

Individual accounts

Effective May 1, 2015

Annual administration fees¹	Account w/ Investment Loan²	TFSA	Registered/ Non-registered accounts
First account	Free	\$35	\$135
Additional registered account or additional non-registered account	n/a	n/a	\$75
Non-registered account held with a registered account	n/a	n/a	\$35

**Annual account fees are waived for each account holding 100% B2B Bank products.³
TFSA's with a minimum of \$15,000 can qualify with only 60%.^{3,4}**

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/\$50	\$100/\$50	\$100/\$50
Small business security transaction/annual position	\$200/\$150	n/a	\$200/\$150
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)	\$10	\$10	\$10
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

**Self-directed mortgages
(held in a B2B Bank Securities Services Inc. registered account)**

	Per mortgage/transaction
Set-up (arm's length only)	\$200
Transfer-in (arm's length only)	\$200
Annual fee	\$200
Renewal	\$150
Late renewal fee (\$350 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, please call **1.800.387.2087** 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. 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. 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. ³For registered and non-registered accounts and TFSAs, annual administration fee discounts will apply for accounts holding 100% of B2B Bank products. Such accounts are free of annual administration fees, but are subject to other fees as described in this fee schedule. To qualify, products may consist of any combination of the following: Cash, Money Maximizer, B2B Bank High Interest Investment Account (HIIA), B2B Bank GICs, Laurentian Trust GICs, LBC Trust GICs or Laurentian Bank GICs. ⁴For TFSAs greater than \$15,000, holding 60% of B2B Bank product, will result in an annual administration fee discount. 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. 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 dealer member of the Investment Industry Regulatory Organization of Canada (IIROC) and member of the Canadian Investor Protection Fund and does not endorse nor promote any investment products, programs or strategies. B2B Bank is a trademark used under license.