

Deposit Disclosure

Disclosure of Fees & Charges for Registered Products

RRSP

Transfer-Out Fee

- \$100 per T2033 (except Aviso Wealth, Aviso Insurance, Qtrade Direct Investing, Qtrade Guided Portfolios).

Early Redemption of Fixed RRSP Term Deposits

- Requires pre-approval. If approved, a 2% penalty of interest may apply.

Homebuyer's Plan

- If a member applies but is unsuccessful in obtaining mortgage with PCCU but obtains identical mortgage at other FI; RRSP funds may be withdrawn but with a penalty. If less than 30 days have elapsed since date of RRSP deposit or last renewal, no interest will be paid. If 30 days or greater have elapsed, interest will be recalculated as per original renewal or contract but at a 2% discounted rate.
- If a member obtains a mortgage at another FI without contacting PCCU, the fixed rate RRSP may be withdrawn but no accrued interest will be paid.

Registered Plan - Pension Legislated Special Withdrawal Request

- \$100 transaction charge plus 2% interest penalty may apply for redemption of deposits prior to maturity.

RRSP Estate Payout Fees

- Minimum of \$100 per RRSP Contract.

RRIF

Transfer-Out Fee

- \$100 per T2033 (except Aviso Wealth, Aviso Insurance, Qtrade Direct Investing, Qtrade Guided Portfolios).

Lump Sum Payments

- Interest on lump sum payments will incur an interest rate penalty of 2%.

Early Redemption of Fixed RRIF Term Deposits

- Requires pre-approval. If approved, 2% penalty of interest may apply.

PRIF Quick Flip

- \$25 per hour with a minimum of \$100 fee.

Registered Plan - Pension Legislated Special Withdrawal Request

- \$100 transaction charge plus 2% interest penalty may apply for redemption of deposits prior to maturity.

RRIF Estate Payout Fees

- Minimum of \$100 per RRIF Contract.

TFSA

Transfer-Out Fee

- \$100 per T2033 (except Aviso Wealth, Aviso Insurance, Qtrade Direct Investing, Qtrade Guided Portfolios)

Early Redemption of Fixed TFSA Term Deposits

- Requires pre-approval. If approved, 2% penalty of interest may apply.

Transfer/Debit Fee from TFSA FastTrack

- \$3 per debit transaction with the exception of a transfer to another PCCU TFSA product.

TFSA Estate Payout Fees

- Minimum of \$100 per TFSA Contract.

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FHSA

Transfer-Out Fee

- \$100 per T2033 (except Aviso Wealth, Aviso Insurance, Qtrade Direct Investing, Qtrade Guided Portfolios).

Transfer/Debit Fee from FHSA Variable

- \$3 per debit transaction with the exception of a transfer to another PCCU FHSA product.

Early Redemption of Fixed FHSA Term Deposits

- Requires pre-approval. If approved, a 2% penalty of interest may apply.

Qualified Withdrawal from FHSA

- If a member obtains mortgage with PCCU, member can redeem their FHSA term deposits prior to maturity without penalty.
- If a member applies but is unsuccessful in obtaining mortgage with PCCU but obtains identical mortgage at other FI; FHSA funds may be withdrawn but with a penalty. If less than 30 days have elapsed since date of FHSA deposit or last renewal, no interest will be paid. If 30 days or greater have elapsed, interest will be recalculated as per original renewal or contract but at a 2% discounted rate.
- If a member obtains a mortgage at another FI without contacting PCCU, the fixed rate FHSA may be withdrawn but no accrued interest will be paid.

FHSA Estate Payout Fees

- Minimum of \$100 per FHSA Contract.

RESP

Transfer-Out Fee (Full Plan Transfer)

- \$100 per transfer request to another FI (except Aviso Wealth, Aviso Insurance, Qtrade Direct Investing, Qtrade Guided Portfolios).

Transfer-Out Fee (Partial Plan Transfer)

- Minimum of \$300 per transfer request to another FI (except Aviso Wealth, Aviso Insurance, Qtrade Direct Investing, Qtrade Guided Portfolios).

Early Redemption of RESP Term

- 2% interest penalty if member requests an early redemption of a RESP term prior to maturity.

SPECIALIZED ASSISTANCE FEE (APPLICABLE TO ALL REGISTERED PLANS)

- Minimum fee of \$300 per hour may be applied for estate or administrative relief situations.

Duplicate Tax Receipts - (APPLICABLE TO ALL REGISTERED PRODUCTS)

- \$15 per receipt.

Over-Contribution Analysis (APPLICABLE TO RRSP, TFSA, FHSA)

- \$50 per CRA notification.

NOTICE OF CHANGE

Prairie Centre will provide you with notice of any changes. This notice may include posting a notice on our website, through email, or through PCCU's online banking, mail or by any other method allowed by law as determined by us, at least 30 days before the changes come into effect.

