

# Fee for service accounts

Effective March 1, 2018

## Negotiated Account Fee

Account fee based on a percentage of the market value of your account.<sup>1</sup> See your advisor for details.

| Other fees  | TFSA                    | Registered/<br>Non-registered<br>accounts |
|---|-------------------------|---|
| Deregistration/withdrawal — partial/full            | \$25 <sup>2</sup> /\$50 | \$25 <sup>3</sup> /\$200 <sup>3</sup>     |
| Transfer out <sup>4</sup> — partial/full            | \$25/\$50               | \$75/\$250                                |
| Swap  | \$100                   | \$100                                     |
| Manual fund transaction/annual position             | \$100/\$50              | \$100/\$50                                |
| Small business security transaction/annual position | n/a                     | \$200/\$150                               |
| Manual cheque                                       | \$10                    | \$10                                      |
| Account research (per hour)                         | \$50                    | \$50                                      |
| NSF/returned item                                   | \$50                    | \$50                                      |
| Legal judgment related distribution                 | \$100                   | \$100                                     |
| Estate settlement                                   | \$375                   | \$375                                     |
| Mutual fund trade (waived for electronic, PAC, SWP) | \$10                    | \$10                                      |
| ETF trade online/phone or fax                       | \$35/\$50 <sup>5</sup>  | \$35/\$50 <sup>5</sup>                    |
| Certificate request regular/rush                    | \$50/\$200              | \$50/\$200                                |
| U.S. certificate request                            | \$200 US                | \$200 US                                  |
| Replacement of lost certificate                     | \$65                    | \$65                                      |

Interest rates paid on cash balances or charged on debit balances are subject to change without notice. Up-to-date information on our rates is available at [b2bbank.com/dealerservices/fees](http://b2bbank.com/dealerservices/fees).

For more information, please call **1.800.387.2087** or visit [b2bbank.com/dealerservices](http://b2bbank.com/dealerservices).

<sup>1</sup>Collected from your account monthly and distributed among your dealer, financial advisor, and B2B Bank Financial Services Inc. (B2BBFSI). Annual administration fees may be paid in full or in part under arrangements with mutual fund companies or other business entities, such as your dealer. Annual position fees are payable as at May 15<sup>th</sup>. <sup>2</sup>First two partial withdrawals per calendar year are free. <sup>3</sup>Withdrawal fees are not applicable on non-registered accounts. <sup>4</sup>Transfer out fees may be paid in full or in part under arrangements with mutual fund companies or other business entities, such as your dealer. <sup>5</sup>Fills are not guaranteed and all trade orders will expire at the end of each trading day. Fees will be charged on partial and fully filled orders. Only one fee will apply if several partial fills are required to complete a trade order within the same trading day. All fees or charges (excluding chargeable interest and commissions) will not be changed without 60 days prior written notice. Interest charges and commissions are subject to change at any time without prior notice. Federal and provincial sales taxes may apply to fees. B2B Bank Financial Services Inc. is a member of the Mutual Fund Dealers Association of Canada (MFDA) and does not endorse nor promote any investment products, programs or strategies. B2B Bank is a trademark used under license.