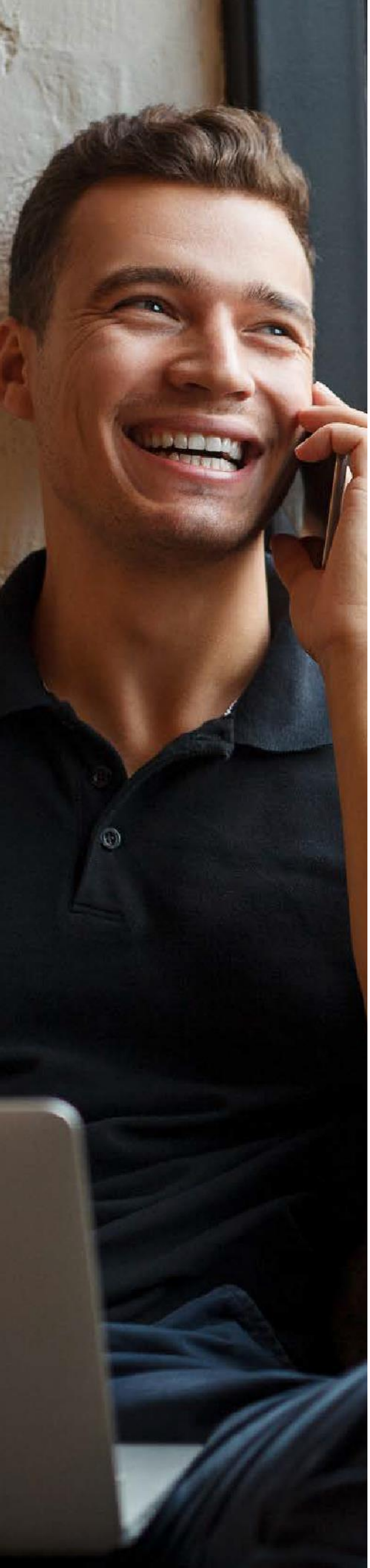

Manulife Bank

Advisor referral

Your client’s experience with Manulife Bank

You work hard to provide your clients with a great experience. We strive to extend the same level of customer satisfaction in everything we do – from taking the time to explain our programs in detail to answering all their questions and keeping both of you updated throughout the application process.

Educate

Initial phone call
This call helps us understand your client’s situation to provide the best programs for their needs. We then provide a high-level review of the application process and set expectations around the documents we will require.

Explain our programs
We schedule a meeting, either over the phone with a skype presentation or in person. We explain how clients can bank with us, how our programs fit their specific situation and answer all your client’s questions.

Decision

Application
It is our job to work on your client’s behalf. Understanding your client’s’ story helps us provide the best application to our lending area when making our recommendation for approval.

Lender review
Depending on your client’s application, further review may be required by our lending team.

- **Additional documents**: to better understand your client’s situation, our lenders may require additional documents or clarification regarding the application.
- **Appraisal**: we may be unable to determine an appropriate value for your client’s home using our computer appraisal system. In this case, a physical appraisal is required.
- **Decline**: our goal is always to educate your clients on banking and cash flow. If we cannot approve them at this time, we will discuss how they can improve their situation to qualify at a later date.

Approval
Confirm the details of your client’s approval and answer any remaining questions. At this time, we will also review next steps with your client.

Welcome

Title review
A title search is completed by one of our partnering title companies. They will ask some basic questions to confirm your client’s identity and schedule an appointment to have the final documents signed at your client’s home. If your client is purchasing a home, this process is completed by their lawyer.

Welcome
Your client’s account is opened and active once the title documents have been signed, or on closing with a purchase. Our customer service team will contact your client to help set up online and phone banking, answer any questions and review their experience with us.

Advisor referral

Processing Time

We want you and your clients to know what to expect when working with us.

Timeline

24 Hours - 5 days

1. **Received Referral Confirmation**
   We will contact your client by telephone (unless otherwise requested) within 24 hours of receiving your referral. We will also communicate with you when we have made contact. If we cannot reach your clients after 3 attempts, we will ask for your help to confirm their interest in Manulife Bank.

2. **Initial Phone Call**
   Our first conversation with your client is typically 15-20 minutes.

3. **Client Meeting**
   Either over the phone or in person, this meeting is usually 30-60 minutes.

24 hours - 14 days

4. **Request Documents**
   Clients send us the required documents anywhere within 2 hours to 14 business days. For urgent situations, we may ask for your help in obtaining the necessary paperwork.

24-48 hours

5. **Complete Application**
   It takes 24-48 hours once we have all the required documents. We conduct a 15-20-minute call with your client to finalize their application. We will update you when this step has been completed.

3 days

6. **Lender Review**
   Your client will be notified if further review is required. Our lending team makes every effort to review and respond within 3 business days.

5-7 days

7. **Appraisal**
   If needed, an appraiser will reach out to your client to schedule an appointment. A report is sent to the bank up to 72 hours after the appraisal.

24-48 hours

8. **Approval**
   Once a decision is made, both you and the client will be notified. Commitment documents are sent to your client for signing. Once returned, it takes 48-72 hours to be processed and sent to our partnering Title Company or lawyer.

24 hours - 5 days

9. **Title Search + Documents**
   Our partnering Title Company will conduct a 5 to 10-minute phone call to ask basic questions and confirm their identity. Approximately 24-48 hours after this call, a local representative will schedule a time to sign the title documents. With purchase, a lawyer completes this step.

24-48 hours

10. **Funded**
    Once the final papers are signed your client's account is opened within 24 business hours, or upon closing with a purchase.

Let us know how we're doing: We strive for your clients' complete satisfaction, so we welcome all feedback!