

3.75%¹

Because in business, every dollar counts

Make your short-term cash work harder

If you're like many business owners, managing your short-term cash often involves a compromise. You could keep your excess cash in your operating account. This ensures your money is accessible but the low interest rate means it's not contributing to your bottom-line. Or you could invest your excess cash in Money Market funds or Treasury bills. This ensures your money is growing but accessing your cash in a hurry 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 you with the accessibility you want and the growth you deserve for your business' excess cash. With Business Advantage Account you can:

- Write cheques, use our Internet and telephone services to pay bills, transfer funds and make account inquiries 24-hours-a-day
- Make deposits at any Royal Bank branch or transfer money from your operating account online or over the phone
- Keep track of your account activity and account balance online or through optional monthly statements²
- Maintain easy access to your money since it is never locked-in, and there are no withdrawal restrictions or penalties³
- Be confident that your money is safe. Manulife Bank⁴ is a wholly-owned subsidiary of Manulife Financial, one of Canada's largest and most respected financial institutions



Make every dollar count by setting up a Business Advantage Account for your business. Contact your financial advisor to open a Business Advantage Account today.

- ¹ As of May 29, 2006, variable annual interest of 3.75% 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.
- ² A charge of \$12/year applies for the monthly statement option.
- ³ 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.
- ⁴ Manulife Bank of Canada, member of Canada Deposit Insurance Corporation. Visit cdic.ca or call 1-800-461-2342 for details.

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