



Advantage Account: High-interest savings & chequing

Simplicity works. Earn high interest and bank for free from one smart personal account.

1. Grow your money

- Every dollar earns high daily interest
- You don't have to lock in your savings
- Your deposits are eligible for CDIC insurance

2. Make unlimited free everyday transactions

- Pay no monthly account fee
- Keep just \$1,000 in your account and all everyday transactions are free, including:
 - debit purchases, ABM cash withdrawals, bill payments and outbound *Interac*® e-transfers
- Many transactions are free at any balance, including:
 - Canadian bank-to-bank money transfers, pre-authorized payments, inbound *Interac*® e-transfers, and writing cheques

3. Bank where and when you want

- Convenient mobile, online and telephone banking makes banking a breeze
- With access to the second largest network in Canada, finding an ABM is easy
- Supported by 365 days-a-year customer service

“This may be the most useful savings account in Canada” Rob Carrick, *The Globe and Mail*, 2018

This headline, as Carrick himself noted, made waves. See for yourself how one Advantage Account does the work of separate savings and chequing accounts at other banks, providing “... both a decent rate of interest and some utility for paying bills and accessing cash.”

Manulife Bank ¹	vs.	Big Bank
<i>Advantage Account</i> \$8,000 balance		Savings Account \$6,000 balance
		Chequing Account \$2,000 balance
Earn \$100 interest		Earn \$60 interest
No monthly account fee; transaction fees waived.		Pay \$154 in fees
+ \$100/year You keep all the interest you earn.		- \$94/year You pay more fees than you earn in interest.

With *Advantage Account*, you come out **\$194 ahead each year.**

Discover more innovative banking products at manulifebank.ca

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

¹ This illustration assumes the Advantage Account pays 1.25% interest compared with 1.00% interest on a big bank savings account. The illustration compares common daily banking transactions available for free with Advantage Account (when the account balance is \$1,000 or higher) to unlimited chequing accounts at most banks that charge a \$12 monthly account fee plus a \$1 transaction fee per *Interac*® e-transfer and \$1.50 transaction fee per use of another bank's ABM. Visit manulifebank.ca for additional details about the features and transactions available for Advantage Account clients.

* As at [redacted], the variable annual interest rate of [redacted] is applied to all funds in the account. Interest is calculated daily on the total closing balance and paid monthly. Rate is subject to change without notice. For the current rate, visit manulifebank.ca/rates.

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