

Deposit Accounts

Registered and Non-Registered Accounts

Effective May 1, 2015

B2B Bank offers a full suite of Guaranteed Investment Certificate (GIC) products, available for both registered and non-registered accounts. This fee schedule applies only to the services we offer as deposit account administrator.

Payments

RRIF/LIF withdrawals (free by electronic deposit to bank account)	\$10	Per cheque
Dishonoured cheque/Non-sufficient funds (NSF)	\$50	

Early redemptions/Modifications¹ (except estate transfers)

Change nominees	\$50	Per certificate
Change of ownership or early redemption due to hardship	\$50	Per certificate
Certificate splits into two or more certificates (rates and terms must remain the same as original)	\$50	Per new certificate
RRSP withdrawal or transfer out (partial or full) prior to maturity	\$50	Plus applicable interest penalties ²

Other

Research ³	\$50	Per hour
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For more information, please visit b2bbank.com or contact us at **1.800.263.8349**.

¹GICs are non-redeemable and non-transferable. If the depositor's GIC is set to auto-renew at maturity, the depositor has ten (10) business days from the time the new GIC is issued, to cancel or modify the investment. B2B Bank may, at its sole discretion, accept requests to redeem GICs prior to maturity or to amend the terms of a GIC, subject to the consumer entering into a new agreement that includes payment of the fees listed. Requests to transfer or redeem a GIC prior to maturity are assessed by B2B Bank on a case-by-case basis and such requests are only considered in exceptional situations such as personal hardship. A letter of direction outlining the nature of the special circumstances is required. Contact B2B Bank for more information.

²Interest penalties may apply and will be calculated at the time of the withdrawal or transfer. ³B2B Bank requires a retainer fee of \$100 prior to the commencement of the search.

All fees are subject to applicable federal and provincial taxes when applicable and are subject to change. B2B Bank acts solely in the capacity of deposit account administrator, and does not provide investment advice to individuals or advisors. B2B Bank does not endorse or promote any investment program or strategy. [®]B2B BANK is a registered trademark of B2B Bank.

