

Mortgage and Home Equity Line of Credit Services

Contract change services			Mortgage	Home Equity Line of Credit
Renewal	No fee		✓	
Refinancing	No fee		✓	✓
Early renewal or conversion	No fee		✓	
Discharge, transfer or early payout	\$395/\$250	Rest of Canada full/partial	✓	✓
	\$100	MB	✓	✓
	\$75	BC	✓	✓
	No fee	AB, QC	✓	✓
Discharge statement	\$50	Rest of Canada full/partial	✓	✓
	No fee	AB, QC	✓	✓
Port	No fee		✓	
Assumption or release of co-borrower from mortgage	\$350	Includes statement	✓	
Bridge loan	\$500		✓	
Cancellation fee for construction mortgage	No fee		✓	
Transactions, paiements et retraits				
Transactions	No fee	Unlimited transactions		✓
Bill payments	No fee			✓
Cheques	No fee	First order of 50 cheques* *Cost of additional cheques based on style and quantity ordered.		✓
Chequing privileges	No fee			✓
Interac ¹ direct payment	No fee			✓
Interbank debit	No fee			✓
Internet and telebanking access	No fee			✓
Payment on a loan or debit	No fee			✓
Transfers between B2B Bank accounts or accounts at other financial institutions	No fee			✓
Transaction history	No fee			✓
Withdrawal, pre-authorized debit, invoice payment or transfer ² (at a Laurentian Bank ABM ³ or via B2B Bank online banking)	No fee			✓
Other financial institution ABM withdrawal	\$1.50	Interac ¹ (within Canada)		✓
	\$3.00	PLUS ¹ (outside Canada)		✓
Withdrawal at the counter (including withdrawal for invoice payment) or transfer at the counter	\$1.25			✓
Cheque from issuer or pre-authorized payment without sufficient funds (NSF). These fees do not apply:				
(a) More than once within a two-business-day period for the same account;	\$10			✓
(b) If the unauthorized overdraft is less than \$10.				
Fees for returned or dishonoured payment/late payment	\$100		✓	✓
Skip-a-payment or hold-a-payment ⁴	\$75		✓	
Payment frequency change or date change	\$75		✓	
Manual debit or payment by cheque	\$75		✓	✓
Mid-term change or re-amortization	\$75		✓	

Administrative services			Mortgage	Home Equity Line of Credit
Property tax account inquiry	No fee		✓	
Copies of documents from file	\$50	Per item	✓	✓
Amortization schedule (other than initial schedule)	\$50		✓	
Foreign currency payment administration and processing fee	\$35		✓	✓
Mid-year statement or information statement	\$50		✓	
Annual statement (over two years old)	\$100		✓	
Wire or cheque fee for funds	\$35	Per request		✓
Off-site file retrieval	\$75		✓	✓
Hourly research	\$100		✓	✓
Duplicate documents for inactive account (includes offsite retrieval fee)	\$100	Per item	✓	✓
Property insurance renewal	\$125		✓	✓
Duplicate monthly statement	\$50			✓
Re-advancement of a Home Equity Line of Credit in a Homeowner's Kit	No fee			✓

For more information, visit [b2bbank.com](https://www.b2bbank.com) or contact us at **1-800-263-8349**.



1. Laurentian Bank of Canada is the authorized user of mark. **2.** Certain ATM Operators, Financial Institutions and Merchants may charge a convenience fee, user fee or surcharge when using the *INTERAC* or PLUS® or the Accel® Network. These fees are not B2B Bank fees. **3.** ABM: Automated Banking Machine. **4.** Conditions apply. All mortgages are funded by, registered in the name of, administered and serviced by B2B Bank. All fees are subject to applicable federal and provincial taxes where applicable and may change without prior notice. HOMEOWNER'S KIT is a registered trademark of Laurentian Bank of Canada. ©*INTERAC* is a registered trademark of *Interac* Inc., used under license. ©B2B BANK is a registered trademark of B2B Bank.