

Annual Administration Fees

- \$150 First Account
- \$75 Second Account in Annuitant's Name

Discount does not apply to Tax Free Savings Accounts (TFSA), Individual, Corporate, or Joint accounts.

The Annual Administration Fee is charged immediately upon the opening of an account and is prorated to half price for accounts opened August 1st or later each year. The full Annual Administration Fee will then be charged on January 1st of each year thereafter.

Exempt Market Security Fees

- \$75 Purchase or Contribution/Exchange of Security (takeover or transfer)

Mortgage Fees

- \$150 Purchase or Contribution
- \$200 Transfer In
- \$15 Monthly Mortgage Fee (per mortgage/per account funded after March 31st, 2020)
- \$50 Additional Advance
- \$25 Discharge
- \$50 Execution of Documents
- \$25 Payment Schedule Change
- \$25 Payment of Mortgage Invoice
- \$25 Payout Statement
- \$50 Renewal

Publicly Traded Security Fees

- \$50 Administration Fee (per trade, plus applicable brokerage commissions and charges)
- \$75 Contribution

Withdrawal / Transfer Out Fees

- \$75 Partial Withdrawal or Transfer Out
- \$150 Full Withdrawal or Transfer Out - In Cash
- \$250 Full Withdrawal or Transfer Out - In Kind

Income Fund Fees

- \$50 Unscheduled Income Fund Payment - In Cash
- \$75 Income Fund Payment - In Kind

Other Fees

- \$10 Cheque Processing Fee (per deposit/per investment/per account)*
- \$10 Mailing Fee
- \$25 Account Research (per hour)
- \$25 Issuance of Cheque
- \$50 Returned Item / NSF Transaction
- \$125 Tax Deduction Waiver
- \$150 Estate Settlement (per account)

**Does not apply to contributions and fee payments made by cheque.*

Olympia Trust Company reserves the right to recover all out-of-pocket expenses. Any miscellaneous fees for services provided by third parties will be charged at cost. Olympia Trust Company may assess fees for extraordinary services not outlined in this schedule.

Pursuant to your account agreement, you agree to pay Olympia Trust Company annual fees and transaction fees in exchange for providing services in connection with your self-directed account. All fees are charged when the transaction is processed except the annual administration fee.

A late payment charge of 2% per month will apply to any overdraft amounts not paid by March 1st of each year.

All fees are subject to applicable taxes.