

Manulife Bank Advantage Account

Check out the Manulife Bank Advantage:

	Manulife Bank	ING Direct	PC Financial	Dundee Bank of Canada	HSBC	Royal Bank	CIBC	Bank of Nova Scotia	Bank of Montreal	TD Canada Trust
	<i>Advantage Account</i>	<i>Investment Savings Account</i>	<i>Interest Plus Savings Account</i>	<i>Investment Chequing Account</i>	<i>High Rate Savings Account</i>	<i>Royal Money Maker Plus</i>	<i>Bonus Savings Account</i>	<i>Money Master High Interest Savings</i>	<i>Premium Rate Savings Account</i>	<i>Guaranteed Investment Account</i>
Interest Rates										
Interest Rate on first dollar	3.75%	3.50%	4.00%	2.75%	3.25%	0.0%	0.00%	3.00%	2.60%	0.0%
Highest rate available	3.75%	3.50%	4.00%	3.00%	3.25%	3.00%	3.05%	3.00%	3.00%	3.00%
Minimum balance required for highest rate available	None	None	\$1,000	\$25,000	None	\$60,000	\$60,000	None	\$60,000	\$5,000
Deposits										
ABM Deposits	√ ¹		√		√	√	√	√	√	√
Deposit cheque by mail	√	√	√	√	√					
Direct deposit	√	√	√	√	√	√	√	√	√	√
Branch deposits	√ ²				√	√	√	√	√	√
Withdrawals										
ABM Withdrawals	√	√			√	√	√	√	√	√
Direct Payment Purchases	√				√	√	√	√		√
Cheques	√			√		√	√			
Phone/Internet bill payment	√			√	√	√	√	√		√
Selected Fees										
Cheque writing	Free	No chequing	No chequing	Free	No chequing	\$1.50	\$5.00 ³	No chequing	No chequing	No chequing
ABM Withdrawals (Interac)	\$1.25	\$0.75 ⁴	No ABM w/d	No ABM w/d	\$5.00	\$1.50	\$5.00	\$5.00	\$0.85	\$5.00 ⁵
Direct Payment	\$0.50	No debit	No debit	No debit	\$5.00	\$1.00 ⁶	\$5.00	\$5.00	No debit	\$5.00
Summary										
Premium Interest Rate	√	√	√	√	√					
Low Fees	√	√	√	√					√	
Full access to money	√					√	√	√		√
No minimum balance req.	√	√			√			√		√

Source: www.ingdirect.ca, www.pcfincial.ca, www.dundeewealthbank.com, <http://www.hsbc.ca>, <http://www.royalbank.ca>, <http://www.cibc.ca>, <http://www.scotiabank.ca>, www.bmo.ca, www.tdcanadatrust.ca.

As at November 27, 2006, variable annual interest on Advantage Account is 3.75%. Interest is calculated on the total daily closing balance and paid monthly. The 3.75% interest rate also applies to Business Advantage Account. Rate is subject to change. Rates for other banks are also as of November 27, 2006 and are subject to change.

1 Manulife Bank: ABM deposits can be made at bank machines bearing THE EXCHANGE logo

2 Manulife Bank Advantage Account Clients can make deposits at any Royal Bank Branch

3 CIBC: One free transaction per month

4 ING Direct: Four free ABM withdrawals per month

5 TD Canada Trust: One free electronic transaction per month

6 Royal Bank: One free debit payment per automated deposit, plus one additional free per payroll cycle