

## Mortgages

## Mortgage and Home Equity Line of Credit Services

Effective November 14, 2020

Contract change services			Mortgage	Home Equity Line of Credit
Renewal	No fee		✓	
Refinancing	No fee		✓	✓
Early renewal or conversion	No fee		✓	
Creditline re-advance	No fee		✓	
Discharge, transfer or early payout	\$395/\$250	Rest of Canada full/partial	✓	✓
	\$225	MB	✓	✓
	\$75	BC	✓	✓
	No fee	AB, QC	✓	✓
Discharge statement	\$50	Rest of Canada full/partial	✓	✓
	No fee	AB, QC	✓	✓
Port	No fee		✓	
Assumption or release of co-borrower from mortgage	\$350	Includes statement	✓	
Bridge loan	\$500		✓	
Cancellation fee for construction mortgage	No fee		✓	

## Transactions, payment and withdrawal services

Transactions	No fee	Unlimited transactions		✓
Bill payments	No fee			✓
Chequing privileges	No fee			✓
INTERAC® direct payment	No fee			✓
Interbank debit	No fee			✓
Internet and Telebanking access	No fee			✓
Payment on a loan or debit	No fee			✓
Transfers between B2B Bank accounts or accounts at other financial institutions	No fee			✓
Transaction history	No fee			✓
Withdrawal or transfer* at a Laurentian Bank ATM <sup>1</sup> , THE EXCHANGE® Network ATM, Accel® Network ATM, via LBCDirect or as a preauthorized debit)	\$0	*Certain ATM Operators, Financial Institutions and Merchants may charge a convenience fee, user fee or surcharge when using the INTERAC or PLUS® or the Accel® Network. These fees are not B2B Bank Fees.		✓
Cheques	No fee	First order of 50 cheques** **Cost of additional cheques based on style and quantity ordered.		✓
Other financial institution ATM withdrawal	\$1.50	INTERAC (within Canada)		✓
	\$4	PLUS (outside Canada)		✓
Withdrawal at the counter (including withdrawal for invoice payment) or transfer at the counter	\$1.25			✓
Returned item	\$5		✓	✓
Non-sufficient funds (NSF) transaction	\$100		✓	✓
Skip-a-payment or hold-a-payment	\$75		✓	
Payment frequency change or date change	\$75		✓	



Manual debit or payment by cheque	\$75	✓	✓
Mid-term change or re-amortization	\$75	✓	

## Foreign currency conversion

Foreign currency conversions on any transactions at a PLUS Network ATM (abroad)	Exchange rate in effect at time of conversion plus <b>2.5%</b> of converted amount***.
	*** Foreign 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.
Foreign currency conversions on any transactions at a Accel Network ATM (US)	Foreign 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.

## Administrative services

			Mortgage	Home Equity Line of Credit
Property tax account inquiry	No fee		✓	
Copies of documents from file	\$35	Per item	✓	✓
Amortization schedule (other than initial schedule)	\$35		✓	
Currency conversion	\$35 + spread		✓	✓
Mid-year statement or information statement	\$35		✓	
Annual statement (over two years old)	\$100		✓	
Wire or cheque fee for funds	\$35	Per request		✓
Off-site file retrieval	\$75		✓	✓
Hourly research	\$100		✓	✓
Duplicate documents for inactive account (includes offsite retrieval fee)	\$100	Per item	✓	✓
Property insurance renewal	\$125		✓	✓
Duplicate monthly statement	\$35			✓
Re-advancement of a Home Equity Line of Credit in a Homeowner's Kit	No fee			✓

For more information please visit [b2bbank.com](http://b2bbank.com) or contact us at **1.800.263.8349**.

<sup>1</sup>ATM: Automated Banking Machine.

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