

Individual accounts

Effective September 30, 2020

| Annual administration fees¹ | Account w/ Investment Loan² | TFSA | Registered/ Non-registered accounts |
|--|---|-------------|--|
| First account | Free | \$50 | \$150 |
| Additional registered account or additional non-registered account | n/a | n/a | \$100 |
| Non-registered account held with a registered account | n/a | n/a | \$50 |

**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/\$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 |
| ETF trade online/phone or fax | n/a | \$35/\$50 ⁹ | \$35/\$50 ⁹ |
| 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 ¹⁰ | \$3.00 ¹⁰ |

**Self-directed mortgages
(held in a B2B Bank Intermediary Services Inc. registered 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, 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. ⁹Fills 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. ¹⁰Paper 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. 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 Intermediary Services Inc. is an AMF-regulated dealer operating in Quebec and does not endorse nor promote any investment products, programs or strategies. B2B Bank is a trademark used under license.