

## Banking, the way it *should* be

Manulife Bank is committed to offering Canadians a better way to bank.

### 1. You get more for your money

Manulife Bank doesn't have an expensive network of branches to maintain which allows us to pass on the savings to you.

### 2. You get advice you can trust

We believe banking products are an integral part of your financial health. That's why we offer our services through your financial advisor who understands your financial situation and can recommend the banking products that meet your needs.

### 3. You get full access to your money

We make it easy for you to access your money in many ways and, with Internet and Telephone Banking services, it's easy to manage your finances.

With Manulife Bank, you get all this, plus the security you expect. Manulife Bank is owned by Manulife Financial, one of Canada's largest and most respected financial institutions.

Manulife Bank, Member of Canada Deposit Insurance Corporation<sup>6</sup>.

<sup>6</sup> Visit [www.cdic.ca](http://www.cdic.ca) or call 1-800-461-2342 for more information.

## Business Advantage Account

An investment account that makes your business' excess short-term cash work harder.

This account features:

- **A premium interest rate on every dollar**, so your short-term cash helps contribute to your bottom line.
- **Free online and phone transfers** between your operating account and Business Advantage Account.
- **Cheque writing and online bill payment privileges**, so that you can access your cash immediately.
- **No minimum balance required.**
- **No monthly maintenance fee<sup>7</sup>.**

<sup>7</sup> Ask your financial advisor for a complete schedule of service charges and fees.

Speak to your financial advisor today about how Manulife Bank's **Business Advantage Account** can help your business' bottom line.

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## In business, every dollar counts



Business Advantage Account



# How hard is your short-term cash working?

When you're running your own business, few things are more important than the bottom line.

One of the keys to success is making every dollar work as hard as it can. However, one dilemma many business owners face is what to do with excess short-term cash. You want your cash to earn additional revenue for your business, but you don't want it to be difficult to access, should the need arise.

In the past, resolving this issue has involved one of two less than ideal alternatives.

1. Hold your excess cash in low yielding, but easily accessible operating accounts. You can get at your cash when you need it, but it doesn't help your bottom line.
2. Put your excess cash in money market funds, government treasury bills, or short-term deposits. This helps your bottom line, but makes it difficult to access the cash quickly if an urgent need arises.

**Now, there is a better alternative.**

## **An Advantage for your business**

The Manulife Bank Business Advantage Account is a high-interest, full access investment account that works as the perfect complement to your operating account.

With Business Advantage Account, you get the high rate of interest you need to ensure your excess short-term cash isn't sitting idle. Meanwhile, you have the comfort of knowing you can get at your money any time.

## **Make your cash work harder**

Manulife Bank Business Advantage Account pays a premium rate of interest<sup>1</sup> – comparable to money market funds, government treasury bills, and even short-term GICs. There's never any required minimum balance, and the full premium rate is applied to every dollar in the account. Better still, there's no monthly maintenance fee applicable to this account.

Improve your bottom line with Manulife Bank Business Advantage Account.

## **Easy to access**

Business Advantage Account makes managing your excess short-term cash easy. Simply transfer cash from your operating account online or over the phone<sup>2</sup>, mail us a cheque, set up a direct deposit or make a deposit at a Royal Bank Branch.

When you need the cash again, transfer it back to your operating account, pay a bill online or over the phone<sup>3</sup>, or write a cheque<sup>4</sup>.

## **Easy to track**

Keep track of the account activity and balance online or through optional monthly statements<sup>5</sup>.

<sup>1</sup> Interest rate is variable and may change at any time. For information on current rates, visit [manulifebank.ca](http://manulifebank.ca), or call 1-877-765-2265.

<sup>2</sup> No fee applies to online or phone transfers. Allow two business days.

<sup>3</sup> A \$0.50 fee applies for online bill payments. Allow two business days.

<sup>4</sup> A \$1.50 fee applies per cheque written; cheques are not returned.

<sup>5</sup> A charge of \$12/year applies for the monthly statement option.