

Direct Trading

Effective September 30, 2020

	Account w/ Investment Loan ²	TFSA	Registered/ Non-registered accounts
Annual administration fees¹			
Matched ³ accounts	n/a	\$50 ⁴	\$50 ⁴
All other accounts	n/a	\$50 ⁴	\$150 ⁴
Other fees			
Deregistration/withdrawal – partial/full	Free	\$25 ⁵ /\$50	\$25 ⁶ /\$200 ⁶
Transfer out ⁷ – partial/full	Free	\$25/\$50 ⁸	\$75/\$250 ⁸
Swap	n/a	\$100	\$100
Manual fund transaction/annual position	\$100/\$100	\$100/\$100	\$100/\$100
Small business security transaction/annual position	\$200/\$200	n/a	\$200/\$200
Manual cheque	n/a	\$10	\$10
Account research (per hour)	\$50	\$50	\$50
NSF/returned item	\$50	\$50	\$50
Legal judgment related distribution	Free	\$100	\$100
Estate settlement	Free	\$375	\$375
Mutual fund trade (waived for electronic, PAC, SWP)	\$25	\$25	\$25
Certificate request regular/rush	\$50/\$200	\$50/\$200	\$50/\$200
U.S. certificate request	\$200 US	\$200 US	\$200 US
Replacement of lost certificate	\$65	\$65	\$65
Paper statement fee (per consolidated statement)	Free	\$3.00 ⁹	\$3.00 ⁹



Self-directed mortgages (held in a B2B Bank Securities Services Inc. direct trading account)	Per mortgage/transaction
Set-up (arm's length only)	\$250
Transfer-in (arm's length only)	\$250
Annual fee	\$250
Renewal	\$200
Late renewal fee (\$300 waived if renewed within 30 days of maturity)	\$500
Transfer-out	\$250
Discharge	\$250
NSF/returned item	\$50
Manual payment processing	\$50
Legal notice	\$50
Payment schedule change	Free
Statement	Free
Initiating legal action fee	\$1,000 minimum

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.

For more information about Direct Trading, please call the Trading Desk at **1.866.542.3403** or visit b2bbank.com/dealerservices.

¹Annual administration fees are payable as at April 30th and charged per account, per year and are not pro-rated. Annual position fees are payable as at May 15th. ²Certain fees are waived for investment accounts holding pledged collateral associated with an investment loan. Ninety (90) days after the investment loan is paid in full, the account status will change and all fees applicable to investment accounts will apply. ³An account is considered matched if held under B2B Bank Securities Services Inc. (B2BBSSI) Direct Trading through the Trading Desk combined with one or more similar existing accounts held under B2B Bank Financial Services Inc. or B2B Bank Intermediary Services Inc. through a licensed mutual fund advisor or an introducing dealer. ⁴Annual administration fees may be paid in full or in part under arrangements with mutual fund companies or other business entities, such as your dealer. ⁵First two partial withdrawals per calendar year are free. ⁶Withdrawal fees are not applicable on non-registered accounts. ⁷Transfer out fees may be paid in full or in part under arrangements with mutual fund companies or other business entities, such as your dealer. ⁸A full annual administration fee, without any fee reductions, will also be charged on a full transfer out, unless within 60 days following the April 30th preceding such transfer request (i) the transfer out request is received; and (ii) the current annual administration fee for the account has previously been paid for or has otherwise been waived in full. ⁹Paper statement fees are charged per each consolidated statement produced and are payable annually or at the time of a full transfer out or full deregistration/withdrawal. Paper statement fees will be collected from holdings in June. Paper statement fees are waived for clients receiving statements via eDelivery and are assessed monthly. Paper statement fees will also be waived for duplicate copies of statements and for investment accounts holding pledged collateral associated with an investment loan. This fee schedule applies only to accounts serviced directly by the B2BBSSI Trading Desk. 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 Securities Services Inc. is a Member of the Canadian Investor Protection Fund. B2B Bank Securities Services Inc. is a dealer member of the Investment Industry Regulatory Organization of Canada (IIROC) and does not endorse nor promote any investment products, programs or strategies. B2B Bank is a trademark used under license.