

Administration fees as of January 1, 2010

For reference purposes, below are the fees applicable for certain products and services at National Bank Financial.

ADMINISTRATION FEES*

Account transfer to another financial institution

- > partial transfer \$135[†]
- > total transfer \$135 /group of accounts[†]
(plus fees related to registered plan accounts)

Additional copies of confirmations and/or portfolio statements

- > duplicate \$25 /year
- > triplicate \$50 /year
- > quadruplicate \$75 /year

Bank transfer to another financial institution

(No charge for transfers to the National Bank of Canada or to any of its subsidiaries) \$25

Basic services

\$125/year

Cheque

- > certification \$25
- > returned \$40

Document search

- > within 12 months \$10/document[†]
- > more than 12 months \$75/hr. (min. 1 hr.)[†]

Electronic fund transfer to/from another financial institution

(provided that the NBF account is pre-coded with the appropriate information) no charge

Estate settlement

\$50[†]

FullAccess Service

- > individuals \$200/year
- > holding companies and trusts \$300/year

Letter of undertaking

\$150/year

Issue and/or renewal, tutorship or curatorship account

Quebec stock savings plan (QSP II)

\$125/year[†]

Registration of physical certificates

\$100[†]

- > accelerated \$200[†]

Securities in safekeeping registered in client's name

\$50/account/month[†]

Stop payment

\$20

REGISTERED PLANS

Portfolio RRSP, LIRA, RRIF or LIF

\$125/year[†]

Transition RRSP

\$50/year[†]

Portfolio RESP

\$50/year[†]

TFSA Portfolio

\$50/year[†]

Other fees

- > Withdrawal from RRSP or LIRA \$50[†]
- > Closing an RESP account \$50[†]
- > Closing an RRSP, LIRA, RRIF or LIF account \$135[†]
- > Partial transfer of an RRSP, LIRA, RRIF, LIF, RESP or TSFA \$135[†]
- > Total transfer of an RRSP, LIRA, RRIF, LIF, RESP or TSFA \$135[†]
- > Inclusion of private company shares in a Portfolio-type plan \$250 / company[†]
(initial inclusion)
- > Substitution of cash or securities 5 free securities/year,
\$35/subsequent security
- > Predetermined RRIF, LIF or RESP withdrawals no charge
- > Change of RRIF or LIF withdrawal instructions during the course of the year no charge

* Fees are charged in the currency of the account.

† Fees marked with a † are subject to GST and PST. Others are either exempt or detaxed.