

EFFECTIVE APRIL 4, 2012

SELF-DIRECTED REGISTERED ACCOUNT FEE SCHEDULE

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| 1. | <u>ANNUAL ADMINISTRATION FEE:</u> | \$150.00 |
| 2. | <u>ADDITIONAL FEES:</u> | |
| 2.1 | TRANSFER OUT / PARTIAL WITHDRAWALS ETC.: | \$25.00 |
| 2.2 | TRANSFER OUT IN KIND: | \$150.00 |
| 2.3 | DUPLICATE TAX / DEPOSIT RECEIPT: | \$10.00 |
| 2.4 | DELIVERY AGAINST PAYMENT INCLUDING SAFEKEEPING: | \$35.00 |
| 2.5 | SWAP TRANSACTION: | \$150.00 |
| 3. | <u>MORTGAGE ADMINISTRATION FEES:</u> | |
| 3.1 | MORTGAGE ADMINISTRATION ANNUAL FEE: (NON-ARM'S LENGTH OR ARM'S LENGTH) | \$200.00 |
| 3.2 | SET UP FEE – ARM'S LENGTH: | \$125.00 |
| | – NON-ARM'S LENGTH: | \$300.00 |
| 3.3 | RENEWAL FEE: | \$100.00 |
| 3.4 | NSF FEE: | \$50.00 |
| 3.5 | LEGAL NOTICES / ARREARS LETTERS: | \$50.00 |
| 3.6 | PROCESSING POST-DATED CHEQUES: | \$15.00 |
| 3.7 | PRE-AUTHORIZED PAYMENTS (PAP): | FREE |
| 3.8 | PAP PAYMENTS (IRREGULAR) | \$15.00 |
| 3.9 | DISCHARGE FEE: (EXECUTION FEE AND STATEMENT FEE, EXCLUDING PREPARATION OF DOCUMENTATION) | \$200.00 |
| 3.10 | RESEARCH: | \$50.00 / HOUR |

NOTE: YOUR ACCOUNT WILL AUTOMATICALLY BE DEBITED. IF YOU RE-IMBURSE YOUR ACCOUNT OUTSIDE OF THE PLAN, WE WILL ISSUE A RECEIPT FOR INCOME TAX PURPOSES. SUBJECT TO HST.
