

Self-Directed

Registered Accounts

Effective May 1, 2015

Annual fees¹

RRSP ² When holding a Self-Directed Non-Registered Account	\$135 Free ³	
RRIF ⁴ When holding a Self-Directed Non-Registered Account	\$135 Free ³	
Each additional registered account (for clients with more than one account per plan type)	\$75	
Annual safekeeping position	\$300	Per small business asset position

Transaction fees**Funds**

Intermediary-placed FundSERV trades	Free
Non-FundSERV trades	Free

Self-directed mortgages**Per mortgage/transaction**

Annual fee	\$200
Renewal	\$150
Late renewal fee (\$350 waived if renewed within 30 days of maturity)	\$500
Transfer-out	\$250
Discharge	\$250
NSF/returned item	\$50
Manual payment processing	\$50
Legal notice	\$50
Payment schedule change	Free
Statement	Free
Initiating legal action fee	\$1,000 minimum

Transaction fees (cont'd)

Canadian Controlled Private Corporation (CCPC)

Sale, SWAP-out, redemption or withdrawal	\$300 ⁵	Per transaction
--	--------------------	-----------------

Miscellaneous

Duplicate statement	\$10	
Systematic cheque withdrawals RRIF/LIF/LRIF/PRRIF/RLIF	\$25	Per cheque
Electronic deposit to a bank account	Free	
Account research (includes duplicate tax receipts, corporate searches and statements)	\$50	Per hour (minimum \$50)
Ad-hoc or special reports	\$50	Per report
GIC early redemption when allowed by issuer (plus applicable interest penalty)	\$50	Per transaction
Returned item or refused payment	\$50	Per transaction
Transfer out	\$75 \$250 ⁵	Partial Full
Withdrawal	\$75 \$250 ⁵	Partial Full
Estate settlement	\$300	Per estate

For more information, please call **1.800.263.8349** or visit **b2bbank.com**.

¹Annual fees are charged per plan, per calendar year and are not pro-rated. ²RRSP types include individual, spousal and locked-in. Locked-in plans include RLSP, LIRA and LRSP. ³If client holds both a Registered and a Non-Registered account, only one account is charged the annual fee (applies to the account of the client's choice); excludes Tax-Free Savings Accounts. ⁴RRIF types include individual, spousal and locked-in. Locked-in plans include LIF, PRRIF, LRIF and RLIF. ⁵Annual fee for current year also applies and is not pro-rated. All fees are subject to applicable federal and provincial taxes and are subject to change without prior notice. B2B Bank is a wholly-owned subsidiary of Laurentian Bank of Canada. B2B Bank acts solely in the capacity of account administrator, does not assess the quality of investment products held within self-directed accounts or provide advice to advisors or investors and does not authorize any other person to do so on its behalf. The execution of investment instructions by B2B Bank should not be construed as an endorsement of any investment choice, program or investment strategy. Investors are strongly advised to obtain detailed information on the investment itself, the borrower, the responsibilities and obligations of the borrower that will continue after the investment has been made, and to consult with qualified and independent legal, tax or financial planning professionals. B2B Bank does not endorse nor promote any investment products, programs or strategies. This document is intended for licensed financial advisors exclusively and is for information purposes only. ⁶B2B BANK is a registered trademark of B2B Bank.