



**1.50%\***

In business, every dollar counts

### **Make your short-term cash work harder**

For many business owners, managing short-term cash involves a compromise. Keeping excess cash in your operating account ensures your money is accessible but it's probably not contributing to your bottom-line. Investing your excess cash in Money Market funds or Treasury bills ensures your money is growing but accessing your cash quickly may be difficult and costly. With Manulife Bank's Business Advantage Account, you no longer need to make this compromise.

### **Give your business an advantage**

Business Advantage Account provides the accessibility and the growth you deserve for your business' excess cash.

With Business Advantage Account, you can maintain easy access to your money since it is never locked-in, and there are no withdrawal restrictions or penalties. This account<sup>1</sup> allows you to:

- Use our Internet and telephone services to keep track of your account<sup>2</sup>, pay bills, transfer money from your operating account and make account inquiries 24-hours-a-day.
- Write cheques.
- Make deposits at any Royal Bank branch.

Manulife Bank<sup>3</sup> is a wholly-owned subsidiary of Manulife Financial, one of Canada's largest and most respected financial institutions.

**Make every dollar count. Open a Business Advantage Account today.**

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\* As at October 5, 2010, a variable annual interest rate of 1.50% is applied to all funds in the account. Interest is calculated on the total daily closing balance and paid monthly. Rate is subject to change without notice. Visit [manulifebank.ca](http://manulifebank.ca) or call 1-877-765-2265 for current rates.

1 No monthly maintenance fee. No fee for phone or online transfers. \$0.50 fee for online bill payments. \$1.50 fee per cheque written. Cheques not returned. Ask your financial advisor for a complete schedule of service charges and fees or visit [manulifebank.ca](http://manulifebank.ca)

2 A charge of \$12/year applies for the monthly statement option.

3 Manulife Bank of Canada, member of Canada Deposit Insurance Corporation. Visit [cdic.ca](http://cdic.ca) or call 1-800-461-2342 for details.