

**J.P. MORGAN CHASE BANK, N.A., TORONTO BRANCH - CIB TREASURY SERVICES
STANDARD BUSINESS ACCOUNT SERVICE CHARGES / STATEMENT OF DISCLOSURE**

Effective OCTOBER 1, 2020

| SERVICE | CHARGE CANADIAN ACCOUNTS | CHARGE U.S. DOLLAR ACCOUNTS | Unit of Measure |
|---|--------------------------------|-----------------------------------|---|
| Business Account Services | | | |
| Account Maintenance | CAD 80.00 | USD 80.00 | Monthly fee |
| Daily Single Branch ZBA Sweep | CAD 55.00 | USD 55.00 | Monthly fee |
| Account Statement Paper | CAD 30.00 | USD 30.00 | Per account |
| Incoming Electronic Funds Transfer (EFT) Credit | CAD 0.80 | USD 0.80 | Per transaction |
| Incoming Electronic Funds Transfer (EFT) Debit | CAD 0.80 | USD 0.80 | Per transaction |
| Bank Confirmation | CAD 100.00 | USD 100.00 | Per confirmation |
| Bank Credit Check | CAD 25.00 | USD 25.00 | Per credit check |
| Business Account Closing | No Charge | No Charge | Per account regardless of when the account was opened |
| Inactive Account | No Charge | No Charge | Inactive after 12 consecutive months of inactivity. Notice is sent at two and five years of inactivity. |
| Unclaimed Balances - Inactive Account | No Charge | N/A | After nine years of inactivity, account will be closed and the balance will be transferred to the Bank of Canada. |
| Cash Deposit Services | | | |
| Cash Deposits | CAD 2.50 | USD 2.50 | Per \$1000 deposited (minimum charge of \$25.00) |
| Check Deposit Services | | | |
| Returned Check - for any reason including NSF | CAD 15.00 | USD 15.00 | Per item |
| Over The Counter (OTC) Deposit | CAD 3.25 | USD 2.50 | Per deposit |
| Over The Counter (OTC) Deposit Service Item | CAD 0.40 | USD 0.30 | Per item |
| Check Disbursements Services | | | |
| Check Paid | CAD 1.25 | USD 1.25 | Per item (USD items eligible for Canadian clearing only) |
| Check Imaging Service | CAD 0.04 | USD 0.03 | Per check imaged |
| Stop Payment | CAD 15.00 | USD 15.00 | Per item |
| NSF Charge | CAD 20.00 | USD 20.00 | Per item |
| Bank Draft Issuance | CAD 15.00 | USD 15.00 | Per draft |
| Electronic Transactions | | | |
| Incoming Wire | CAD 15.00 | USD 15.00 | Per wire |
| Incoming Wire - Manual | CAD 17.00 | USD 17.00 | Per wire manually processed |
| Outgoing Wire - Straight Through Processing (STP) | CAD 20.00 | USD 20.00 | Per automated wire instruction |
| Outgoing Wire - Repaired | CAD 25.00 | USD 25.00 | Per automated wire instruction requiring repair |
| Outgoing Wire - Manually Processed | CAD 100.00 | USD 100.00 | Per telephonic wire instruction received |
| All Book Transfers (STP) | CAD 2.50 | USD 2.50 | Per book transfer debit or credit |
| Electronic Funds Transfer (EFT) Batch File | CAD 10.00 | USD 10.00 | Per file |
| Electronic Funds Transfer (EFT) Debit Pull | CAD 0.40 | USD 0.40 | Per transaction |
| Electronic Funds Transfer (EFT) Credit Push | CAD 0.40 | USD 0.40 | Per transaction |
| Electronic Funds Transfer (EFT) Repair | CAD 2.00 | USD 2.00 | Per repair |
| Electronic Funds Transfer (EFT) Return | CAD 15.00 | USD 15.00 | Per returned item |
| Electronic Funds Transfer (EFT) Recall | CAD 50.00 | USD 50.00 | Per payment recalled |
| Payment Trace Investigation | CAD 33.90 | USD 30.00 | Per payment trace |
| Online Government Tax & Bill Payments: | | | |
| Payment Enrolment | CAD 25.00 | N/A | Per enrolment, per service |
| Payment Transaction | CAD 5.00 | N/A | Per payment |
| Other Services | | | |
| Telephone Inquiry | CAD 3.50 | USD 3.50 | Per call |
| Email Advice | CAD 5.00 | USD 5.00 | Per email |
| Fax Advice or Confirmation - local | CAD 8.00 | USD 8.00 | Per fax |
| Fax Advice or Confirmation - long distance | CAD 10.00 | USD 10.00 | Per fax |
| Courier Service | CAD 50.00 | USD 50.00 | Per courier |
| Investigations | CAD 30.00 | USD 30.00 | Per investigation |
| Complex Investigations | CAD 50.00 | USD 50.00 | Per complex 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>

If the amount of a service charge applicable to a business account cannot be established at the time the account is opened J.P. Morgan will provide you with notice of the amount of the charge as soon as practicable after the amount is established.

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.

J.P.Morgan