

JPMORGAN CHASE BANK, N.A., TORONTO BRANCH
GLOBAL CORPORATE BANK MID CAP TREASURY SERVICES
STANDARD BUSINESS ACCOUNT SERVICE CHARGES/STATEMENT OF DISCLOSURE

Effective February 1, 2026

Service Description	CAD Charge	USD Charge	Unit of Measure
Account Services			
Account Maintenance	130.00	100.00	Monthly Fee Per Account
Account Statement Paper	32.00	25.00	Monthly Fee Per Account
Bank Credit Check	32.50	25.00	Per Investigation
Bank Confirmations	26.00	20.00	Per Item
Business Account Closing	0.00	0.00	Per account regardless of when account was opened
Inactive Account	0.00	0.00	Inactive after 12 consecutive months of inactivity. Notice sent at two and five years of inactivity
Unclaimed Balances on an Inactive Account	0.00	0.00	After nine years of inactivity, account will be closed and balance transferred to the Bank of Canada
Online Balance and Transaction Reporting	91.00	70.00	Monthly Fee Per Account
Depository Services			
Cash Deposit	3.25	2.50	Per \$1000 deposited (minimum charge of \$25.00)
Returned Cheque (for any reason including insufficient funds)	6.50	5.00	Per Cheque/Draft
Over the Counter – Per Deposit	2.40	1.85	Per Deposit
Over the Counter – Per Cheque/Draft	0.13	0.10	Per Cheque/Draft
Disbursement Services			
Cheque Paid	1.60	1.25	Per Cheque/Draft
Image Storage Per Item	0.04	0.03	Per Cheque
Stop Cheque	11.70	9.00	Per Cheque/Draft
Returned Cheque (for any reason including insufficient funds)	6.50	5.00	Per Cheque
Draft Issuance	13.00	10.00	Per Cheque/Draft
Automated Fund Transfer (ACH/AFT/EFT) Payments			
Incoming Automated Funds Transfer (AFT)	1.00	0.80	Per Transaction
Outgoing Automated Funds Transfer (AFT)	0.52	0.40	Per Transaction
Tax and Bill Payment Enrolment	25.00	19.25	Per Enrolment, Per Service
Tax and Bill Payment Transactions	5.00	3.85	Per Transaction
Bill Payment Monthly Maintenance	10.00	7.70	Monthly Fee
Wire Payments			
Incoming Wire	20.00	15.00	Per Transaction
Incoming Wire – Repaired	22.50	17.00	Per Transaction
Outgoing Wire	26.00	20.00	Per Transaction
Outgoing Wire – Repaired	32.50	25.00	Per Transaction
All Book Transfers	3.25	2.50	Per Transaction
Liquidity			
Single Branch Sweep	71.50	55.00	Monthly Fee
General Services			
Email Inquiries	6.50	5.00	Per Item
Courier Service	32.50	25.00	Per Item
Investigations and Other Services			
Payment Trace Investigation	40.00	30.00	Per Item
Investigation <6 Months	40.00	30.00	Per Investigation
Complex Investigations	80.00	60.00	Per Investigation

Disclosure Statements:

This document may not contain charges for all business deposit account services you may require. The charges set out in this document are the standard fees for common services applicable to business deposit accounts. For more information about other products, services and fees not included in this document, please contact us at the link below and follow the Contact Us prompts: <https://www.jpmorgan.com/country/CA/en/disclosures>

Business clients who have signed a separate agreement with J.P. Morgan confirming non-standard pricing for the services disclosed herein are not affected by these charges during the term of the agreement. Charges for business account services can be levied in the currency of the account, the equivalent CAD/USD conversion at the prevailing rate at the time the fees are processed or based on a compensating balance arrangement.

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