



## BUSINESS ADVANTAGE ACCOUNT

1.20%\* – 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 allows you to:

- Use our online, mobile and telephone services to keep track of your account, pay bills, transfer money from your operating account and make account inquiries 24-hours-a-day.

- Send and receive *Interac*® e-Transfers.
- Write cheques.
- Make deposits at any RBC Royal Bank branch.

Although there is no monthly maintenance fee, certain transactions may be subject to a fee. For complete details, visit [manulifebank.ca](http://manulifebank.ca).

Manulife Bank is a wholly-owned subsidiary of Manulife, one of Canada's largest and most respected financial institutions.

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

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

Manulife Bank reserves the right to restrict deposits greater than \$2 million per client. For amounts greater than \$2 million or for more information, please contact Manulife Bank at 1-877-765-2265. \*As at November 2, 2018, a variable annual interest rate of 1.20% 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.

For more information, please visit [manulifebank.ca](http://manulifebank.ca)



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