

Unsecured Line of Credit

Effective April 30, 2018

Product features

Credit limit ²	\$5,000 to \$50,000
Interest rate	See b2bbank.com for current interest rates. ⁵
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
Interac ³ Direct Payments	Free
Laurentian Bank ABM ⁶ access	Free
Other financial institution ABM withdrawals	Interac network (within Canada) per item \$1.50. PLUS ³ 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
Non-sufficient funds (NSF) transaction	\$50
Foreign currency conversion	\$6 plus spread

The Unsecured Line of Credit product is maintained by B2B Bank but no longer offered for sale. ¹Prime Rate means the annual interest rate announced by B2B Bank from time to time as being its reference rate then in effect (the "Prime Rate"). ²Subject to B2B Bank lending conditions and approval. ³Laurentian Bank of Canada authorized user of the mark. ⁴IVR: Interactive Voice Response (Telebanking). ⁵Interest rates are subject to change at any time without prior notice. ⁶ABM: Automated Banking Machine. B2B Bank is a wholly-owned subsidiary of Laurentian Bank of Canada. B2B Bank acts solely in the capacity of lender and deposit account administrator and does not provide investment advice to individuals or advisors. B2B Bank does not endorse nor promote any investment programs or strategies. All fees are subject to applicable federal and provincial taxes when applicable and may change without prior notice. ©B2B BANK is a registered trademark of B2B Bank.

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