



**1.75%\***

Your chequing account deserves  
to grow

## ADVANTAGE ACCOUNT

### Security, easy access and growth

Most Canadians have a chequing account that provides security and easy access to their cash. However, in exchange for security and access, most of us have given up the potential for growth by accepting a very low rate of interest. With Manulife Bank's Advantage Account, you no longer need to make this compromise.

### Get more for your money with Advantage Account

Advantage Account provides you with the security and access you expect from a chequing account and also includes the growth you normally only get from a GIC or Money Market fund. With Advantage Account you can:

- Access your cash by cheque, ABM withdrawal and debit payments.
- Pay bills, transfer funds and make account inquiries 24-hours-a-day through internet or automated telephone banking services.
- Make deposits at a Royal Bank branch or at any Canadian deposit-taking ABM with THE EXCHANGE<sup>1</sup> symbol.
- Maintain easy access to your money since it is never locked-in and there are no withdrawal restrictions or penalties.<sup>2</sup>

Be confident that your money is safe. Manulife Bank<sup>3</sup> is a wholly-owned subsidiary of Manulife Financial, one of Canada's largest and most respected financial institutions.

**You can have it all with Advantage Account.**

\*As at May 3, 2011, a variable annual interest rate of 1.75% 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 without notice.

<sup>1</sup>Manulife Bank is an authorized user of the trademark "THE EXCHANGE" which is owned by EDS/TransAlliance L.P. Visit [manulifebank.ca](http://manulifebank.ca) for a listing of THE EXCHANGE bank machine locations.

<sup>2</sup>No monthly maintenance fee. No fee for phone or online transfers. \$0.50 fee for online bill payment or direct payment (debit). ABM withdrawal fee is \$1.25 in Canada. Cheques not returned. Ask your financial advisor for a complete schedule of service charges and fees.

<sup>3</sup>Manulife Bank of Canada, member of Canada Deposit Insurance Corporation. Visit [cdic.ca](http://cdic.ca) or call 1-800-461-2342 for details.

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AB0452E 05/2011