

Fee Schedule for Tangerine Business Accounts

Fair Fees Associated with Tangerine Business Accounts

Sending Interac e-Transfers®	FREE
Receiving Interac e-Transfers®	FREE
Replacement Client Card	FREE
NSF (Non-sufficient funds) ¹	\$45
Returned Items	\$10
ABM Withdrawals (using a Scotiabank® or Global ATM Alliance ABM)	FREE ²
Other ABM Withdrawals (not a Scotiabank ABM) – In Canada	\$1.50
Other ABM Withdrawals (not part of Global ATM Alliance) – In the US/Worldwide	\$3
Unarranged Overdraft Interest Rate (applicable to Business Spending Account only)	Tangerine Prime Rate + 10% (per annum ³)
Foreign Currency Conversion Fee	2.50% is added to the exchange rate, and is reflected in the converted Canadian dollar amount of the transaction.

Optional Tangerine Business FlexiDraft™ on the Tangerine Business Spending Account

FlexiDraft™ Fee	\$0
FlexiDraft™ Interest Rate	Tangerine Prime Rate + 5% (per annum ⁴)

Tangerine Prime Rate is the prime lending rate published from time to time by Tangerine and is subject to change without notice. The current Tangerine Prime Rate is available on [tangerine.ca/rates](https://www.tangerine.ca/rates). Your interest rate will change automatically when the Tangerine Prime Rate changes.

We may change the adjustment factor that applies to your Unarranged Overdraft Interest Rate and FlexiDraft™ Interest rate, and we will provide you with notice of at least 30 days when doing so.

Fair Fees Associated with the Tangerine Business Savings Account

NSF (Non-sufficient funds) ¹	\$45
Returned Items	\$10

Account Statement and Tax Receipt/Slip Fees for Tangerine Business Spending and Business Savings Accounts

Electronic Account Statements	FREE
Electronic Tax Receipt/Slip Fees	FREE

The Bank reserves the right to waive any fees or charges at its discretion.

All amounts are in Canadian currency unless otherwise indicated.

The fees and interest rates apply as of the effective date above (unless otherwise indicated). All fees and interest and available services are subject to change.

Notice of Change: If a fee is increased or a new fee is introduced for a new or existing service, we will provide notice of any such change in writing to you electronically, which may include posting a notice in our mobile banking application, or by email, or by any other method allowed by law as determined by us, at least 30 days before the change comes into effect.

Also see your Account Terms for how we will change interest rates that apply to your Account including for optional features available with your Account such as FlexiDraft™.

¹You acknowledge and agree that you are responsible for any charges incurred if debits can't be processed due to insufficient funds, rejected Pre-Authorized Debits or any other reason for which you may be held accountable.

²Tangerine will waive the ABM Withdrawal Fee and Global ATM Alliance members will waive any surcharge fees for withdrawal transactions performed at a Scotiabank or Global ATM Alliance machine using a Tangerine Client Card.

All other Account fees, including the Foreign Currency Conversion Fee, continue to apply.

'Free access' does not apply to Scotiabank ABMs in China, Colombia, Costa Rica, Guyana, Haiti, Malaysia, Netherlands Antilles, Panama, Thailand, Uruguay or Venezuela.

³Changes to the Tangerine Prime Rate will result in a corresponding change to the applicable interest rate.

⁴Interest payable on overdrawn balances is calculated daily on the daily closing overdrawn balance at a variable annual rate equal to Tangerine Prime Rate + 5%. This interest is charged to your Account monthly. Changes to the Tangerine Prime Rate will result in a corresponding change to the applicable interest rate.

Full terms and conditions are outlined in the Account Terms and Client Cardholder Agreement available to you on our website at www.tangerine.ca.

Language (Quebec residents only /Résidents du Québec seulement): You acknowledge that the French and English versions of this Agreement were remitted to you. You expressly request and agree to be bound exclusively by the English version of this Agreement and that all related documents, including any notices, be drafted in English only. *Vous reconnaissez que les versions françaises et anglaises de cette convention vous ont été remises. Vous demandez expressément et acceptez d'être lié exclusivement par la version anglaise de cette convention et que tous les documents qui s'y rattachent, y compris les avis, soient rédigés en anglais seulement.*

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