

TYPE OF FEES	PRODUCTS		
	HI TFSA	GIC	RRSP
TRANSACTIONS			
Withdrawal before maturity of a GIC	n/a	See note ²	n/a
Transfer to another institution	\$35	\$35	n/a
Amounts returned by the financial institution (e.g.: non-sufficient funds cheque or pre-authorized cheque)	\$25	n/a	\$25
Cancellation of the loan within 60 days ³	n/a	n/a	\$50
Modification of the loan following a separation or divorce	n/a	n/a	\$50
Conversion to an accumulation contract (RRSP) or a disbursement contract (RRIF)	n/a	\$100 ⁴	n/a
SEARCHES AND DOCUMENTS			
Last transactions statement – paper copy	\$10	\$10	n/a
Last issued statement – paper copy	\$10	\$10	n/a
Duplicate	\$50	\$50	\$50
Contract history	\$50/hour	\$50/hour	\$50/hour

¹The following transaction fees are effective as of February 1, 2016.

²In certain circumstances, a GIC can be redeemed before maturity. Interest penalties will apply.

³Interest charges apply. The balance of the loan will be processed at the market value when the cancellation is requested.

⁴The \$100 fee applies starting from the 2nd request for conversion. Example: a 59 year-old client request to transfer his RRSP into a RRIF for a first time. No fees apply at this time. A year later, the client decides to convert his RRIF back into an RRSP. A \$100 fee then applies.