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Global Pacific Financial Services Ltd.

Take a closer look at Manulife One for Business

Submitted by Dan Thorburn on September 16, 2015 - 10:05pm

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Reserve over $4,600 in advisor incentives for 3 years. View web version.

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It starts with a revolutionary product

Access the equity in your commercial building through a flexible line of credit that:

- **Makes funds readily available** so you can quickly act on growth opportunities
- **Lets you switch to interest-only payments** or borrow back principal to ease cashflow pressure
- **Helps you save on interest** by paying down extra principal when cashflow is strong

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It gets better with our historic lowest rates

We recently lowered our rates and the best rates are reserved for advisors**:

- 5-year fixed term:**3.19%**
- Credit line:**Prime + 0.75%**

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Wait, there's more!

Over $4,600 in advisor incentives for 3 years* when you reserve your spot beforeNovember 27, 2015

- **$2,200 cash** when you first draw down on line of credit
- **Waived application fee** ($2,000 or 0.5% of approved amount, whichever is higher)
- Referral fee ($400) and trailer fee (10 basis points) on your outstanding balance, just like if you had referred a client to us

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No wonder advisors are talking

"Having the option to choose when and how we use our equity helps us meet the challenges and opportunities we face."
? Richard Cremasco, Advisor

"All of my business transactions go through this account and the fees are incredibly low. I saved over $1,000 on the banking fees alone last year."
? Steve Gooder, Advisor

"More flexibility in our day-to-day cash flow. We estimate paying off the mortgage in 12 years versus the original 20 on the mortgage."
? Jim Myers, Advisor

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RESERVE YOUR $4,600 NOW
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* To be eligible for this incentive, you must register beforeNovember 27, 2015. In the event the Bank issues a Discussion Paper, the Bank will request half of the application fee; this fee will be refunded unless the advisor decides not to proceed. This incentive is subject to the general terms and operating agreement of your Manulife One for Business account. This incentive may change or be withdrawn at any time prior to registration, without notice. The account must be a new, first-ranking commercial mortgage, approved and funded with a minimum initial draw down of $100,000 by Manulife Bank. If the mortgage is discharged, refinanced or transferred from Manulife Bank within one (1) year of funding for any reason, you must first repay $2,200 of the incentive payment. Offer cannot be combined with any other bonus or offer. Other conditions may apply; visit m1business.ca/advisor

** Rates are as at July 20, 2015. Annual percentage rate (APR) is the total cost of borrowing provided as an annual percentage. Rates and fees are subject to change.

** As at July 20, 2015, Manulife Bank's Prime Rate is 2.70%. Assuming no change in Prime, the Annual Percentage Rate (APR) on the credit line is 3.45%. The APR is based on a one-year term with 12 regular monthly payments. Rates are variable and subject to change without notice.

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