

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

Effective January 1, 2021

Service Description	CAD Charge	USD Charge	Unit of Measure
Account Services			
ACCOUNT MAINTENANCE	325.000	250.000	Monthly Fee
A/C STATEMENT PAPER	32.000	25.000	Monthly Fee
BANK CREDIT CHECK	32.500	25.000	Per Investigation
BANK CONFIRMATIONS	26.000	325.000	Per Item
BUSINESS ACCOUNT CLOSING	0.000	0.000	Per account regardless of when the account was opened
INACTIVE ACCOUNT	0.000	0.000	Inactive after 12 consecutive months of inactivity. Notice sent at two and five years of inactivity
UNCLAIMED BALANCES/INACTIVE ACCOUNT	0.000	0.000	After nine years of inactivity, account will be closed and balance transferred to the Bank of Canada
Depository Services			
CASH DEPOSIT	3.250	2.500	Per \$1000 deposited (minimum charge of \$25.00)
RETURNED CHEQUE	15.500	12.000	Per Cheque/Draft
OVER THE COUNTER - PER DEPOSIT	3.250	2.500	Per Deposit
OVER THE COUNTER - CHECK DEPOSIT	1.450	1.100	Per Cheque/Draft
Disbursement Services			
CHEQUE PAID	1.600	0.800	Per Cheque/Draft
IMAGE STORAGE PER ITEM	0.040	0.030	Per Cheque
STOP CHEQUE	11.700	9.000	Per Cheque/Draft
DRAFT ISSUANCE	13.000	10.000	Per Cheque/Draft
ACH Payments			
ACH RECEIPT	1.000	0.800	Per Transaction
DIRECT DEBIT PAYMENT	1.000	0.800	Per Transaction
TAX PAYMENT TRANSACTIONS	5.000	3.850	Per Transaction
TAX PAYMENT ENROLLMENT	25.000	19.250	Monthly Fee
Wire Payments			
URGENT RECEIPT	6.500	5.000	Per Transaction
MANUAL RECEIPT	13.000	10.000	Per Transaction
F/CCY PYMT EB STP	26.000	20.000	Per Transaction
F/CCY PYMT EB REPAIR	32.500	25.000	Per Transaction
BOOK TFR DR EB STP	3.250	2.500	Per Transaction
Liquidity			
SINGLE BRANCH SWEEP	71.500	55.000	Monthly Fee
General Services			
EMAIL ADVISE	6.500	5.000	Per Item
TELEPHONE CALL	4.550	3.500	Per Item
Investigations & Other Services			
SIMPLE INVESTIGATION	0.000	0.000	Per Investigation
PAYMENT TRACE INVESTIGATION	26.000	20.000	Per Item
DEBIT AUTHORITY <6 MTHS	32.500	25.000	Per Transaction
INVESTIGATION <6 MTHS	32.500	25.000	Per Investigation

J.P.Morgan

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. 866170