

SERVICE FEES
REGISTERED PLANS

LAURENTIAN BANK
OFFERS A
COMPLETE RANGE
OF REGISTERED
PLANS ADAPTED
TO YOUR NEEDS.



LAURENTIAN
BANK

The following are the fees¹ for the transactions related to these services.

RRSP	
> Per withdrawal per Tactical account	\$75
> Account closing per Tactical account	\$75
> Transfer to another institution (total or partial sum)	
» Cash account, mutual funds and term deposits, cost per transfer per Tactical account	\$125
» Guaranteed investment certificates and <i>ActionGIC</i> , cost per certificate	\$125
LIRA, RRIF² AND LIF²	
> Per withdrawal ² per Tactical account	\$75
> Account closing per Tactical account	\$75
> Transfer to another institution (total or partial sum)	
» Cash account, mutual funds* and term deposits, cost per transfer per Tactical account	\$125
» Guaranteed investment certificates and <i>ActionGIC</i> , cost per certificate	\$125

Annual administration fee RRSP, LIRA, RRIF AND LIF

- > No fee for portfolios containing only guaranteed investment certificates (GICs)
- > No fee for portfolios of \$25,000 and more³
- > A \$30 fee per Tactical account for portfolios of under \$25,000

REGISTERED EDUCATION SAVINGS PLAN (RESP)	
> Change in beneficiary	no fee
> Withdrawal	no fee
> Account closing, per plan	\$50
> Transfer to another institution (total or partial sum), per transfer per plan	\$125

Annual administration fee

- > No fee for portfolios of \$10,000 and more
- > \$15 fee for portfolios under \$10,000

TAX-FREE SAVINGS ACCOUNT (TFSA)

› Transfer to another institution (total or partial sum)	
›› Cash account, mutual funds and term deposits, cost per transfer per Tactical account	\$125
›› Guaranteed investment certificates and <i>ActionGIC</i> , cost per certificate	\$125

1. Fee structure in force as at May 1, 2013. Some fees may be subject to GST and PST. The Bank may amend, from time to time, the pricing schedule for its services as follows: by posting the aforementioned pricing schedule in its branches, on or near its automated banking machines, on its website or in a notice printed on the statement. These amendments will enter into effect sixty (60) days after the beginning of the posting or, in the case of a statement, within thirty (30) days after the sending date the new pricing schedule. You acknowledge that the use of this account after the effective date of the amendments constitutes an acceptance on your part of said amendments. 2. No withdrawal fee for RRIF and LIF. 3. Value of portfolio as of September 30. *Mutual funds are distributed by LBC Financial Services Inc. ("LBCFS"), a subsidiary of Laurentian Bank of Canada ("Laurentian Bank").

The Laurentian Bank is committed to customer satisfaction. Feel free to share your comments or complaints with us anytime.

Settlement procedures:

Step 1:

Start by contacting your branch manager or the Laurentian Bank Telebanking Services:

Telephone: [514-522-1846](tel:514-522-1846) or [1-800-252-1846](tel:1-800-252-1846)

Email: www.laurentianbank.ca under the "Contact us" section.

Not satisfied with the way things turned out?

Step 2:

Contact the Laurentian Bank Customer Inquiries department:

Laurentian Bank

Customer Inquiries

1360 René-Lévesque Boulevard West, suite 600

Montréal, Quebec H3G 0E5

Telephone: [514-284-3987](tel:514-284-3987) or toll-free [1-877-803-3731](tel:1-877-803-3731)

Fax: [514-284-3988](tel:514-284-3988)

Email: customer_inquiries@laurentianbank.ca

Step 3:

If the issue still has not been resolved to your satisfaction after the second step, contact the Laurentian Bank Ombudsman's Office, preferably in writing, using one of the following means of communication:

Laurentian Bank
Ombudsman's Office
1360 René-Lévesque Boulevard West, suite 600
Montréal, Quebec H3G 0E5
Telephone: [514-284-7192](tel:514-284-7192) or toll-free [1-800-479-1244](tel:1-800-479-1244)
Fax: 514-284-7194 or toll-free 1-800-473-4790
Email: ombudsman@laurentianbank.ca

Step 4:

Ultimately, you can contact the Ombudsman for Banking Services and Investments using one of the following means of communication:

20 Queen Street West, Suite 2400
P.O. Box 8, Toronto, Ontario M5H 3R3
Telephone: Toll-free [1-888-451-4519](tel:1-888-451-4519), ext. 2259
Fax: 416-225-4722 or toll-free 1-888-422-2865
Email: ombudsman@obsi.ca

You can also contact the Financial Consumer Agency of Canada (FCAC) using one of the following means of communication:

427 Laurier Avenue West, 6th floor, Ottawa, Ontario K1R 1B9
Telephone: [613-996-5454](tel:613-996-5454) or toll-free [1-866-461-2232](tel:1-866-461-2232)
Fax: 613-941-1436 or toll-free 1-866-814-2224
Website: www.fcac-acfc.gc.ca



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