

**JPMORGAN CHASE BANK, N.A., TORONTO BRANCH  
COMMERCIAL BANK MMBSI  
STANDARD BUSINESS ACCOUNT SERVICE CHARGES/STATEMENT OF DISCLOSURE**

Effective February 1, 2026

| Service Description                                           | CAD Charge | USD Charge | Unit of Measure                                                                                      |
|---------------------------------------------------------------|------------|------------|------------------------------------------------------------------------------------------------------|
| <b>Account Services</b>                                       |            |            |                                                                                                      |
| Account Maintenance                                           | 325.00     | 250.00     | 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                                                                              |
| <b>Depository Services</b>                                    |            |            |                                                                                                      |
| Cash Deposit                                                  | 3.25       | 2.50       | Per \$1000 deposited (minimum charge of \$25.00)                                                     |
| Returned Cheque (for any reason including insufficient funds) | 15.50      | 12.00      | Per Cheque/Draft                                                                                     |
| Over the Counter – Per Deposit                                | 3.25       | 2.50       | Per Deposit                                                                                          |
| Over the Counter – Per Cheque/Draft                           | 0.20       | 0.15       | Per Cheque/Draft                                                                                     |
| <b>Disbursement Services</b>                                  |            |            |                                                                                                      |
| 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) | 15.50      | 12.00      | Per Cheque/Draft                                                                                     |
| Draft Issuance                                                | 13.00      | 10.00      | Per Cheque/Draft                                                                                     |
| <b>Automated Fund Transfer (ACH/AFT/EFT) Payments</b>         |            |            |                                                                                                      |
| Incoming Automated Funds Transfer (AFT)                       | 1.00       | 0.80       | Per Transaction                                                                                      |
| Outgoing Automated Funds Transfer (AFT)                       | 0.65       | 0.50       | 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                                                                                          |
| <b>Wire Payments</b>                                          |            |            |                                                                                                      |
| 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                                                                                      |
| <b>Liquidity</b>                                              |            |            |                                                                                                      |
| Single Branch Sweep                                           | 71.50      | 55.00      | Monthly Fee                                                                                          |
| <b>General Services</b>                                       |            |            |                                                                                                      |
| Email Inquiries                                               | 6.50       | 5.00       | Per Item                                                                                             |
| Courier Service                                               | 32.50      | 25.00      | Per Item                                                                                             |
| <b>Investigations and Other Services</b>                      |            |            |                                                                                                      |
| 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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