



NOTIFICATIONS RELATED TO DEPOSIT ACCOUNTS AND SERVICE CHARGES

This document provides details on the interest rates applicable to deposit accounts and on the service charges at BNP Paribas, in Canada, (hereinafter referred to as the « Bank »).

RATES – DEPOSIT ACCOUNTS

Unless agreed otherwise, any credit balance in a Canadian dollar deposit account bears interest at the annual prime rate of the Bank minus five percent (5%)¹; such interest is calculated on the daily outstanding balance and is payable monthly on the last day of the month.

Interest rates may be changed upon written notice issued 30 days prior to the date where the new rate is to come into effect. Changes are posted in the offices and on the Websites of the Bank.

The Prime rate of the Bank is the annual interest rate announced by it as being its reference rate to determine interest rates on Canadian dollar loans made in Canada by the Bank. The US Base rate of the Bank is the annual interest rate announced by it as being its reference rate to determine interest rates on American dollar loans made in Canada by the Bank.

The Bank may change its Prime rate and its US Base rate at any time, without prior notice. Changes will be communicated in writing or posted in the offices and Websites of the Bank.

The Bank reserves the right to introduce new charges or to increase the charges listed in this brochure:

- By a written notice joined to your statement of account, sent 30 days before the date where the change is to come into effect;
- By posting a notice in the offices and on the Websites of the Bank, 60 days before the date where the change is to come into effect.

DEPOSIT CONFIRMATIONS

The annual rate of interest, the calculation method of the interest, the frequency of payment of interest and any other condition or circumstance that could affect the rate of interest will be communicated to the customer verbally and in writing at the time the Bank confirms any deposit received for a given term.

¹ With a floor rate of 0.00%.

DEBIT BALANCES

The customer acknowledges that any debit balance in its account represents an advance made by the Bank to the customer, and the customer undertakes to repay such advance, on demand by the Bank, with interest calculated on the daily debit balance, at the prevailing annual Prime rate of the Bank (or annual US Base rate if the account is in American dollars), unless agreed otherwise in writing. Minimum fees of \$ 5.00 per month shall be debited, as applicable.

SERVICE CHARGES

Standard service charges related to deposit accounts, and to some other transactions, are as follow, unless agreed otherwise in writing with the customer. Other charges, not mentioned herein, may apply to other services offered by the Bank and may apply to deposit accounts.

Charge per account entry	\$ 1.00
Processing of deposited cheque in CAD	\$ 0.18
Processing of deposited cheque in USD	\$ 0.25
Stop payment	\$ 10.00
Cheque returned for insufficient funds	\$ 45.00
Cheque certification / Issuance of a bank draft	\$ 10.00
Cheque returned unpaid	\$ 45.00
Bank confirmation	\$ 40.00
Searches related to account entries dating back more than 12 months	\$ 35.00 per hour (minimum \$ 35.00)
Statement of account (and any additional copy)	\$ 3.00 per statement or copy
Transfer between accounts	\$ 4.00 per transfer

If the other charges cannot be determined at the time of the opening of an account, the Bank will advise the customer of such charges as soon as they are determined.

For further information, please contact your local office of BNP Paribas, in Canada.

