

Fee Schedule

Effective as of January 15, 2022

ANNUAL ACCOUNT ADMINISTRATION

Charged annually in arrears on the anniversary date of account opening

Registered Retirement Plans ¹	\$150
Additional accounts.....	\$85
Tax Free Savings Account (TFSA) ²	\$50
If holding Exempt Market Products ³ or Mortgages.....	\$150
Investment Account (non-registered) ⁴	\$150
Additional accounts.....	\$85

¹ Account types: RRSP, RRIF, LIF, LRIF, LIRA, LRSP, PRIF, RLSP, RLIF

² If holding cash, GICs, FundSERV mutual funds or publicly traded securities

³ Also includes Mortgage Investment Corporations (Grandfathered)

⁴ Available to Canadian Residents only

ACCOUNT ADMINISTRATION

Charged per transaction unless otherwise noted

Full Withdrawal, Transfer or Deregistration

Registered plans.....	\$250
Tax-Free Savings Account.....	\$75
Investment Account (non-registered).....	\$75

Partial Withdrawal, Transfer or Deregistration

Registered plans.....	\$75
Tax-Free Savings Account.....	\$35
Investment account.....	\$35
In-kind.....	\$75

RRIF/LIF/LRIF/PRIF/RLIF

Scheduled payments (EFT).....	N/C
Scheduled payment changes (one free per year).....	\$50
Unscheduled payments.....	\$50
In-kind payments (one free per year).....	\$75

Other Charges

Additional paper statement.....	\$10
Documents via courier.....	\$25
Non-sufficient funds/returned items.....	\$50
Account research (per hour).....	\$50
Legal judgment distribution.....	\$100
Estate settlement.....	\$275
Issuance of cheque.....	\$25

Please Note

All fees are subject to applicable taxes. All fees may be revised from time to time at the sole discretion of CWB Trust Services.

Unless otherwise indicated, all transaction and administration fees are charged at the time they are incurred. CWB Trust

Services reserves the right to recover all out-of-pocket expenses, such as re-registration fees, etc. CWB Trust Services

reserves the right to assess fees for extraordinary services not outlined in this schedule.

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CWT.CA

INVESTMENT ADMINISTRATION

Charged per transaction unless otherwise noted

Mortgages

Arm's Length Mortgages

Initial setup fee* (per mortgage).....	\$200
*Reduced fee if all required documents are submitted together ...	\$150
Annual holding fee (per mortgage).....	\$180
Mortgage discharge.....	\$50
Execution of mortgage documents.....	\$50
Mortgage renewal.....	\$50
Additional advance.....	\$50

Non-Arm's Length Mortgage

Initial setup (per mortgage).....	\$325
Annual holding fee (per mortgage).....	\$225
Mortgage discharge.....	\$100
Mortgage renewal.....	\$100

Other Mortgage Fees

Confirmation of mortgage payouts and requests.....	\$50
Mortgage payment schedule changes.....	\$25
Manual payment by cheque (per account & per payment).....	\$5

Grandfathered Assets

Mutual Funds

Mutual fund holding fee (per quarter & per holding).....	\$50
Sell transactions.....	\$75
Segregated fund contract.....	\$100

Publicly Traded Securities⁵

Custody costs (per year, charged quarterly).....	20 bps
Buy & sell.....	\$5
Third-party trade settlement.....	\$30

Exempt Market Securities

EMS holding fee (per quarter & per holding).....	\$50
Sell transactions.....	\$100

⁵ These transaction fees do not include brokerage commissions/fees

Interest rates paid on cash balances and charged on overdrawn accounts are available at: cwbt.ca/rates/interest

