

Manage cash flow on your terms

To manage a company successfully, financial flexibility is key. That’s why we created Manulife One for Business (M1B). It’s a line of credit secured by a collateral mortgage on commercial property. But more than that, it can give you a competitive advantage to help your business thrive.

Canada’s most flexible commercial mortgage

M1B provides three unique benefits:

- Easy, anytime access to equity in your property
- Flexible repayment options to help alleviate cash-flow pressures
- The opportunity to save thousands on interest by paying down debt sooner

It’s the only account of its kind that adapts to the dynamics of your business – empowering you to manage cash flow on your terms.

It’s one account. Made simple.

With the “All-in-one” account feature, you don’t need a separate credit line, savings and chequing account.

Every deposit you make immediately pays down your credit line. Your need for a float is eliminated since cheques and payments are automatically processed against your line of credit.

You’ll also receive online access, debit card, deposit slips and cheques – everything you’ll need to manage your business from the convenience of one account.

Compare M1B to traditional commercial mortgages

If you’re used to traditional commercial mortgages, you’ll appreciate the flexibility of M1B and how it can put you in charge.

	Traditional Commercial mortgage	Manulife One for Business
Access to funds	Lump sum payment, whether or not you require full amount immediately	Line of credit (with fixed rate options); borrow funds as you need them
Principal repayment	Require principal payments as soon as you draw down funds	Pay down principal on your own schedule; or make interest-only payments to ease cash flow pressure; borrow back principal when you need it
Prepayment privileges (on fixed terms and rates)	Usually none	If you decide to fix a rate and term, you can prepay up to 20% of the outstanding fixed balance each year without pre-payment charges
All-in-one account privileges	None	Combined business lending, interest earning and business chequing.

Get Canada’s most flexible commercial mortgage working for you

More than just a line of credit, M1B offers a comprehensive solution for many of your business banking needs:

- Floating-rate main account
- Up to five fixed-rate, fixed-term sub accounts
- Chequing, bill payments, Internet and telephone banking
- Debit card and Automated Banking Machine access

- For fixed terms, prepay up to 20 per cent per year with no penalty
- Once debt is repaid, a competitive rate paid on every dollar
- Comprehensive monthly statement tracks every dollar in your account

Please review the Mortgage Broker Checklist for further products information and qualifying criteria.

