

High Interest Savings Account (HISA) Business High Interest Savings Account (HISA)

For advisor information only

B2B Bank HISA® B2B Bank Business HISA®

If your clients are like most, they're looking to maximize their savings by getting the best returns possible.

The B2B Bank HISA options are Canadian-dollar savings accounts that provide convenient access to funds and offers a competitive rate of interest. In addition, both the B2B Bank HISA and B2B Bank Business HISA are eligible for CDIC deposit insurance.¹

Highlights

- A competitive interest rate.
- CDIC eligible.¹
- No minimums.
- Up to \$1 million can be held in the account.
- Interest calculated daily on the closing balance and paid monthly.
- Unlimited transactions.
- Unlimited pre-authorized deposits.
- Transfer funds between your B2B Bank HISA or B2B Bank Business HISA and other bank accounts via Inter-Institution Funds Transfer (IIFT).²
- Itemized monthly statements.
- Client access to Telebanking Centre.
- Client account access available via the **B2B Bank Online Banking** website.
- Advisors receive 25 bps annualized trailer paid on the daily closing balance.
- Available to Canadian residents or businesses only.
- Offered in Canadian-dollars only.

For clients who prefer to have their advisors manage their accounts, consider the FundSERV-accessible B2B Bank High Interest Investment Account (HIIA).

To learn more about the B2B Bank HISA or B2B Bank Business HISA, call us at **1.800.263.8349** or visit b2bbank.com.



B2B BANK

High Interest Savings Account (HISA)

Business High Interest Savings Account (HISA)

Effective May 1, 2010

B2B Bank HISA®

B2B Bank Business HISA®

Product features

Interest rates	Visit b2bbank.com for current interest rates. ³
Interest calculation	Interest calculated daily on the closing balance and paid monthly.
Monthly account fee	None

Everyday fees

Transfers (between B2B Bank accounts or accounts at other financial institutions in Canada)	Free
Pre-authorized deposits	Free
Monthly statements	Free
Chequing privileges	Not available
ABM ⁴ access	Not available
Interac ⁵ Direct Payments	Not available
Pre-authorized debits	Not available
Bill payments	Not available

Service fees

Internet or IVR ⁶ access	Free
Transaction history	Free

Miscellaneous fees

Returned item	\$5
Non-sufficient funds (NSF) transaction	\$50
Early closure fee (less than 90 days)	\$25

¹B2B Bank is a member of the CDIC. For more information about CDIC coverage, refer to b2bbank.com for a copy of the CDIC brochure *Protecting Your Deposits*. ²IIFT transfers must be between a business account and a B2B Bank Business HISA or between a personal account and a B2B Bank HISA. ³Interest rates are subject to change at any time without prior notice. ⁴ABM: Automated Banking Machine. ⁵Laurentian Bank of Canada authorized user of the mark. ⁶IVR: Interactive Voice Response (Telebanking). B2B Bank is a wholly-owned subsidiary of Laurentian Bank of Canada. B2B Bank does not provide investment advice to individuals or advisors. B2B Bank does not endorse nor promote any investment programs or strategies. All fees are subject to applicable federal and provincial taxes when applicable and may change without prior notice. [®]B2B BANK, B2B BANK HISA and B2B BANK BUSINESS HISA are registered trademarks of B2B Bank.

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