



Business Advantage Account: High-interest savings

Make surplus cash earn its keep until you need to spend it.

Perk up your primary operating account with an interest-bearing new companion! The **Business Advantage Account** grows interest on idle cash without ever having to lock it in.

1. Boost the bottom line by earning interest, but keep full liquidity

- Every dollar you deposit earns premium interest – no minimum balances or tiers
- Easily transfer cash to your operating account when needed

2. Used in tandem with an operating account, the benefits come free

- Bank online or by phone, with robust customer service support
- Pay no monthly account fee
- Unlimited free deposits, pre-authorized payments and Canadian bank-to-bank money transfers
- Chequing, bill payments, *Interac* e-Transfer® transactions available at nominal charge
- Interest earned helps offset charges from your current bank

So many practical uses:

- Accumulate tax installments or emergency funds
- Smooth out peaks and valleys in seasonal income
- Ideal condo board reserve or building fund account
- Treasurer's account for sports clubs, fundraisers
- Income for non-profits restricted from equity investing
- Lower maintenance and better liquidity than GICs

Discover more innovative banking products at manulifebank.ca.

Talk to your advisor to open an account or get more information.

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Manulife Bank's posted deposit rates are effective for amounts totaling up to \$5 million deposited into a particular type of account, whether in one or more than one account of the same type and including joint accounts. Manulife Securities advisors' clients may have different deposit account limits on Advantage account products, please contact your Manulife Securities advisor to find out more. For all other clients, to review your options for amounts greater than \$5 million or for more information, please contact Manulife Bank at 1-877-765-2265 or (fax) 1-877-565-2265. In the event that amounts deposited exceed \$5 million, Manulife Bank may at any time adjust the interest rates applicable to the accounts. Business Advantage Account is offered through Manulife Bank of Canada, member of the Canada Deposit Insurance Corporation (CDIC). Manulife, Manulife Bank & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.