

Rate Comparison for Business Savings Accounts

	Manulife Bank <i>Business Advantage Account</i>	Royal Bank <i>Business Essentials Savings Account</i>	CIBC <i>Business Interest Account</i>	Bank of Nova Scotia <i>Business Investment Account</i>	Bank of Montreal <i>Business Premium Rate Savings Account</i>	TD Canada Trust <i>Business Savings Account</i>
Product Summary	High interest, fully liquid investment account for businesses' excess cash.	A compliment to an operating account, with premium interest rates.	A tiered investment savings account for business clients to invest surplus funds.	A tiered-rate investment account for businesses with surplus balances.	Traditional savings account designed to complement a business operating account.	Tiered interest non-chequing investment account designed to complement a business chequing account.
Interest Rate	1.00%	\$0 - \$99,999 0.00% \$100,000 - \$249,999 0.07% \$250,000 + 0.10%	\$0 - \$999,999 0.05% \$1,000,000 + 0.25%	\$0 - \$249,999 0.25% \$250,000 - \$999,999 0.40% \$1,000,000 + 0.55%	\$0 - \$5,000,000 0.25%	\$0 - \$99,999 0.00% \$100,000 - \$249,999 0.10% \$250,000 - \$4,999,999 0.25% \$5,000,000 + 0.00%

Source: www.rbcroyalbank.com, www.cibc.ca, www.scotiabank.ca, www.bmo.ca, www.tdcanadatrust.ca.

As at September 3, 2009, the variable annual interest rate of 1.00% is applied to all funds in the Business Advantage Account. Interest is calculated daily on the total closing balance and paid monthly. Rate is subject to change without notice. Rates for other banks are as at September 3, 2009 and are subject to change without notice.