

# Mortgages

## Mortgage and Home Equity Line of Credit Services

Effective May 1, 2015

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

### Transactions, payment and withdrawal services

Transactions	Free	Unlimited transactions		✓
Bill payments	Free			✓
Chequing privileges	Free			✓
Interac <sup>1</sup> 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 <sup>2</sup> or via LBCDirect)	Free			✓
Cheques	Free*	First order of 50 cheques* *Cost of additional cheques based on style and quantity ordered.		✓
Other financial institution ABM withdrawal	\$1.50	Interac <sup>1</sup> (within Canada)		✓
	\$3.00	PLUS <sup>1</sup> (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		✓	



**Administrative services**

			<b>Mortgage</b>	<b>Home Equity Line of Credit</b>
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			✓

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

<sup>1</sup>Laurentian Bank of Canada is the authorized user of mark. <sup>2</sup>ABM: Automated Banking Machine. All mortgages are funded by, and registered in the name of, Laurentian Bank, and administered and serviced by B2B Bank. All fees are subject to applicable federal and provincial taxes when applicable and may change without prior notice. B2B Bank is a wholly-owned subsidiary of Laurentian Bank of Canada. <sup>3</sup>B2B BANK is a registered trademark of B2B Bank. <sup>4</sup>Laurentian Bank and <sup>5</sup>HOMEOWNER'S KIT are registered trademarks of Laurentian Bank.