

<b>Self-Directed Annual Administration Fees</b>	
\$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 July 28, 2023 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 1 <sup>st</sup> or later each year. The full Annual Administration Fee will then be charged on January 1 <sup>st</sup> of each year thereafter.	
<b>Dealer Affiliated Non-Registered Account Fees</b>	
\$100 Annual Administration *	\$40 Online EMS Purchase
* 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 1 <sup>st</sup> or later each year. The full Annual Administration Fee will then be charged on January 1 <sup>st</sup> of each year thereafter.	
<b>Exempt Market Security (EMS) Fees</b>	
\$75 Purchase or Exchange of Security ( <i>takeover or transfer</i> )	\$100 Contribution In-Kind *
\$2 Deposit of In-Kind Distribution (DRIP) ***	\$150 Non-Brokered Private Security Purchase **
	\$15 Security Redemption (full or partial) ***
* 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.	
<b>Mortgage Fees</b>	
\$150 Purchase or Contribution In-Kind	\$25 Information Statement
\$200 Transfer-In In-Kind	\$100 Manual Purchase Review *
\$15 Monthly Mortgage Fee ( <i>per mortgage/per account</i> )	\$25 Payment of Mortgage Invoice
\$100 Additional Advance	\$25 Payment Schedule Change
\$50 Discharge ( <i>administered mortgage</i> )	\$50 Renewal
\$75 Discharge ( <i>standard mortgage</i> )	\$100 Rush Request
\$50 Execution of Documents	
* Does not apply if submitted through Olympia Online Mortgage Dashboard or to residents of Québec.	
<b>Publicly Traded Security Fees</b>	
\$50 Administration Fee ( <i>per trade, plus applicable brokerage commissions and charges</i> )	\$100 Contribution In-Kind
<b>First Home Savings Account (FHSA) Fees</b>	
\$100 Annual Administration	\$100 RRSP to FHSA (RC720) or FHSA to RRSP/RRIF (RC721) transfer
<b>Withdrawal / Transfer-Out Fees</b>	
\$75 Partial Withdrawal or Transfer-Out In-Cash	\$250 Full Withdrawal or Transfer-Out
\$100 Partial Withdrawal or Transfer-Out In-Kind	
<b>Income Fund Fees</b>	
\$50 Unscheduled Income Fund Payment - In-Cash	\$75 Income Fund Payment - In-Kind
\$25 Income Fund Payment & Deposit In-Kind	
<b>Other Fees</b>	
\$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 ( <i>per request</i> )	\$150 Estate Settlement ( <i>per account</i> )
* 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 Olympia Trust Company annual fees and transaction fees in exchange for providing services in connection with your self-directed account. All fees are charged when the transaction is processed except the annual administration fee.

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

All fees are subject to applicable taxes.