

Commissions and Administration Fee Table

Commissions | Internet

lbdb.vmbi.ca

(Effective since August, 2018)

Commissions

Commissions for transactions via Internet

EQUITY TRADING ^{1 2} (CAD and USD)
\$9.95

OPTIONS TRADING ^{1 2 3} (CAD and USD)
\$9.95 + \$1.25 / contract

EXCHANGE-TRADED DEBENTURES
20% discount on telephone commissions

FIXED INCOME
\$1.00 per \$1,000.00 par value ⁶ (a minimum of \$25.00 and a maximum of \$250.00 applies)*

* The price and performance displayed include the commission.

MUTUAL FUNDS ^{4 5}			
Fund Category (According to Fund Family)	Buy	Sell	Switch
No load	\$0	\$0*	\$0
Front-end load	\$0	\$0*	\$0
Back-end load	\$0	\$0**	\$0

* \$45.00 if less than 91 days, except in the case of money markets.

** Deferred fees may be charged by the fund families.

1. A regular commission applies on a daily basis for partial orders.
2. Commissions on US transactions are expressed in US dollars.
3. Exercising and assignment of options: Commissions normally removed on transactions by phone.
4. A minimum investment of \$1,000.00 is required for initial and subsequent fund transactions.
5. Additional fees may be charged by the fund families. Please consult the prospectus.
6. Applies only to bond transactions performed on the secondary market.

Interest Rates*

CREDIT BALANCES	
Cash or margin account (CAD)	
Balance	Prime rate (PR) / Base rate (BR) %
\$0 – \$24,999	PR – 4.00%
\$25,000 – \$49,999	PR – 3.50%
\$50,000 – \$99,999	PR – 2.75%
\$100,000 and over	PR – 2.25%
Cash or margin account (USD)	
All balances	BR – 4.00%
Registered account	
All balances	PR – 3.25%

DEBIT BALANCES	
Cash account (CAD and USD)	
Balance	Prime rate (PR) / Base rate (BR) %
All balances	PR / BR + 4.00%
Margin (CAD and USD)	
Less than \$100,000	PR / BR + 1.00%
\$100,000 and over	PR

* Interest is calculated monthly based on the daily balance (from the 25th to the 24th of the following month) and is charged to the account on the 25th of each month. This charge only applies to interest amounts of \$5.00 and more (1 cent and over for registered accounts).

Information

1360 René-Lévesque Boulevard West, Suite 620 Montréal, Quebec H3G 0E8

Telephone: 514 908-2528

Fax:

514 284-9772

Toll free: 1 877 908-2528

E-Mail:

lbdb@vmbi.ca



A DIVISION OF LAURENTIAN BANK SECURITIES

Commissions and Administration Fee Table

Commissions | Telephone

lbdb.vmb1.ca

(Effective since August, 2018)

Commissions

Commissions for transactions by phone

EQUITY TRADING ^{1 2} (CAD) *	
Share price	Commission
0 ¢ – 24,5 ¢	2.50%
25 ¢ – \$1.00	\$35.00 + ½ ¢ / share
\$1.01 – \$2.00	\$35.00 + 2 ¢ / share
\$2.01 – \$5.00	\$35.00 + 3 ¢ / share
\$5.01 – \$10.00	\$35.00 + 4 ¢ / share
\$10.01 – \$20.00	\$35.00 + 5 ¢ / share
\$20.01 and over	\$35.00 + 6 ¢ / share

* Minimum of \$43.00, maximum of \$250.00. A commission of \$43.00 is charged on all transactions of less than \$2,000.00.

EQUITY TRADING ^{1 2} (USD) *	
Share price	Commission
0 ¢ – 24,5 ¢	2.50%
25 ¢ – \$1.00	\$38.00 + 2 ¢ / share
\$1.01 – \$2.00	\$38.00 + 3 ¢ / share
\$2.01 – \$5.00	\$38.00 + 4 ¢ / share
\$5.01 – \$10.00	\$38.00 + 5 ¢ / share
\$10.01 – \$20.00	\$38.00 + 6 ¢ / share
\$20.01 and over	\$38.00 + 7 ¢ / share

* Minimum of \$43.00, maximum of \$250.00. A commission of \$43.00 is charged on all transactions of less than \$2,000.00.

OPTION TRADING ^{1 2 3} (CAD and USD) *	
Option price	Commission
0 ¢ – \$2.00	\$35.00 + \$1.50 / contract
\$2.01 – \$3.00	\$35.00 + \$2.00 / contract
\$3.01 – \$4.00	\$35.00 + \$2.50 / contract
\$4.01 – \$5.00	\$35.00 + \$3.00 / contract
\$5.01 and over	\$35.00 + \$3.50 / contract

* Minimum of \$43.00.

EXCHANGE-TRADED DEBENTURES
\$40.00 + \$3.00 per \$1,000.00 of nominal value

FIXED INCOME
\$1.00 per \$1,000.00 par value ⁶ (a minimum of \$25.00 and a maximum of \$250.00 applies) + \$50.00 *

* The price and performance displayed include the commission.

MUTUAL FUNDS ^{4 5}			
Fund category (According to Fund Families)	Buy	Sell	Switch
No load	\$0	\$45.00	\$0
Front-end load	\$0	\$45.00	\$0
Back-end load	\$0	\$0*	\$0

* Deferred fees may be charged by the fund families.

PRECIOUS METALS	
Transactions	
Gold and silver	\$25.00 / transaction (buy and sell)

1. A regular commission applies in the case of partial orders.
2. Commissions on American operations are expressed in US dollars.
3. Exercise and assignment of options: Commissions normally removed on transactions by phone.
4. A minimum \$1,000.00 investment is required for initial and subsequent fund transactions.
5. Additional fees may be charged by the fund families. Consult the prospectus.
6. Applies only to bond transactions performed on the secondary market.

Interest Rates*

CREDIT BALANCES	
Cash or margin account (CAD)	
Balance	Prime rate (PR) – %
\$0 – \$24,999	PR – 4.00%
\$25,000 – \$49,999	PR – 3.50%
\$50,000 – \$99,999	PR – 2.75%
\$100,000 and over	PR – 2.25%
Cash or margin account (USD)	
All balances	PR – 4.00%
Registered account	
All balances	PR – 3.25%
DEBT BALANCES	
Cash account (CAD and USD)	
Balance	Prime rate (PR) + %
All balances	PR + 4.00%
Margin (CAD and USD)	
Less than \$100,000	PR + 1.00%
\$100,000 and over	PR

* Interest is calculated monthly based on the daily balance (from the 25th to the 24th of the following month) and is charged to the account on the 25th of each month. This charge only applies to interest amounts of \$5.00 and more (1 cent and over for registered accounts).

Information

1360 René-Lévesque Boulevard West, Suite 620 Montréal, Quebec H3G 0E8

Telephone: 514 908-2528
Toll free: 1 877 908-2528

Fax: 514 284-9772
E-Mail: lbdb@vmb1.ca



A DIVISION OF LAURENTIAN BANK SECURITIES

Commissions and Administration Fee Table

lbdb.vmbi.ca

(Effective since August, 2018)

Administrative Fees ^{1 2}

MANAGEMENT FEES	
Non-registered account ^{3 4}	\$25.00 / quarter
Free if one of the following conditions apply: ⁵	
<ul style="list-style-type: none"> The account is open for less than 180 days; Three (3) transactions giving rise to commissions ⁶ were completed (all accounts) during the past six months; The total value of non-registered accounts (CAD and USD) is \$15,000.00 and over; The client holds a TFSA, RRSP, LIRA, RRIF or LIF. 	
TFSA account ^{7 9}	\$50.00 / year
Free if the following conditions apply:	
<ul style="list-style-type: none"> Two transactions giving rise to commissions ⁶ were completed in TFSA during the past 12 months; The value of assets in all accounts is \$100,000.00 and over. 	
Accounts – Retirement plans ⁹	
RRSP/LIRA (\$0 if the balance is greater than \$25,000.00) ⁷	\$75.00 / year
RRIF/LIF ¹⁰ (Covers pre-authorized withdrawals)	\$75.00 / year
RESP ¹⁰	\$50.00 / year
SSP II account ^{9 10}	\$75.00 / year

OTHER FEES	
Account transfer	\$135.00
Withdrawal – Registered plan ¹¹	\$50.00
Withdrawal – TFSA (Two free withdrawals per calendar year) ⁸	\$20.00
Deposit (reception) of certificate	\$80.00
Instant deposit of the security (quick compensation)	\$250.00 / min. (Varies based on the transfer agent)
Registration of the certificate ¹²	\$80.00
Registration of the security – Rush delivery ¹²	\$200.00
Deposit of the security (with restrictions)	\$100.00
Settlement of estate ¹²	\$150.00
Unclaimed account ¹³	\$50.00 / quarter
Reception against payment	\$50.00
Gold Storage	\$0,10 / ounce / month
Silver Storage	\$0,01 / ounce / month

OTHER FEES (continued)	
Request for cheque	\$10.00
Request for certified cheque	\$15.00
Cheque or withdrawal refusal	\$35.00
Bank (wire) transfer	
North America	\$25.00
Other	\$40.00
Report on capital gains/losses (Informative Document on demand) ¹⁴	\$50.00
Research fees (min. one hour)	\$40.00 / hr
Safekeeping for client (per security/month)	\$20.00
Cross trade	\$50.00
Donation of securities between members of the same family	\$35.00
Account statement (duplicata)	\$10.00
Confirmation (duplicata)	\$20.00
Statement of tax summary (duplicata)	\$10.00
Duplicates after more than six months	\$35.00
Automatic duplicate sent to a third address ¹⁰	\$25.00 / year
Communication with beneficial owner of securities (Fee for non-consent)	\$12.00 / quarter
Client statements and confirmations <u>with</u> Internet access ¹⁵	
Electronic delivery	Free
Mail delivery	\$25.00 / year
Client statements and confirmations <u>without</u> Internet access ¹⁵	
	Free

ACRONYMS

RRSP	Registered Retirement Savings Plan
LIRA	Locked-In Retirement Account
RRIF	Registered Retirement Income Fund
LIF	Life Income Fund
TFSA	Tax Free Savings Account
RESP	Registered Education Savings Plan
HBP	Home Buyer's Plan
LLP	Lifelong Learning Plan
SSP	Stock Savings Plan

- Quebec - GST and PST are extra.
- Outside of Quebec - GST is extra.
- Non-registered accounts: accounts other than RESP, RRSP, LIRA, RRIF, LIF, TFSA, SSP II.
- The fees will be charged to the account at the beginning of the month following the end of each (calendar) quarter.
- The conditions must apply on the last day of the quarter.
- Transactions which give rise to commissions: the purchase and sale of shares, options, warrants or exchange-traded debentures.
- An evaluation of accounts is done on the 30th of September and the fees are charged to the account at the beginning of October.
- The fees will be charged to the account at the beginning of the month following the withdrawal(s).
- Free if opened after June 1.
- The fees will be charged to the account on September 30th, for the calendar year in progress.
- Including the Home Buyer's Plan (HBP) and the Registered Education Savings Plan (RESP).
- Some additional fees may apply.
- Account for which mail has been returned over 12 months.
- Client statements, confirmations and the summary of transactions produced by LBDB are the only official documents.
- An evaluation of accounts is done on the 31st of December and the fees are charged to the account at the beginning of January.

Information

1360 René-Lévesque Boulevard West, Suite 620 Montréal, Québec H3G 0E8

Telephone: 514 908-2528 Fax: 514 284-9772
Toll free: 1 877 908-2528 E-Mail: lbdb@vmbi.ca



A DIVISION OF LAURENTIAN BANK SECURITIES

Commissions and Administration Fee Table

Interest Rates

lbdb.vmb1.ca

(Effective since August, 2018)

Interest Rates*

CREDIT BALANCES	
Cash or margin account (CAD)	
Balance	Prime rate (PR) – %
\$0 – \$24,999	PR – 4.00%
\$25,000 – \$49,999	PR – 3.50%
\$50,000 – \$99,999	PR – 2.75%
\$100,000 and over	PR – 2.25%
Cash or margin account (USD)	
All balances	PR – 4.00%
Registered account	
All balances	PR – 3.25%

DEBIT BALANCES	
Cash account (CAD and USD)	
Balance	Prime rate (PR) + %
All balances	PR + 4.00%
Margin (CAD and USD)	
Less than \$100,000	PR + 1.00%
\$100,000 and over	PR

* Interest is calculated monthly based on the daily balance (from the 25th to the 24th of the following month) and is charged to the account on the 25th of each month. This charge only applies to interest amounts of \$5.00 and more (1 cent and over for registered accounts).

Information

1360 René-Lévesque Boulevard West, Suite 620 Montréal, Quebec H3G 0E8

Telephone: 514 908-2528
Toll free: 1 877 908-2528

Fax: 514 284-9772
E-Mail: lbdb@vmb1.ca



A DIVISION OF LAURENTIAN BANK SECURITIES