OLYMPIA TRUST COMPANY

EMS

# Fee Schedule

**Effective January 1, 2027**

## Self-Directed Annual Administration Fees

| | |
|---|---|
| First Account | **$180** |
| Additional Account in Account Holder's Name (all subsequent accounts)* | **$90** |

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

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

| | |
|---|---|
| Purchase | **$100** |
| Exchange of Security (takeover or transfer) | **$75** |
| Contribution In-Kind* | **$125** |
| Non-Brokered Private Security Purchase** | **$175** |

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.

## Publicly Traded Security Fees

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

## First Home Savings Account (FHSA) Fees

| | |
|---|---|
| RRSP to FHSA (RC720) or FHSA to RRSP/RRIF (RC721) transfer | **$100** |

## Dealer Affiliated Non-Registered Account Fees

| | |
|---|---|
| Annual Administration* | **$100** |
| Online EMS Purchase | **$40** |

* Discount only applies 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.

## Withdrawal / Transfer-Out Fees

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

*For full withdrawals or plan deregistrations, all applicable fees will be deducted from the account's available cash balance. As the account is being closed, fees will not be charged to any pre-authorized payment source.

## Income Fund Fees

| | |
|---|---|
| Income Fund Payment - In-Kind | **$75** |
| Income Fund Payment & Deposit In-Kind | **$25** |
| Unscheduled Income Fund Payment - In-Cash | **$50** |

## Other Fees

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

* Does not apply if completed through Olympia Online Transactions (Open Account or Purchase Investments) or Approved Software. Documents sent through Upload Documents are charged the fee.

** 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.

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