

SERVICE CHARGES & FEES

EFFECTIVE OCT. 1, 2023

REGISTERED PLANS SERVICE FEES

Partial Plan Transfer-Out	\$100.00
Full Plan Transfer-Out	\$150.00
Partial Plan Deregistration	\$50.00
Full Plan Deregistration (Including Estates)	\$75.00
Unscheduled RRIF Withdrawal	\$25.00

REGISTERED PLAN ANNUAL ADMINISTRATION FEE

The Administration fee for your registered plans is billed annually in April.†
The Trustee for your Registered Plan is Natcan Trust Company.

Locked in Fund Locked in Retirement Account Locked in Retirement Income Fund Locked In Retirement Savings Plan Prescribed Retirement Income Fund Registered Retirement Savings Plan Restricted Locked-In Fund Restricted Locked-In Savings Plan Spousal Registered Retirement Income Fund Spousal Registered Retirement Saving Plan	\$125.00 + Tax
Registered Education Savings Plan Registered Disability Savings Plan	\$50.00 + Tax
First Home Saving Account	\$50.00 + Tax
TFSA ††	\$50.00 + Tax

† UMA, SMA, Advice Based and Advice Managed Accounts are set to no charge
†† No charge if billed \$125.00 in another Registered Savings Plan.

OTHER SERVICE FEES

Partial Account Transfer-out (Non-Registered Accounts)	\$100.00
Full Account Transfer-out (Non-Registered Accounts)	\$150.00
Certificate Registration* (Per-Cert.)	\$95.00
Certificate Registration* (Per-U.S. Cert.)	\$95.00
Rush Certificate* (Per-Cert.)	\$200.00
Rush Certificate* (Per-U.S. Cert.)	\$200.00
Wire Transfer-out (Domestic)	\$25.00
Wire Transfer-out (International)	\$50.00
Certified Cheque	\$15.00
Cheque-Insufficient Funds	\$25.00
Cheque-Stop Payment	\$25.00
Bank Wire-in Fee	\$10.00
DAP Charge (Per-Transaction)	\$25.00
Ineligible Mutual Fund (Per-Month)	\$10.00
CCPC Holdings Annual Admin Fee (Per-Security)	\$100.00

* Not including third party charges.

INTEREST CHART

CAD ACCOUNTS	<\$50,000		\$50,000 - \$999,999		>\$1,000,000	
NBIN Code	Debit	Credit	Debit	Credit	Debit	Credit
Non Registered	Prime + 1.5%	Prime - 3.5%	Prime + 1.0%	Prime - 3.5%	Prime + 1.0%	Prime - 3.5%
Registered Account	21%	0%	21%	0%	21%	0%
USD ACCOUNTS	<\$50,000		\$50,000 - \$999,999		>\$1,000,000	
NBIN Code	Debit	Credit	Debit	Credit	Debit	Credit
Non Registered	Prime + 1.5%	Prime - 3.5%	Prime + 1.5%	Prime - 3.5%	Prime + 1.5%	Prime - 3.5%
Registered Account	21%	0%	21%	0%	21%	0%

BORROW FEE

If short selling securities you will be charged a borrow fee for each short position, as set by NBIN. This rate fluctuates and is subject to change without notice.

MISCELLANEOUS FEES

Any miscellaneous fees for services provided by other financial institutions will be charged through at cost. Details available upon request.

ALL FEES ARE SUBJECT TO SALES TAX WHERE APPLICABLE. FOR FURTHER INFORMATION, PLEASE CONTACT YOUR INVESTMENT ADVISOR.