

Mortgages

Mortgage and Home Equity Line of Credit Services

Effective July 7, 2012

Contract change services			Mortgage	Home Equity Line of Credit
Renewal	\$85		✓	
Refinancing	\$125	Rest of Canada	✓	✓
	\$75	BC	✓	✓
	Free	AB, QC	✓	✓
Early renewal or conversion	\$150		✓	
Creditline re-advance	\$150		✓	
Discharge, transfer or early payout	\$350/\$125	Rest of Canada full/partial	✓	✓
	\$180	MB	✓	✓
	\$75	BC	✓	✓
	Free	AB, QC	✓	✓
Port	\$350		✓	
Assumption or release of co-borrower from mortgage	\$350	Includes statement	✓	
Bridge loan	\$500		✓	
Cancellation fee for construction mortgage	1% of mortgage		✓	

Transactions, payment and withdrawal services

Transactions	Free	Unlimited transactions		✓
Bill payments	Free			✓
Chequing privileges	Free			✓
Interac ¹ direct payment	Free			✓
Interbank debit	Free			✓
Internet and Telebanking access	Free			✓
Payment on a loan or debit	Free			✓
Transfers between B2B Bank accounts or accounts at other financial institutions	Free			✓
Transaction history	Free			✓
Withdrawal, pre-authorized debit, invoice payment or transfer (at a Laurentian Bank ABM ² or via LBCCDirect)	Free			✓
Cheques	Varies	Cost of cheques based on style and quantity ordered.		✓
Other financial institution ABM withdrawal	\$1.50	Interac ¹ (within Canada)		✓
	\$3.00	PLUS ¹ (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	\$50		✓	✓
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		✓	



Administrative services

			Mortgage	Home Equity Line of Credit
Property tax account inquiry	Free		✓	
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	Free	1-3 times per year		✓
	\$100	4 th or more times per year		✓

For more information please visit b2bbank.com or contact us at **1.800.263.8349**.

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