

# Group accounts

| Annual administration fees <sup>1</sup>                            | TFSA                                 | Non-registered           | Registered accounts     |
|--|--------------------------------------|--------------------------|-------------------------|
| Regular account  | \$35                                 | \$100                    | \$100                   |
| Additional registered account or additional non-registered account | N/A                                  | \$50                     | \$50                    |
| Non-registered account held with a B2B Bank Investment Loan        | N/A                                  | Free                     | N/A                     |
| Preferred account <sup>2</sup>                                     | Free                                 | Free                     | Free                    |
| Non-registered account held with a registered account              | N/A                                  | Free                     | N/A                     |
| Other fees   |                                      |                          |                         |
| Deregistration or withdrawal — partial/full                        | \$25 <sup>3</sup> /\$50              | \$25 <sup>4</sup> /\$200 | \$75/\$200              |
| Transfer out <sup>5</sup> — partial/full                           | \$25 <sup>3</sup> /\$50 <sup>6</sup> | \$25/\$250 <sup>6</sup>  | \$75/\$250 <sup>6</sup> |
| DAP/RAP and Third Party C.O.D. transaction/swap                    | \$100                                | \$100                    | \$100                   |
| Manual fund transaction/annual position                            | \$100/\$100                          | \$100/\$100              | \$100/\$100             |
| Small business security transaction/annual position                | N/A                                  | \$200/\$200              | \$200/\$200             |
| Account research (per hour)  | \$25                                 | \$25                     | \$25                    |
| NSF/returned item  | \$30                                 | \$30                     | \$30                    |
| Legal judgment related distribution                                | \$100                                | \$100                    | \$100                   |
| Estate settlement  | \$375                                | \$375                    | \$375                   |
| ETF trade online/phone or fax                                      | \$35/\$50 <sup>7</sup>               | \$35/\$50 <sup>7</sup>   | \$35/\$50 <sup>7</sup>  |
| Paper statement fee (per consolidated statement)                   | \$3.00 <sup>8</sup>                  | \$3.00 <sup>8</sup>      | \$3.00 <sup>8</sup>     |
| Paper trade confirmation fee (per consolidated mailing)            | \$2.00 <sup>9</sup>                  | \$2.00 <sup>9</sup>      | \$2.00 <sup>9</sup>     |

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](https://b2bbank.com/dealerservices/fees).

For more information, please call **1-800-265-6424** or visit [b2bbank.com/dealerservices](https://b2bbank.com/dealerservices).

1. Annual administration fees are payable as at April 30<sup>th</sup> and charged per account, per year and are not pro-rated. Annual position fees are payable as at May 15<sup>th</sup>. 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. If a group sponsor has fewer than five members, the applicable annual administration fee is \$125 (registered, non-registered or DPSP). 2. An account is considered preferred if at least 60% of the account market value (subject to a minimum of \$15,000) is held in B2B Bank products (including Cash, Money Maximizer, B2B Bank High Interest Investment Account (HIA), B2B Bank GICs, Laurentian Trust GICs, LBC Trust GICs or Laurentian Bank GICs) at the time of billing. Accounts with a market value below \$15,000 must be 100% comprised of B2B Bank products. If an account does not meet these criteria, it is subject to regular account fees. 3. First two partial withdrawals per calendar year are free. 4. Withdrawal fees are not applicable on non-registered accounts. 5. Transfer out fees may be paid in full or in part under arrangements with mutual fund companies or other business entities, such as your dealer. 6. A full annual administration fee, without any fee reductions, will also be charged on a full transfer out, unless within 60 days following the April 30<sup>th</sup> 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. 7. Fills 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. 8. Paper 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 and are assessed monthly. Paper statement fees are waived for clients receiving statements via eDelivery, for duplicate copies of statements and for investment accounts holding pledged collateral associated with an investment loan. 9. Applicable to mutual fund trade confirmations issued by B2B Bank Financial Services Inc. Paper trade confirmation fees are charged per each consolidated mailing produced and are payable at the time of mailing. Paper trade confirmation fees are waived for clients receiving trade confirmations via eDelivery, for duplicate copies of trade confirmations 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.

