



Personal Guaranteed Investment Certificate Application (Non-Registered only)

This application is used for personal guaranteed investment certificates only. For business guaranteed investment certificates please use AB0480E.

To apply for a Personal Guaranteed Investment Certificate for your client, you must personally meet with your client and complete the following steps:

1. Give your client the following documents from the application kit:

- Account Operating Agreement

2. Complete the Personal Guaranteed Investment Certificate Application (AB0150E) and have your client sign it.

Notes:

- You must ask to see the client(s) Social Insurance Card(s) and two pieces of identification as described on the application form. You will be required to confirm that you have seen the original identity verification documentation and the Bank will be relying upon your confirmation. **This is a requirement for client identification.**
- If a Power of Attorney is signing the application, please include a notarized copy of the Power of Attorney document with the application.

3. If the investment owner is purchasing the investment on behalf of or for the benefit of a third party, then complete the Third Party Identification Form (AB0321E). Record the third party's name, address, date of birth, occupation or principal business, incorporation number and place of issue (if applicable) and the relationship to the Investment Owner.

4. Attach a personalized cheque drawn on the client's account at a Canadian financial institution payable to Manulife Bank of Canada, OR a cheque drawn from another Canadian financial institution or third party as payment for investment proceeds. Please note that the cheque must be payable to the Investment Owner.

Please forward the above documents to:

**Manulife Bank of Canada
Delivery Station 500 M-A
500 King Street North
PO BOX 1602 STN WATERLOO
WATERLOO ON N2J 4C6**

Questions?

If you have any questions about this application, please contact Manulife Bank Advisor Support Centre at:
1-800-567-9170

Personal Guaranteed Investment Certificate Application (Non-Registered only)

1 Representative information

Last Name			First Name		Telephone number
Representative code	Dealer code	Branch	Company or Brokerage		Fax number
Mailing address			Email address		
City			Province	Postal code	

2 Investment owner information

All Bank correspondence will be sent to this address.

Check if you are a Manulife employee

Mr. Mrs. Miss Ms Other ▶

Investment owner's last name		First name	Middle initial
Home address (number, street, apartment)			
City		Province	Postal code
Email address		Country of residence	
Home phone number		Business phone number Ext.	

Mandatory identification and information

Date of birth (mmm/dd/yyyy)	Social Insurance Number
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Please indicate the 2 types of documentation viewed to verify the identity of the client (at least 1 must be government issued):

Canadian Drivers Licence Canadian Passport Canadian Citizenship Card Other:

Document number	Issued by
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Canadian Drivers Licence Canadian Passport Canadian Citizenship Card Other:

Document number	Issued by
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Employment status Employed Unemployed Student Retired

Occupation	Employer name	Employer phone number
Employer address	City	Province Postal code

3 Joint investment owner information (if applicable)

Check if you are a Manulife employee

Mr. Mrs. Miss Ms Other ▶

Joint investment owner's last name		First name	Middle initial
Relationship to Applicant			
<input type="checkbox"/> Check if joint investment owner's address is same as primary investment owner's address			
Home address (number, street, apartment)			
City		Province	Postal code
Email address		Country of residence	
Home phone number		Business phone number Ext.	

Please complete next page.

3 Joint investment owner information (if applicable) (continued)

Mandatory identification and information

Date of birth (mmm/dd/yyyy)		Social Insurance Number	
Please indicate the 2 types of documentation viewed to verify the identity of the client (at least 1 must be government issued):			
<input type="radio"/> Canadian Drivers Licence Document number		<input type="radio"/> Canadian Passport Issued by	
<input type="radio"/> Canadian Drivers Licence Document number		<input type="radio"/> Canadian Citizenship Card Issued by	
<input type="radio"/> Canadian Drivers Licence Document number		<input type="radio"/> Other:	
Employment status	<input type="radio"/> Employed	<input type="radio"/> Unemployed	<input type="radio"/> Student
Occupation	Employer name	Employer phone number	
Employer address	City	Province	Postal code

4 Investment details

Investments are non-transferable and non-assignable.

Total deposit amount
\$

◀ **Please make cheque payable to Manulife Bank of Canada.**

Investment type

<input type="radio"/> Short Term Guaranteed Investment Certificate (30-364 days - minimum \$25,000.00)	Term	Maturity Date (mmm/dd/yyyy)	Interest rate
	days	OR	%
<input type="radio"/> Long Term Guaranteed Investment Certificate (1-5 years - minimum \$2,500.00)	Term	Maturity Date (mmm/dd/yyyy)	Interest rate
	years	OR	%
			Interest option*

*** Interest options**

A = Annual
S = Semi-Annual
M = Monthly (minimum \$10,000)
C = Compound

5 Maturity options

Investments are non-redeemable prior to maturity except for the Short Term Deposit which will incur a \$25.00 fee and no interest paid prior to 30 days. After 30 days a fee of \$25.00 and an interest discount of 1.25% will apply.

Automatic renewal for like term
 Principal only Principal and Interest

Redemption

Principal	Interest
<input type="radio"/> Direct deposit (attach a void cheque)	<input type="radio"/> Direct deposit (attach a void cheque)
<input type="radio"/> Cheque to investment owner	<input type="radio"/> Cheque to investment owner
<input type="radio"/> Cheque to representative	<input type="radio"/> Cheque to representative

6 Regulatory information

This section must be completed.

Is this investment being purchased on behalf of a third party? Yes No

If Yes, please complete the Third Party Identification form AB0321E and attach to this application.

7 Personal information

I(We) acknowledge that I(we) have read and understand the Personal Information Statement, included in the Account Operating Agreement, and consent to the collection, use and disclosure of my(our) personal information, in accordance with the terms of the Personal Information Statement.

I(We) understand that I(we) may contact the Bank's Customer Service Centre at 1-877-765-2265 for additional information relating to the Bank's privacy policies and regarding my(our) options for withdrawing consent.

**7 Personal information
(continued)**

In accordance with the Personal Information Statement, I(we) authorize the Bank to obtain, verify, give, share and exchange personal information about me(us), including the release of this Application, now and in the future, with any individuals, financial institutions, business corporations or other parties with whom I(we) have or propose to have financial or personal dealings, or who hold information about such dealings, such as credit bureaus. My(Our) personal information will be used for the purpose of confirming my(our) identity and the accuracy of the information I(we) provide or the Bank collects with this consent, assessing the history of my(our) financial dealings to determine my(our) eligibility for the products and services I(we) have applied for, or the Bank offers to me(us), now and in the future, administering and maintaining my(our) financial records, supporting and maintaining the accuracy and the integrity of the credit reporting system, and as may be otherwise permitted or required by law. I(We) also authorize any person that the Bank contacts under this authorization to provide such information. I(We) authorize the Bank to record my(our) telephone conversations for the administration of my(our) account and to maintain quality service levels. If I(we) do not wish that my(our) telephone conversation be recorded, I(we) agree to only communicate with the Bank in writing and request that any response by the Bank be in writing as well.

8 Signatures

- I(We) understand that a receipt for a non-negotiable Guaranteed Investment Certificate will be issued to me(us) confirming my(our) investment within 15 days of receipt of payment by Manulife Bank. If I(we) do not receive such confirmation, I(we) should make further inquiries.
- Manulife Bank has provided me(us) with the Account Operating Agreement. The most recent version of the Account Operating Agreement can be obtained at any time by visiting the Bank's website at manulifebank.ca or by calling 1-877-765-2265.
- In order to keep my(our) file current, I(we) undertake to advise Manulife Bank of any changes to the information provided in the Application.
- I(We) have applied for the services indicated on this Application and agree to be bound by the terms and conditions governing these services as set out in the Account Operating Agreement.

Investment owner signature	Date (mmm/dd/yyyy)
Joint investment owner signature	Date (mmm/dd/yyyy)

**9 Representative
assertions**

I confirm that I have seen the original, valid and unexpired identification verification documentation presented by the investment owner(s). I have completed and attached form AB0321E, Third Party Identification form if I have reasonable grounds to suspect the investment owner(s) is(are) purchasing the investment on behalf of or for the benefit of a third party. I also undertake to inform the Bank if I become aware that the investment is being held for the benefit of a third party. I confirm that I have delivered to the investment owner(s) the Account Operating Agreement.

Saskatchewan Deposit Agents only:

I confirm that I am a Deposit Agent for Manulife Bank in the Province of Saskatchewan and I hereby declare that I hold all funds or certificates delivered or issued under this Application in trust for the investment owner(s) signing above.

Representative's signature	Date (mmm/dd/yyyy)
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