

Unsecured Line of Credit

Effective March 12, 2026

Product features

Credit limit ¹	\$5,000 to \$50,000
Interest rate	See b2bbank.com for current interest rates. ²
Minimum monthly payment	3% of the outstanding balance or \$25; whichever is greater.

Everyday fees

Administration fee	Not applicable
Transactions	Free unlimited transactions
Cheques	First order of 50 cheques: free. Cost of additional cheques based on style and quantity ordered.
Chequing privileges	Free
<i>Interac</i> Direct Payments	Free
Laurentian Bank ABM ³ access	Free
Other financial institution ABM withdrawals	<i>Interac</i> network (within Canada) per item \$1.50. PLUS* network (outside Canada) per item \$3.00.

Internet or IVR service fees

Internet or IVR ⁴ access	Free
Transfers between B2B Bank accounts or accounts at other financial institutions in Canada	Free
Transfer-in – Electronic Funds Transfer (wire)	\$15
Bill payments	Free
Transaction history	Free

Miscellaneous fees

Monthly statements	Free
Returned item	\$5
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; (b) If the unauthorized overdraft is less than \$10.	\$10
Foreign currency conversion	\$6 plus spread

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