



## TD Canada Trust Business Account Service Charges and Fees

This schedule of business account service charges outlines our standard pricing of services commonly used by our commercial customers.<sup>1</sup>

**For more information on our business accounts and services and for charges not included in this schedule, simply visit any TD Commercial Banking Centre, or visit our website at [www.tdcommercialbanking.com](http://www.tdcommercialbanking.com)**

Transaction(s)	Fees <sup>2</sup>	Cheque Handling	Fees <sup>2</sup>
<b>Deposits &amp; Credits</b>		<b>Non-Sufficient Funds</b> (cheques, pre-authorized payments, post-dated bill payments, TD Canada Trust loan payments, etc.)	
• Fee per deposit/ credit <sup>3</sup>	\$1.25	• Returned	\$48.00
• Fee per item deposited <sup>4</sup>	\$0.22	• Paid (plus overdraft interest charges)	\$5.00
<b>Currency Deposited</b>		<b>Returned Item</b> (includes mail advice to payee)	
• Cash (paper currency and coin) deposited per \$1,000	\$2.50		\$5.00
<b>Currency Supplied</b>		<b>Cheque Certification</b>	
• In-branch – paper currency supplied per \$1,000	\$2.00	• Account holder	\$10.00
• Direct Delivered - paper currency supplied per 100 notes* (* Requires the customer to contact and pay for a TD Canada Trust approved armoured car delivery service.)	\$0.50	• Non-account holder	\$15.00
• Coin supplied per roll	\$0.12	<b>Stop Payments</b> (cheque or pre-authorized payment)	
<b>Cheques &amp; Debits</b>		• At a branch or through EasyLine® telephone banking	\$25.00
• Fee per debit <sup>5</sup> (MICR-encoded cheques and other debits)	\$1.25	• EasyWeb	\$12.50
<b>Withdrawals</b>		• Web Business Banking (with complete details)	\$8.00
• Fee per withdrawal	\$1.25	• Web Business Banking (with incomplete details)	\$12.00
<b>Non-TD ATM</b>		<b>Cheque Not Written in Currency of Account</b>	
• Interac®	\$2.00	<b>Outgoing Cheque Collections</b> <sup>2,9</sup>	
• PLUS* System <sup>6</sup> - Handling Fee within U.S. and Mexico	\$3.00	Canadian Dollar, U.S. Dollar or foreign currency cheques payable outside of Canada <sup>2</sup>	0.20% min \$30.00 max \$150.00
• PLUS* System <sup>6</sup> - Handling Fee outside Canada, U.S. and Mexico	\$5.00	<b>Collection Item Returned Unpaid</b>	
<b>Funds Transfer</b> Transfer between a customer's own TD Canada Trust accounts		<b>Drafts</b>	
• If requested by telephone, mail or facsimile <sup>7</sup>	\$5.00	<b>Fees<sup>2</sup></b>	
• Green Machine® ATM	\$1.25	Any Canadian, U.S., Foreign or International Draft (foreign bank charges may apply)	\$9.95
• EasyLine® or EasyWeb® <sup>8</sup>	\$1.25	Request for refund or replacement of lost or stolen draft	\$10.00
• Corporate Transfer Service	\$1.50	<b>Searches / Notices</b>	
• Automated Transfer Service	\$0.95	<b>Fees<sup>2</sup></b>	
<b>Interac e-Transfer®</b>		<b>In Branch</b>	
• Send Money	\$1.50	• If processed within 90 days	FREE
• Request Money If the request is accepted, the fee will be charged to the account the money is deposited into	\$1.50	• If processed after 90 days – per request	\$15.00
• Cancel a Send Money Payment	\$5.00	<b>EasyWeb</b>	
<b>Bill Payments</b>		• View Cheque Service - per cheque image** (** If you elect to have the paperless record keeping option, the fee is waived.)	\$1.50
• In-branch - Paid by cash or cheque (Handling Fee) <sup>7</sup>	\$1.00	<b>Web Business Banking</b>	
• In-branch - Paid from a TD Canada Trust account (Handling Fee) <sup>7</sup>	\$1.00	• Cheque Image View via the Balance Reporting Service – per image	\$1.50
• Green Machine ATM	\$1.25	<b>Account Handling</b>	
• EasyLine or EasyWeb <sup>8</sup>	\$1.25	<b>Fees<sup>2</sup></b>	
• Web Business Banking	\$1.25	<b>Record Keeping Options</b>	
		• Per paper statement*** - waived when the average daily credit balance in any calendar month exceeds <sup>8</sup> : \$2,500 (Canadian Accounts)	\$5.00
		• Per paper statement*** - waived when the minimum monthly credit balance exceeds <sup>10</sup> : \$2,500 (U.S. Accounts)	\$5.00

\*\*\* Fee waiver for average daily credit balance and minimum monthly credit balance does not apply if you receive a monthly Summary of Cash Management, Deposit and Other Fees and Services. If you elect to have the paperless record keeping option, the fee is waived.

Account Handling (Continued)	Fees <sup>2</sup>
Duplicate Statement	FREE
<b>Interim Statement</b>	
• In-branch	FREE
• Updater/Green Machine ATM/EasyWeb <sup>8</sup>	FREE
• EasyLine <sup>7</sup> via Fax – per page	\$2.50
<b>Holding a post-dated cheque to be deposited in branch</b> (to a TD Canada Trust account) – per cheque	\$5.00
<b>Bank Confirmation</b>	\$25.00
<b>Certificate of Balance</b>	FREE
<b>Account Balance Transferred</b> to Another Financial Institution - per account	\$15.00
<b>Transfer Confirmation by Mail or Fax</b>	\$2.00
<b>Express Deposit Bags</b> See D+H™ Business ChequeSelector® Catalogue for pricing	N/A
Account Inquiries	Fees <sup>2</sup>
<b>Account Information</b> (balance inquiries & account activity)	
• In-branch (by telephone or in person) – per request	\$5.00
• EasyLine or EasyWeb <sup>7</sup>	FREE
<b>Credit Inquiries</b>	
<b>Inquiry in Canada, written</b>	
• Per hour	\$40.00
• Minimum	\$18.50
<b>Inquiry outside Canada, written</b>	
• Per hour	\$40.00
• Minimum	\$23.00
<b>Third Party Credit Inquiry</b>	
• Per inquiry	\$25.00

Wire Payments	Fees <sup>2,9</sup>
<b>Outgoing Wire Transfers</b>	
• \$10,000 or less	\$50.00
• \$10,000.01 to \$50,000	\$50.00
• over \$50,000	\$50.00
• TD branch to branch	\$16.00
<b>Incoming Wire Transfers</b>	
• \$100 or less	FREE
• Over \$100	\$17.50
• TD branch to branch	FREE
<b>Wire Investigation Fee for Non-Bank Errors</b>	
• Per hour	\$40.00
• Minimum	\$25.00

Safety Deposit Boxes	Fees <sup>11</sup>
<b>Size</b>	
• Small (1.0 to 9.0 sq. inches) – Annual Rental Fee	\$60.00
• Medium (9.1 to 17.5 sq. inches) – Annual Rental Fee	\$100.00
• Large (17.6 to 27.0 sq. inches) – Annual Rental Fee	\$150.00
• X-Large/Super Large (27.1 sq. inches and greater) – Annual Rental Fee	\$5.00 per square inch
Annual Billing Fee Notice	\$5.00
Late Payment Fee	\$5.00
<b>Box Maintenance Fee</b>	
• Drilling Fee	\$200.00
• Replacement Key	\$50.00

<sup>1</sup> This statement does not contain all of the charges for services provided by TD Commercial Banking in respect of deposit accounts with TD Commercial Banking other than personal deposit accounts. For information regarding charges not included in this brochure, please contact your nearest TD Commercial Banking Centre. All features, fees, and rates are effective as of March 6, 2020 and are subject to change plus applicable taxes. If you have a Business Savings Account through Small Business Banking refer to the Small Business Accounts Service Plans and related products brochure for pricing. If your accounts are on a Business Chequing Account Service Plan, refer to the Small Business Accounts Service Plans and related products brochure or your Business Service Plan Letter (whichever is applicable) for pricing. <sup>2</sup> Amounts shown and service charges for Canadian Dollar transactions in Canadian Dollar Business Accounts are quoted and/or payable in Canadian Dollars. Amounts shown and service charges for U.S. Dollar transactions and U.S. Dollar Business Accounts are quoted and/or payable in U.S. Dollars, or their Canadian equivalent, using the TD Canada Trust prevailing exchange rate at the time the service charge is applied. Fees and service charges for transactions in any foreign currency other than U.S. Dollars are payable in Canadian Dollars at the Canadian Dollar equivalent using the TD Canada Trust prevailing exchange rate at the time the fee or service is charged. <sup>3</sup> Where a deposit at a TD Canada Trust branch contains multiple deposit items, up to 250 such items will be considered as one transaction. <sup>4</sup> Deposit items are cheques (including cheque images through TD Remote Deposit Capture and excluding cheques images through TD Mobile Deposit), money orders, drafts and all other clearing items. <sup>5</sup> If you make a purchase in foreign currency with your TD Access Card (NYCE), the foreign currency amount is converted to Canadian dollars at an exchange rate that is calculated by adding 0.035 to the rate set by Acxsys Corporation in effect on the date the transaction is posted to your account. For example: For a USD \$10 purchase, where the rate set by Acxsys Corporation is 1.3 (USD \$1.00 costs CAD \$1.30); Exchange rate = 1.3 + 0.035 = 1.335; Total withdrawal amount = USD \$10 x 1.335 = CAD \$13.35 (includes the fee in the amount of CAD \$0.35). <sup>6</sup> If you make a foreign currency withdrawal at an ATM outside Canada with your TD Access Card, the amount of: the foreign currency funds received at the ATM, and any fee charged by the ATM provider is converted to Canadian dollars at the exchange rate set by Visa International in effect on the date the transaction is posted to your account. The amount withdrawn from your account will include a fee equal to 3.5% of the amount of the foreign currency funds received at the ATM plus any fee charged by the ATM provider after conversion to Canadian dollars. For example: For a USD \$10 cash withdrawal at an ATM in the United States, where the rate set by Visa International is 1.3 (USD \$1.00 costs CAD \$1.30); Amount received at ATM = USD \$10; US ATM provided fee = USD \$2; Amount after conversion = USD \$12 x 1.3 = CAD \$15.60; Fee = CAD \$15.60 x 3.5% = CAD \$0.55; Total withdrawal amount = CAD \$15.60 + CAD \$0.55 = CAD \$16.15. If this withdrawal example occurred at a non-TD ATM in the United States, the \$3 non TD ATM handling fee would also be withdrawn from your account. <sup>7</sup> This fee is in addition to any applicable transaction fees. <sup>8</sup> Applies to Canadian Dollar operating accounts only. <sup>9</sup> Other bank charges and out-of-pocket expenses may apply. <sup>10</sup> Applies to US Dollar operating accounts only. All trade marks are the property of their respective owners. <sup>11</sup> Some sizes not available at some branches. <sup>®</sup>The TD logo and other trademarks are the property of The Toronto-Dominion Bank or its subsidiaries.