



HIIA Account Characteristics

- B2B Bank pays a competitive rate of interest on every dollar in your account. The interest rate varies from time to time and may be changed without notice.*
- Interest is calculated daily on your closing balance and paid monthly.
- Interest will be credited to your account as a reinvested distribution or, upon your request, paid as a cash distribution to your brokerage account.
- CDIC eligible.
- No account fees or transaction fees associated with your HIIA.**
- Unlimited transactions.
- Minimum purchase is \$1.
- Maximum account balance is \$5,000,000. Transactions that result in balances exceeding this limit will not be accepted.

* Current interest rates are found at b2bbank.com.

** Brokerage account fees may apply depending on where your account is held.

Access to your Account

- You must deposit or withdraw funds through your account with your financial advisor or broker.

Advisor Compensation

- B2B Bank will pay compensation to your financial advisor or broker at the rate of 25 bps annualized, calculated on the daily closing balance (A series only).
- No compensation is paid on F series.

About B2B Bank

- B2B Bank is a wholly-owned subsidiary of Laurentian Bank of Canada.
- B2B Bank is a member of the Canada Deposit Insurance Corporation (CDIC).

Protecting Your Privacy

Protecting your privacy and the confidentiality of your personal information is fundamental to the way we do business at B2B Bank. We are committed to keeping your personal and financial information accurate, secure, confidential and private. Our Privacy Statement sets out our full privacy commitment to you and your privacy rights and is available on request and on our website at b2bbank.com.

Problem Resolution

- Talk to your financial advisor who has the ability to act on your behalf with regard to any problems or concerns you may have with your HIIA account.
- You may further escalate your concerns to:
 - in writing to B2B Bank Head of Complaints Resolution Office, 1360 Rene-Levesque Boulevard West, Suite 600, Montreal, Quebec H3G 0E5, Tel. 514-284-7192;
 - Ombudsman for Banking Services and Investments, 20 Queen Street West, Suite 2400 P.O. Box 8, Toronto, Ontario, M5H 3R3, Tel. 416-287-2877, Toll Free 1-888-451-4519; or
 - Financial Consumer Agency of Canada, 427 Laurier Avenue West, 6th Floor, Ottawa, Ontario K1R 1B9, Tel. 613-996-5454, Toll Free 1-866-461-3222.