

## Fair Fees

Canadians are fed up with high banking fees, and ever since we first opened our doors, we've shown our Clients that we feel the same way. Fees should be fair, which means they're disclosed and agreed to in advance, and the amount makes sense relative to the benefit received.

### Fair Fees Associated with the Tangerine Chequing Account

Interac® e-Transfers	\$1
Chequebook	Your first book of 50 cheques is free. Subsequent chequebooks can be ordered online for \$20.
Stop Payment	1 FREE per year, \$10 each thereafter
Replacement Client Card	1 FREE per year, \$15 each thereafter
Canadian Drafts (includes courier)	\$10
NSF (Non-sufficient funds)	\$40
Returned Items	\$4
Other ABM Withdrawals (not a Tangerine or Scotiabank® ABM) – In Canada	\$1
Other ABM Withdrawals (not part of Global ATM Alliance <sup>1</sup> ) – In the US/Worldwide	\$2
1 Year Inactivity Fee	\$10

### Optional Overdraft Protection Fee on the Tangerine Chequing Account

Overdraft Fee	\$5 per use (charged up to a maximum of once per month)*
Overdraft Interest	19.00% (per annum)**

### Dormancy Fee - Associated with Chequing and Non-Registered Savings Accounts

10 Year Dormancy Fee	\$40
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### Fair Fees Associated with Registered Tangerine Accounts

RSP Transfer to Another Financial Institution	\$45
TFSA Transfer to Another Financial Institution	\$45
RIF Transfer to Another Financial Institution	\$45

Tangerine is a registered trademark of The Bank of Nova Scotia, used under licence.

Forward Banking is a registered trademark of Tangerine Bank.

®Interac is a trademark of Interac Inc. Tangerine Bank is an authorized user of the trademark.

Scotiabank® is a registered trademark of The Bank of Nova Scotia.

(1) Tangerine will waive the International ABM Access Fee and Global ATM Alliance members will waive any terminal convenience or usage fees for any withdrawal transactions performed at Global ATM Alliance machines with your Tangerine Client Card. "Free Access" does not apply to Scotiabank ABMs in Costa Rica, Haiti, Panama or Uruguay.

\*A \$5 fee is applied on the day you go into overdraft if the balance remains overdrawn at 11:59 PM Eastern Time on that calendar day. Thereafter, if your Account remains overdrawn, a \$5 fee will be applied on the first calendar day of the following month and on each subsequent month until the Account balance is returned to zero.

\*\*Interest payable on overdrawn balances is calculated daily on the daily closing overdrawn balance at 19.00% per annum. This interest is charged to your Account monthly.