions.</p> <p>The Bank may use service providers for services such as debit and credit card services, printing services, mail services, distribution services, information technology services, data storage, insurance services, administrative services and marketing services. The Bank may change service providers or enter into an agreement with new service providers. Where personal information is provided to the Bank's service providers, to perform the various services they provide, the Bank will contractually require them to protect the personal information in a manner that is consistent with the Bank's privacy policies and practices.</p> <p>From time to time, the Bank may offer or promote its other financial products, or those of its affiliates, and those of select third parties associated with the Bank. These other financial product offerings could include for example, securities, insurance products, loan and investment products, credit card products and reward programs, which the Bank believes may be of interest to me. The Bank will not disclose any of my personal information to other external parties, for the purpose of the other parties marketing their own products directly to me, without my consent.</p> <p>I may withdraw my consent to use my personal information for the purpose of receiving additional product offerings, at any time. I understand that this will not affect the Bank's ability to continue to provide me with the services I have requested, but will exclude me from receiving direct personalized marketing or special offers on other products and services. This will not limit the information the Bank may send to me from time to time with my statements or information the Bank provides to me when I contact the Bank.</p> <p>Subject to any legal and contractual restrictions described above, I may withdraw my consent for the Bank's collection, use and disclosure of my personal information, at any time. To do so, I may call the Bank's Customer Service Center at 1-877-765-2265, write to the Privacy Officer at the address set out below, or indicate on my application which consent I wish to withdraw. For new loans, my request will be processed immediately. If I wish to withdraw consent after my loan is funded, six to eight weeks is generally required to process my request.</p> <p>I understand that I may obtain a copy of the Bank's privacy policy from the Bank's website at manulifebank.ca or by calling the Bank's Customer Service Center at the number indicated above. I may request additional information or access to my personal information in my file at any time, subject to the restrictions provided by law, and ask that any inaccurate or incomplete information be corrected. To do so, I may send a written request with details to the Privacy Officer at the following address: Privacy Officer, Manulife Bank of Canada, 500 King Street North, 500 M-A, PO BOX 1602 STN WATERLOO, WATERLOO ON N2J 4C6.</p> <p>I acknowledge that I have read and understand this Personal Information Statement and consent to the collection, use and disclosure of my personal information in accordance with the terms of this Personal Information Statement.</p>
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<p>7 Complaint Handling</p>	<p>If I have any questions or concerns about the products, services or the Bank's representatives, I may contact the Bank at: 1-877-765-2265. If after speaking to Manulife Bank staff the complaint is not resolved to my satisfaction, I may ask to speak with the manager of the department. If I am still dissatisfied with the manager's response, I may ask to have my concerns referred to senior management for an additional review. If after speaking to the staff and management the problem is not resolved to my satisfaction, I may write to:</p> <p>Office of the Ombudsman Manulife Bank of Canada 500 King Street North PO BOX 1602 STN WATERLOO WATERLOO ON N2J 4C6</p> <p>If I am not fully satisfied with the Bank Ombudsman's response, I have the following recourse available to me:</p> <p>The Ombudsman for Banking Services and Investments The Ombudsman for Banking Services and Investment (OBSI) is part of the Financial Services OmbudsNetwork (FSON), which is a national industry based dispute resolution system for consumers of financial services. The OBSI deals with concerns about banking and securities investment products and services that have not been resolved through the company's dispute resolution system. Toll free telephone number: 1-888-451-4519 or from Toronto (416) 287-2877.</p> <p>The Financial Consumer Agency of Canada The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws.</p>
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**7 Complaint Handling
(continued)**

If my/our complaint is about a consumer provision, I/we may contact the FCAC, in writing, by telephone or through their website.

In writing:
The Financial Consumer Agency of Canada
6th Floor Enterprise Building
427 LAURIER AVENUE WEST
OTTAWA ON K1R 1B9

By telephone: 1-866-461-3222
FCAC website: www.fcac-acfc.gc.ca

**8 Declaration,
authorization and
utilization**

I certify this statement of my property and debts is true and complete. I declare that: (a) neither my spouse nor any other person has any claim in or to the assets shown except as set out herein; (b) the whole of my property is shown at fair valuation; (c) I am not being sued and there are no executions against me; and (d) I do not owe anything to any other bank except as reported on this form. I shall notify the Bank forthwith upon any change in the information concerning me in this application. This information is given for the purpose of obtaining advances or an extension of time of my present indebtedness from the Bank and I acknowledge that I am indebted to the Bank on certain promissory note(s) in the amount set out on this form.

The Borrower and the Planholder authorize the Bank to communicate this information to any future assignee of its rights by virtue of this contract. A photocopy of the present authorization is as valid as the original copy.

The Borrower and the Planholder have expressly requested that this application and all related documents, including notices, be drawn up in the English language.

L'emprunteur et le titulaire de contrat ont expressément demandé que cette convention et tout document y afférent, y compris tout avis, soient rédigés en langue anglaise.

I confirm that I have provided original identification verification documentation.

9 Signatures

*Planholder signature is for the purpose of Sections 5, 6 and 8 above.

Borrower's signature		Planholder's signature*	
Witness' signature		Witness' name	
Date signed (mmm/dd/yyyy)	Witness' address		

**PRE-AUTHORIZED DEBIT PLAN
PAYOR'S AUTHORIZATION
TERMS & CONDITIONS**

This Pre-Authorized Debit (PAD) is for Personal Purposes

By signing the attached Application and attaching a void cheque (the "Cheque"), if available, the Account Holder (which for the purpose of this Plan includes any person authorizing an account debit on the Application other than the person receiving the proceeds of the loan) (collectively referred to as the "Payor") acknowledges that this authorization is provided for the benefit of Manulife Bank of Canada ("Manulife Bank") and the financial institution identified on the Cheque or in the Application (the "Processing Institution") and is provided in consideration of the Processing Institution agreeing to process debits against the account (the "Account") identified on the Cheque or in the Application in accordance with the rules of the Canadian Payments Association. The Payor warrants and guarantees that all persons whose signatures are required to sign on this Account have signed the Application. The Payor hereby authorizes Manulife Bank to draw on this Account with the Processing Institution, for the following purpose: payment of loan payment due ("PAD"). This PAD may be cancelled provided notice is received five (5) business days before the next due date of the PAD. A sample cancellation form, or further information on the Payor's right to cancel this PAD is available from the Payor's financial institution or by visiting www.cdnpay.ca. The Payor acknowledges that provision and delivery of this authorization to Manulife Bank constitutes delivery by the Payor to the Processing Institution.

Any delivery of this authorization to Manulife Bank constitutes delivery by the Payor. **The Payor waives any pre-notification period set out in the rules of the Canadian Payments Association for debits under this PAD.** A specimen cheque for this account has been marked "VOID" and attached to this authorization.

The Payor agrees to inform Manulife Bank in writing, of any change in the Account information provided in this authorization prior to the next due date of the PAD. The Payor acknowledges that the Processing Institution is not required to verify that a PAD has been issued in accordance with the particulars of this authorization including, but not limited to, the amount. The Payor acknowledges that the Processing Institution is not required to verify that any purpose of payment for which the PAD was issued has been fulfilled by Manulife Bank on the Account. Revocation of this authorization does not terminate any contract for goods or services that exist between the Payor and Manulife Bank. This authorization applies only to the method of payment and does not otherwise have any bearing on the contract for goods or services exchanged. The Payor hereby acknowledges understanding, acceptance and participation in a PAD plan.

The Payor has certain recourse rights if any debit does not comply with this agreement. For example, the Payor has the right to receive reimbursement for any debit that is not authorized or is not consistent with this Agreement. To obtain more information on the Payor's recourse rights, the Payor may contact Manulife Bank or visit www.cdnpay.ca.

A PAD may be disputed by the Payor under the following conditions:

i) the PAD was not drawn in accordance with the Payor's authorization: or (ii) the authorization was revoked: or (iii) pre-notification was not received. To be reimbursed, the Payor acknowledges that a declaration to the effect that either (i), (ii) or (iii) took place, must be completed and presented to the branch of the Processing Institution holding the Account, up to and including ninety (90) calendar days after the date on which the PAD in dispute was posted to the Account. The Payor acknowledges that a claim on the basis that the authorization was revoked or any other reason, is a matter to be resolved solely between Manulife Bank and the Payor when disputing any PAD after ninety (90) calendar days.

The Payor hereby consents to the disclosure of any personal information that may be contained in this authorization to Manulife Bank's bank, but only as far as any such disclosure of any personal information is directly related to and necessary for the proper application and processing of the PAD.

Contact Information:
Manulife Bank of Canada
500 King Street North
Waterloo, ON N2J 4C6
Tel: 1-877-765-2265