



1.00%* | 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 account¹ allows you to:

- Use our Internet and telephone services to keep track of your account,² 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 Bank³ 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.

* As at August 13, 2009, variable annual interest of 1.00% 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. Visit 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

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 or call 1-800-461-2342 for details.