

Stocks, ETFs<sup>◇</sup> and Options

Trades	Equities <sup>1</sup>	Options <sup>2</sup>
150+ trades/quarter <sup>+</sup>	\$4.99	\$4.99 + \$1.25 /contract
Less than 150 trades per quarter <sup>+</sup>	\$9.99	\$9.99 + \$1.25 /contract
+ \$65 for trades placed with a telephone representative		

A fee of \$3.00 applies to each paper statement, and \$2.00 to each paper trade confirmation.

<sup>1</sup> Fees for U.S. transactions are charged in U.S. dollars. Equity transactions with a principal value of less than \$2,000 will be charged either a flat fee of \$4.99 or \$9.99 per trade, depending upon the pricing tier for which you have qualified. Equity transactions with a share price of \$1.00 or less will be charged either a flat fee of \$4.99 or \$9.99 per trade, depending upon the pricing tier for which you have qualified. Full commission charges apply for each partial fill except when transacted on the same business day. If you place multiple orders for the same stock on the same day, same side of the market and same exchange, these trades will not be abridged and you will be charged a separate commission fee for each trade executed. A single trade confirmation will be issued to you to reflect these trades, and the commission fees charged with respect to each of these executed trades will be aggregated and displayed on the trade confirmation as one aggregate commission fee. Add \$65.00 for telephone representative – assisted trades. U.S. Extended-Hours trades executed through the Scotia iTRADE website are charged the equity commissions set out in the pricing tier + ECN Fee of \$0.005 per share.

<sup>2</sup> Fees for U.S. options are charged in U.S. dollars. Full commission charges apply for each partial fill except when transacted on the same business day. Full commission charges apply for each order. Full commission charges apply to each side of spread and combination orders. The broker-assisted-equity fee schedule applies to all assignments and exercises. Add \$65.00 for telephone representative – assisted trades.

Note: In certain circumstances, fees may be charged to your account for services provided by governmental authorities in any jurisdiction as a result of your transactions (e.g. SEC fees that apply to U.S sell transactions).

<sup>+</sup> To qualify for commissions of \$4.99 flat per Canadian or U.S. equities trade and \$4.99 + \$1.25/contract for each options trade, you must execute at least 150 commission-generating trades within a calendar quarter. Accounts with less than 150 commission-generating trades within a calendar quarter will qualify for commissions of \$9.99 flat per Canadian or U.S. equities trade and \$9.99 + \$1.25/contract for each options trade. Commission-generating trades are buys and sells of: Equities, Options, Mutual Funds and Fixed Income Instruments subject to commissions. Buys and Sells of GICs and ETFs that do not generate a commission, Canada Savings Bonds and Provincial Savings Bonds, are examples of trades that are not commission-generating. New qualification status will be effective on the same business day the requirement for a specific number of trades has been satisfied. You will also qualify in the calendar quarter subsequent to the quarter when new qualification status became effective (the “Subsequent Quarter”). If the requirements for a specific number of trades are satisfied in the Subsequent Quarter, you will retain your qualification status in the quarter following the Subsequent Quarter. Otherwise, you will need to re-qualify after the end of the Subsequent Quarter. Fees for U.S. transactions are charged in U.S. dollars.

Mutual Funds

Buy, Sell and Switch Orders <sup>**</sup>	\$9.99
	+ \$65 for trades placed by a telephone representative

High Interest Savings Account and Money Market Funds

Buy, Sell and Switch Orders <sup>**</sup>	\$0
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<sup>\*\*</sup> Early redemption fees may be charged by some mutual fund companies. Please refer to the prospectus of each fund for details. Does not take into account fees, charges, expenses or commissions imposed by the fund companies, all of which can be associated with mutual fund investments. You should carefully consider the fund’s investment objectives, risks, fees, charges, expenses and commissions before investing. The prospectus contains this and other important information about the fund. Please read the prospectus carefully before investing. Funds are not guaranteed, their values change frequently and past performance may not be repeated. Mutual fund charges imposed by the fund companies are in addition to the above fees. The minimum purchase amount for all money market funds is \$5,000. All other funds are subject to minimum purchase and redemption amounts as outlined in the prospectus or \$1,000, whichever is greater. Commission on switches will apply once per switch. Switch orders are only permitted within the same load type & family of funds. Add \$65.00 for telephone representative – assisted trades.

Fixed Income Securities

Fixed Income (Online Secondary Market) <sup>†</sup>	\$1 per \$1,000 Face Value (\$24.99 minimum, \$250 maximum) + \$65 for trades placed by a telephone representative
Exchange Traded Debentures <sup>†</sup>	

<sup>†</sup> Pricing applies to secondary market trades conducted online through Scotia iTRADE only. Minimum commission of \$24.99 applies to each trade. Add \$65.00 for telephone representative – assisted trades. Foreign exchange fees will be applied to trades involving securities that are denominated in a currency other than the currency of the account in which the trade is placed. Please see Section 1.7 (“Currency Conversion”) in Scotia iTRADE Relationship Disclosure Document and Terms and Conditions. All bonds are subject to risk, including interest rate risk, credit risk and inflation risk. Investors are responsible for their own investment decisions and should carefully evaluate the risks associated with fixed income investments prior to investing.

Fees Charged for Foreign Currency Transactions

When the transaction requires a conversion of currency, for example, the purchase of foreign currency with Canadian dollars, or a securities trade in a foreign market (e.g. a U.S. market) that settles in a Canadian dollar account, a conversion of currency will be required. In all such cases, we (or a party related to us or a third party) will act as principal in converting the currency at rates established or determined by the principal.

These rates are subject to change without notice and may vary according to market conditions, the type of currency involved in the transaction, and the total value of the currency being converted. The party performing the currency conversion may earn revenue on such currency conversion transaction, in addition to the commission or other fees applicable to the transaction, based on the difference between the applicable bid and ask rates for the currency then in effect (commonly referred to as the “spot rates”) and the rates resulting when a spread or markup is applied to such spot rates. Revenue may also be earned based on the difference between the bid or ask rates charged to the client and the rates at which the dealer ultimately offsets any resulting foreign exchange exposure it may have, either as a net buyer or a net seller of the foreign currency. Conversion of currency will take place at the transaction date unless otherwise specified by us or parties related to us.

Currency conversion rates charged on your transactions are available at your request. For further information, we refer you to our Relationship Disclosure and Terms and Conditions brochure under the heading, “Currency Conversion and Foreign Exchange”.

International Trades – Minimum \$250\*

\* Trades made on exchanges outside North America are subject to different charges including commissions, stamp fees, duties and foreign exchange. While a charge will apply to such trades, the amount of the charge may vary depending on the market through which the trade is placed.

U.S. Extended-Hours Orders<sup>◇</sup>

All U.S. Extended-Hours orders placed through the Scotia iTRADE website are charged the regular Equity commissions + ECN Fee of \$0.005 per share.

<sup>◇</sup> ECN fee still applies to extended hours trades that are executed in regular trading sessions.

Our Fees

	Registered Accounts	Investment Accounts
Account transfer in	NO FEE	NO FEE
Account transfer out (full or partial)	\$150.00 per transfer	\$150.00 per transfer
Account closure fee	NO FEE	NO FEE
Certificate deposit <sup>9</sup>	\$100.00	\$100.00
Certificate withdrawal <sup>8</sup> :		
Regular delivery – min. 5 business days		\$100.00
Rush delivery		\$300.00
Safekeeping	\$50.00 per month per certificate	\$50.00 per month per certificate
RSP, RIF, LIRA, LIF – Aggregate accounts (registered and unregistered)		
\$25,000 and over or 12 commissionable trades or more per year	NO FEE	
Less than \$25,000 and fewer than 12 commissionable trades per year	\$100.00 per year <sup>5</sup>	
TFSA	NO FEE	
RESP		
Aggregate accounts (registered and unregistered) \$15,000 and over	NO FEE	
Aggregate accounts (registered and unregistered) less than \$15,000	\$25.00 per year <sup>5</sup>	
U.S.-Friendly RESP	\$30.00 per quarter/per registered account <sup>4</sup>	
Full de-registration of plan	\$125.00	
Partial de-registration	\$50.00 each	
Account research requests	\$50.00 per hour	\$50.00 per hour
Swaps <sup>6</sup>	\$35.00 per item	
Copies of Statements, Confirms, Cheques and Tax Receipts	\$5.00 per item	\$5.00 per item
CCPC (Canadian Controlled Private Corporations) <sup>7</sup>		
Set-up fee	\$300.00	\$300.00
Annual fee (plus Safekeeping fees if applicable)	\$100.00	\$100.00
DAP Transactions (Receipt, delivery or exchange of security against, or for payment from, or to, a third party)		\$75.00 per transaction
Restricted share transactions <sup>1</sup>	\$400.00 per transaction	\$400.00 per transaction
Low Activity Account Administration Fee <sup>2</sup>		\$25.00 per quarter
Mutual Funds not distributed by Scotia iTRADE	\$50 per fund per quarter per account	\$50 per fund per quarter per account

Non-arm’s length mortgage investment fees\*\*

Annual administration fee	\$60.00
Trustee mortgage annual administration fee	\$225.00 (pro-rated and charged monthly to the Plan)
Set-up fee	\$300.00

\*\* These non-arm’s length mortgage investment fees are applicable to the existing non-arm’s length mortgages and their renewals. No new non-arm’s length mortgages are available at Scotia iTRADE. If you transfer your assets in-kind to a Scotia iTRADE account from an account at another investment dealer, no non-arm’s length mortgages can be transferred into a Scotia iTRADE account.

Other Administration Fees

Wired funds in	NO FEE*
Wired funds out – Domestic	\$25.00
Wired funds out – Foreign (including U.S.)	\$25.00 + Clearing Fee
Courier/Overnight mail (upon request)	\$25.00 (variable outside Canada)
Returned customer cheques/deposits	\$25.00
Cheque withdrawal fee	NO FEE
Trade re-contracting fee	\$20.00 plus all currency exchange costs
Late tender/re-org instructions	\$125.00 per instance
Stop payment request	\$25.00
Estate account processing	\$200.00
Estate account certificate handling fee	\$100.00 per certificate
Unclaimed Account Fee <sup>3</sup>	\$60.00 per quarter
Paper statement fee	\$3.00 per statement
Paper trade confirmation fee	\$2.00 per confirmation

Precious Metals Safekeeping Fees

Gold, Platinum, & Palladium	US \$0.30 per oz per quarter (Minimum \$5.00 quarterly)
Silver	US \$0.01 per oz per quarter (Minimum \$5.00 quarterly)

Precious Metals Certificates Sale Fee

Under USD \$100,000	¼ of 1% of trade value
Over USD \$100,000	⅛ of 1% of trade value

As of August 2020, precious metal certificates are no longer eligible for purchase and can only be held or sold. Minimum commission of USD\$39.95 applies to each trade of precious metal certificates. Commission charges for trades of Gold, Silver, Platinum and Palladium Certificates are charged in U.S. currency. Foreign exchange fees will be applied to trades involving securities that are denominated in a currency other than the currency of the account in which the trade is placed. Please see Section 1.7 (“Currency Conversion”) in Scotia iTRADE Relationship Disclosure Document and Terms and Conditions.

Fees or charges (excluding interest or commissions charged) relating to services provided by Scotia iTRADE will not be imposed or changed without 60 days prior written notice. The above fees are effective as of June 3, 2022.  
Note: The above fees do not include applicable taxes. GST, HST and provincial taxes will be charged where applicable.

\* Delivering institutions may apply certain fees for wire requests. Please contact the institution directly to inquire about their wire fees.

<sup>1</sup> Holding or processing of securities subject to legal restrictions on distribution and sale.

<sup>2</sup> The Low Activity Account Administration Fee (“LAAA Fee”) is charged on a per account basis each calendar quarter. This fee will be assessed based on the client’s account balances, trading activity and age at the close of business on each of March 15, June 15, September 15 and December 15 of each year. The LAAA Fee will be waived; i) for new clients who have opened their first account at Scotia iTRADE within the 6 preceding months, ii) for client accounts where at least 1 commission-generating trade was executed in any one or more of client’s Scotia iTRADE accounts during the preceding 3 months, iii) for Registered Plan accounts (RRSP, RIF, LIRA, LIF, RESP, TFSA), iv) for Cash Optimizer Investment Accounts, v) for clients with total account equity at Scotia iTRADE greater than \$10,000, vi) for accounts of clients who have achieved the age of majority but are under 26 years of age at any point during the year for which LAAA Fees are assessed and vii) for Unclaimed Accounts, provided that in each of (i), (ii), (iii), (iv), (v) and (vi), all accounts of the client are fully activated and the client has a valid and current mailing address on file with Scotia iTRADE. With respect to (vi), if applicable, the LAAA Fees will be charged for the year subsequent to the year during which the client turns 26 years of age. Commission-generating trades are buys and sells of: Equities, Options, Mutual Funds subject to commissions, and Fixed Income instruments. Buys and Sells of GICs, ETFs which do not generate a commission, Canada Savings Bonds and Provincial Savings Bonds, are examples of trades that do not generate commissions.

<sup>3</sup> The Unclaimed Account Fee is charged on a per account basis each calendar quarter for all accounts (i) that are not fully activated, or (ii) in respect of which Scotia iTRADE does not have a valid and current mailing address on file. This fee will be assessed at the close of business on each of March 15, June 15, September 15 and December 15 of each year.

<sup>4</sup> A quarterly fee of \$30 (plus applicable taxes) per calendar quarter per registered account will be applied for this account service, regardless of the account balance and trading activity. This fee will be charged at the beginning of each quarter to any registered account that was enrolled in this service at any time during the previous quarter.

<sup>5</sup> The registered account fee plus applicable taxes are charged on a per account basis each calendar year. This fee will be assessed based on the client’s account balances, trade activity and age at the close of business on September 15 of each year. The registered account fee will be waived for accounts of clients; i) who have executed at least 12 commission-generating trades in any one or more of their Scotia iTRADE accounts during the preceding 12 months; ii) with total account equity at Scotia iTRADE greater than \$25,000, and iii) who have achieved the age of majority but are under 26 years of age at any point during the year for which the registered account fee is assessed, provided that in each of (i), (ii) and (iii), all accounts of the client are fully activated and the client has a valid and current mailing address on file with Scotia iTRADE. With respect to (iii), if applicable, the registered account fee will be charged for the year subsequent to the year during which the client turns 26 years of age.

<sup>6</sup> Where permitted by government regulation.

<sup>7</sup> Subject to account minimums.

<sup>8</sup> In some cases, U.S. and Canadian Depositories may charge an additional fee in their native currency over and above our fee for Certificate withdrawals or DRS Statements. The client will be charged any such fees for Certificate withdrawals or DRS Statements in addition to the fees charged by Scotia iTRADE for such services. Foreign exchange fees will be applied to the additional fee charged if they are denominated in a currency other than the currency of the account in which the security is held.

<sup>9</sup> All physical security certificates including DRS statements.