

Manulife Bank Advantage Account: Check out the Manulife Bank Advantage

	Manulife Bank	ING Direct	PC Financial	HSBC Direct	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>Direct Savings Account</i>	<i>RBC High Interest eSavings</i>	<i>Bonus Savings Account</i>	<i>Power Savings Account</i>	<i>Smart Saver Account</i>	<i>Guaranteed Investment Account</i>
Interest Rates									
Interest Rate on first dollar	1.00%	1.20%	0.50%	0.80%	0.75%	0.10%	0.00%	0.00%	0.00%
Highest rate available	1.00%	1.20%	1.00%	0.80%	0.75%	0.75%	1.00%	1.00%	0.75%
Minimum balance required for highest rate available	None	None	\$1,000	None	None	\$5,000	\$5,000	\$5,000	\$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	No chequing	\$5.00	\$5.00 ³	\$5.00	No chequing	No chequing
ABM Withdrawals (Interac)	\$1.25	\$0.75 ⁴	No ABM w/d	Free	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00 ⁵
Direct Payment	\$0.50	No debit	No debit	Free	\$5.00	\$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.pcfincanancial.ca, <http://www.hsbcdirect.ca>, <http://www.royalbank.ca>, <http://www.cibc.ca>, <http://www.scotiabank.ca>, www.bmo.ca, www.tdcanadatrust.ca.

As at December 15, 2009, variable annual interest on Advantage Account is 1.00%. Interest is calculated on the total daily closing balance and paid monthly. The 1.00% interest rate also applies to Business Advantage Account. Rate is subject to change. Rates for other banks are as of December 15, 2009 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