

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.

Exempt Market Security (EMS) Fees

\$100 Purchase

\$125 Contribution In-Kind *

\$75 Exchange of Security (takeover or transfer)

\$175 Non-Brokered Private Security Purchase **

\$2 Deposit of In-Kind Distribution (DRIP) ***

\$15 Security Redemption (full or partial) ***

All fees are subject to applicable taxes.

* Does not apply to Dealer Affiliated accounts.

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

*** Does not apply if security is issued in uncertificated form; processed by Olympia Trust Company Corporate & Shareholder Services; or the security qualifies as a debt instrument.

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

Dealer Affiliated Non-Registered Account Fees

\$100 Annual Administration *

\$40 Online EMS Purchase

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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 and EMS Purchase 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 Rush Processing Request Fee	\$50 Early Account Closing Fee (if closed within 90 days of opening)

* 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.