

Breakdown of Service Charges

Fees for Transactions Carried Out on the Account

Cheques or Preauthorized Debits

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| ■ Stop payment: | |
| - With complete information (date, amount, name of payee and cheque number) | \$16.00 |
| - With partial information | \$30.00 |
| - For a series of cheques or preauthorized debits | \$30.00 |
| ■ Cheque certification: | |
| - Account holder | \$6.00 |
| - Third party or payee | \$15.00 |
| ■ Cheque or preauthorized debit issued on an account without chequing privileges | \$6.50 |
| ■ Cheque in US\$ or other foreign currency drawn on a CDN\$ account | \$20.00 |
| ■ Cheque in foreign currency cashed or deposited: | |
| - In US\$ | |
| - Processing of US\$ items into US\$ (no fee if the customer has a US\$ account) | US \$7.00 |
| - Processing of US\$ items into CDN\$ | CDN \$7.00 |
| - In a foreign currency other than US\$ | |
| - \$1,000 or less | \$11.00 |
| - Over \$1,000 | \$13.00 |
| ■ Unencoded or unqualified cheque | \$5.00 |
| ■ Overdraft fee for a cheque or a preauthorized debit without sufficient funds (plus interest) | \$5.00 |

Items

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|--|--------|
| ■ Item deposited to account and returned unpaid | Free |
| ■ Postdated item deposited at the ABM | \$5.25 |
| ■ Item received by mail for deposit in account | \$5.25 |
| ■ Holding a postdated item for deposit | \$5.25 |
| ■ Overdraft fee for an item paid or a payment instruction carried out without sufficient funds (plus interest) | \$5.00 |

Other

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|---|---------|
| ■ Closing an account within 90 days of opening | \$16.00 |
| ■ Processing charge per cheque, transaction or item (whether or not related to a loan) returned or rejected due to insufficient funds | \$40.00 |

Fees for the Purchase or Sale of Foreign Currency Banknotes

Customers With a Transaction Account

| | |
|-----------------------|--------------------|
| ■ U.S. dollars | Free |
| ■ Other currencies | |
| - \$100 and under | \$1.75/transaction |
| - \$100.01 to \$1,000 | \$2.75/transaction |
| - \$1,000.01 and over | \$3.75/transaction |

Individuals Without a Transaction Account

- U.S. dollars
 - \$100 and under \$3.00/transaction
 - \$100.01 to \$1,000 \$4.00/transaction
 - \$1,000.01 and over \$5.00/transaction
- Other currencies \$5.00/transaction

Other Fees

Cheques

- Travellers cheques in CDN\$ or foreign currency 1% of total purchase value, min. \$4.50¹
- Repurchase of travellers cheques purchased at National Bank of Canada Free
- Personalized cheques Depending on supplier's prevailing charges

Drafts or Money Orders

- Stop payment², refund or issuance of a duplicate draft or money order:
 - \$100.00 and under
 - US\$ US \$10.00
 - Other currencies CDN \$10.00
 - Over \$100.00
 - US\$ US \$16.00
 - Other currencies CDN \$25.00
- Preparation of draft or money order in foreign currency
 - \$5,000 or less \$7.75³
 - Over \$5,000 \$12.50³
- Money order in CDN\$ \$5.00
- Draft in CDN\$ \$6.50

Confirmations

- Bank confirmation:
 - Per confirmation \$18.00
 - After 30 minutes (hourly rate) \$36.00
- Confirmation of banking charges \$12.00
- Balance inquiry or transaction confirmation by phone \$5.00

Tracing and documents

- Issuing a letter at a customer's request \$10.00
- Tracing or reproducing documents (other than statements of account):
 - Less than 90 days following transaction date \$5.00 each⁵
 - 90 days or more following transaction date⁴ \$10.00 each⁵
Min. \$20.00⁵
- Copy of a previously issued transaction and investment account statement \$5.00
- List of recent transactions requested prior to the production of the monthly account statement \$5.00
- Copy of a previously issued loan (mortgage or other) account statement \$10.00

Other

■ Account dormant for:

| | |
|----------------|----------------------|
| - 1 year | \$10.00 ⁶ |
| - 2 years | \$20.00 ⁶ |
| - 3 to 5 years | \$30.00 ⁶ |
| - 6 or 7 years | \$40.00 ⁶ |
| - 8 or 9 years | \$50.00 ⁶ |

¹ American Express^{®2} Travellers Cheques for two: 1/2 of 1% for US\$ in addition to the commission.

² Does not include costs incurred by the correspondent for the stop payment. Subject to meeting National Bank of Canada requirements and standards.

³ The fee for drafts or money orders in US\$ is charged in US\$.

⁴ The maximum retention period for documents varies according to the applicable legislation.

⁵ Fee charged to the customer even if the request is from a third party.

⁶ These charges will be refunded if the customer acknowledges receipt of the notice within 60 days. If the account balance is less than the applicable administration fee, the entire balance will be debited.

Service Charges for Funds Transfers

■ Overdraft protection:

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|---|------------|
| - Via funds transfer from another account, from a personal line of credit or from a National Bank MasterCard card | \$5.00/day |
| - By mail | \$6.50 |
| - By telephone | \$6.50 |

■ Automated transfers on a fixed date

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|-------------------|--------|
| - Set-up charge | \$5.00 |
| - Transfer charge | \$1.50 |

■ Transfer at the request of another financial institution when closing an account

\$17.00

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Service Charges for Wire Transfers¹

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|---|------------------------------|
| ■ From another financial institution | Min. \$5.00 Max. \$25.00 |
| ■ To another financial institution in Canada or outside Canada (wire charges are extra) | Min. \$15.00 Max. \$60.00 |

¹ For wire transfers involving an intermediary bank, fees may be deducted by the intermediary bank from the amount it sends or receives. Since such fees are determined by the intermediary bank at its discretion, National Bank of Canada disclaims any liability for fees charged by an intermediary bank.

Fees for Transactions on Mortgage Loans

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|---|----------------------|
| ■ Changing mortgage payment frequency | \$50.00 ¹ |
| ■ Changing payment type (variable-rate loans) | \$30.00 |
| ■ Administration fee for processing a notice of sale for unpaid taxes | \$150.00 |
| ■ Administration fee for a loan transferred to another financial institution: | |
| - Quebec | Free |
| - Nova Scotia and Prince Edward Island | \$25.00 |
| - Other provinces | \$250.00 |

- Administration fee for examining documents and preparing resolutions and powers of attorney for discharges (except in Quebec and Alberta) \$75.00
- Fee for preparing a discharge (Ontario only):
 - Registration via the E-Reg system \$175.00² or \$250.00³, as applicable
 - No registration via the E-Reg system Free² or \$75.00³, as applicable

¹ Fees will apply as of the 2nd request for changes within the same term. A renewal is not considered a request.

² Amount applicable when you pay monthly administration fees.

³ Amount applicable when you do not pay monthly administration fees.

Fees for Transactions on Personal Loans

- Processing a payment to creditors for debt consolidation purposes \$25.00

Fees for Safety Deposit Box¹

- New key (minimum) \$12.00
- Annual fee (1 1/2 in. x 5 in.; other sizes available) \$40.00

¹ Taxes are extra.

Fees for Estate Settlement (Liquidation)

Service Charges (Quebec Only)

- Release and transfer of assets at death \$50.00

Service Charges (Canada Except Quebec)

- Estate settlement
 - Estate of \$3,000 or less \$15.00
 - Estate of over \$3,000 \$27.50/hour per employee

For any other information regarding estate settlement services, consult your National Bank advisor.

Fees for Administrative or Legal Proceedings

- Administration fees applicable to each payment, information request or disclosure resulting from administrative or legal proceedings instituted by a third party under applicable legislation (e.g., seizure, bankruptcy, support payments, requirement for information) \$10.00