

B2B Bank Chequing Account

Available to existing B2B Bank clients only.*

Effective August 26, 2019

Daily banking fees

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|---|------|
| Monthly account fee | Free |
| Send and receive an <i>INTERAC</i> e-Transfer ^{®+} | Free |
| <i>INTERAC</i> ^{®+} Debit ¹ | Free |
| Electronic fund transfers | Free |
| Transfers between B2B Bank accounts | Free |
| Cheque clearing | Free |
| Pre-authorized deposits/debits | Free |
| Bill payments | Free |

ATM access fees¹

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|---|---|
| THE EXCHANGE ^{®+} Network ATMs | Free |
| Accel ^{®+} debit payments network ATMs (U.S. only) | Free ^{1,2} |
| <i>INTERAC</i> ^{®+} Network ATMs | \$1.50 ¹ |
| PLUS* Network ATMs (outside Canada) | \$4.00 plus a 2.5% foreign currency conversion fee ^{1,3} |

Other fees

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|---|---|
| Cheque supplies | Third party supplier fees apply. Fees vary by quantity and style. |
| Stop payment with complete details | \$12.50 |
| Stop payment with partial details | \$20.00 |
| Bank draft | \$10.00 |
| Early account closure (within 90 days of opening) | \$25.00 |
| Non-sufficient funds (NSF) | \$50.00 |
| Returned items | \$5.00 |
| Overdrawn interest rate | 21% per annum ⁴ |

Dormant annual account fees⁵

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|--------------------|------------------|
| 2 years to 9 years | \$25.00 per year |
| 10 years | \$40.00 |

Record keeping

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|--------------------------|------|
| Monthly online statement | Free |
| Monthly paper statement | Free |

*The B2B Bank Chequing Account is only available to existing B2B Bank clients. Restrictions may apply. ¹Certain ATM operators, financial institutions and merchants may charge a convenience fee or a surcharge fee when using the *INTERAC*, *PLUS*, *Accel* or any other network other than THE EXCHANGE Network. These fees are not B2B Bank fees. ²Foreign currency transactions made by debit card and any fees charged by the ATM provider are converted to Canadian dollars at the exchange rate set by FICANEX Services Limited Partnership and Fiserv EFT in effect on the date the transaction is processed. Any fee charged by the ATM or network operator after conversion to Canadian dollars will then be added. Since exchange rates fluctuate, the exchange rate applied to your account will usually differ from the exchange rate at the time of the transaction. ³Foreign currency transactions made by debit card and any fees charged by the ATM provider are converted to Canadian dollars at an exchange rate set by Visa International in effect on the date the transaction is processed. A fee of 2.5% of the transaction amount after conversion will be added, plus any fee charged by the ATM or network operator after conversion to Canadian dollars. Since exchange rates fluctuate, the exchange rate applied to your account will usually differ from the exchange rate at the time of the transaction. ⁴Interest is calculated daily on the closing overdrawn balance and charged monthly. Each month you will deposit an amount that will cover the monthly overdrawn interest. ⁵Inactive account notices will be sent at two, five and nine years of inactivity. If inactive notice is acknowledged within 60 days, there is no charge. If the balance of the dormant account is less than the fee to be collected, the charges correspond to the remaining balance. B2B Bank is a wholly-owned subsidiary of Laurentian Bank of Canada. All fees are subject to applicable federal and provincial taxes when applicable and may change without prior notice. ⁶B2B BANK is a registered trademark of B2B Bank. *PLUS is a trademark of Visa. Visa Int., used under license. ⁷*INTERAC*, *INTERAC* e-Transfer and *INTERAC* Debit are registered trademarks of Interac Corp., used under license. ⁸THE EXCHANGE is a registered trademark of Fiserv, Inc., licensed for use in Canada by FICANEX Services Limited Partnership. ⁹*Accel* is a registered trademark of Fiserv, Inc. or its affiliates.