

Fee Schedule

Effective November 24, 2025

Investment Account
Services

Self-Directed Annual Administration Fees

\$150 First Account**\$75** Second Account in Annuitant's Name ***\$100** Non-Registered Account **

* Discount does not apply to Tax-Free Savings Accounts (TFSA), Individual, Corporate, or Joint accounts.

** Discount only applies to accounts opened on or after August 1, 2025 and if the client has an existing account at Olympia Trust Company.

The Annual Administration Fee is charged immediately upon the opening of an account and is prorated to half price for accounts opened July 1st or later each year. The full Annual Administration Fee will then be charged on January 1st of each year thereafter.

Mortgage Fees

\$200 Purchase**\$75** Discharge (standard mortgage)**\$150** Contribution In-Kind**\$25** Information Statement**\$200** Transfer-In In-Kind**\$100** Manual Purchase Review ***\$15** Monthly Mortgage Fee (per administered mortgage/per account)**\$25** Payment of Mortgage Invoice**\$18** Monthly Mortgage Fee (per standard mortgage/per account)**\$25** Payment Schedule Change**\$100** Additional Advance**\$75** Renewal**\$50** Discharge (administered mortgage)**\$100** Rush Funding or Rush Payout Request Fee**\$50** Execution of Documents

All fees are subject to applicable taxes.

* Does not apply if submitted through Olympia Online Mortgage Dashboard or to residents of Québec.

Publicly Traded Security Fees

\$50 Administration Fee (per trade, plus applicable brokerage commissions and charges)**\$100** Contribution In-Kind

First Home Savings Account (FHSA) Fees

\$100 Annual Administration**\$100** RRSP to FHSA (RC720) or FHSA to RRSP/RRIF (RC721) transfer

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Services

Withdrawal / Transfer-Out Fees

\$75 Partial Withdrawal or Transfer-Out In-Cash	\$250 Full Withdrawal or Transfer-Out
\$100 Partial Withdrawal or Transfer-Out In-Kind	

Income Fund Fees

\$75 Income Fund Payment – In-Kind	\$50 Unscheduled Income Fund Payment – In-Cash
\$25 Income Fund Payment & Deposit In-Kind	

Other Fees

\$25 Document Processing Fee (<i>Account Opening submitted via email, fax, or mail</i>) *	\$20 Cheque Processing Fee (<i>per deposit/per investment/per account</i>) **
\$25 Issuance of Cheque	\$50 Returned Item / NSF Transaction
\$10 Mailing Fee	\$125 Tax Deduction Waiver
\$50 Account Research (per request)	\$150 Estate Settlement (<i>per account</i>)
\$50 Early Account Closing Fee (if closed within 90 days of opening)	\$50 Rush Processing Request Fee

* Does not apply if submitted through Olympia Online / Approved Software.

** Does not apply to contributions and fee payments made by cheque.

Olympia Trust Company reserves the right to recover all out-of-pocket expenses. Any miscellaneous fees for services provided by third parties will be charged at cost. Olympia Trust Company may assess fees for extraordinary services not outlined in this schedule.

Pursuant to your account agreement, you agree to pay all applicable fees to Olympia Trust Company as outlined in the fee schedule.

A late payment charge of 2% per month will apply to any overdraft amounts not paid by March 15th of each year.

All fees are subject to applicable taxes.