

MY TRANSACTION TOOLS

BUSINESS



**LAURENTIAN
BANK**

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Fee structure in effect as of March 1, 2020.

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MY BUSINESS, MY SOLUTIONS

The best way to reduce your banking fees is to know your transactional habits. Analyze and evaluate your habits in order to choose the solution that best suits your needs.

WHAT TO EVALUATE?

Your average number of banking transactions per month, the type of deposits you make, the number of withdrawals and bill payments, your minimum account balance, and whether or not you use US currency are all elements to consider that will help you make an informed choice.



Our day starts at 8:46 p.m.

At Laurentian Bank, our day ends at 8:45 p.m. (Eastern time). From 8:46 p.m. onward, any banking transaction made at one of our ABMs or through LBCDirect is dated the next day.

1.1 MY BANK ACCOUNT

THE BUSINESS CURRENT ACCOUNT

Use

This chequing account is ideal for everyday banking transactions. Available with a monthly paper or electronic bank statement via epost™ service that can include copies of cheques drawn on your account, it can also be linked to one of our Business packages. A brilliant solution to trim your banking transaction fees!

Details

- › No interest
- › Possible transactions : deposits, withdraws, cheques, transfers and pre-authorized debits
- › Access to ABMs¹ and to LBCDirect¹
- › One free transaction valued at \$1.25 per \$1,250 of the minimum monthly balance in your account.

Management³

- › \$8.00 fixed monthly fee

Transaction fees

- › Charges will apply.
- › Refer to section 3.2—Pay-Per-Use Fees—for more information or sign-up for a Business package to cover bank charges.

THE DAY BY DAY PLUS US DOLLAR ACCOUNT

Use

This chequing account is designed for customers who do their everyday banking in US dollars and is an interest-free account.

Fees are calculated in US currency. This account is available with paper or electronic bank statements with the epost™ service, depending on your preference^{5,6}.

The Day by Day Plus US Account is not accessible via LBCDirect Business or ABM^{1,4}. However, it is possible to make deposits at the 24h Deposit Box², under certain conditions. This account can not be linked to any Business package.

Management³

- › US\$5.50 fixed monthly fee

Transaction fees

With a monthly balance of US\$3,000 or more

- › No charge for pre-authorized debits, cheques or loan payments.

With a monthly balance under US\$3,000

- › US\$0.85 per cheque
- › US\$0.60 per pre-authorized debit
- › US\$0.65 per loan payment

Account service fees

Minimum monthly balance of US\$3,000 or more:

- › No monthly fees²²

Minimum monthly balance of less than US\$3,000:

- › No monthly fees for an account with an electronic bank statement via epost™^{5,6} service
- › US\$2.00 per month for an account with a paper bank statement⁵ (cheques drawn on your account can be retrieved)

1.2 MY TIPS FOR REDUCING SERVICE CHARGES

You don't need to do much to optimize your time and save money.

In particular:

- › Use LBCDirect Business services to your advantage.
- › Choose the Business package that best suits your current needs.
- › Regularly reassess your banking transaction needs and make any necessary changes.
- › Use our overdraft protection services.

1.3 MY FIXED-MONTHLY-FEE PLAN

BUSINESS PACKAGES

Do your business activities involve a large number of banking transactions?

Make life easier with one of our Business packages!⁸ Say goodbye to the follow-up required with transactions billed individually, and to the resulting lost time. In addition, you'll optimize management of your business and save on banking fees.

	BUSINESS PACKAGES				
	10	25	45	65	90
Monthly fees	\$15	\$26	\$40	\$50	\$75
Maximum number of free transactions per month ⁹					
› Laurentian Bank and THE EXCHANGE [®] ABM (deposits, withdrawals, transfers and bill payments. Bill payments is not available at THE EXCHANGE [®] ABM.)					
› LBCDirect Business (transfers and bill payments) ¹⁰	10	25	45	65	90
› Interac ^{®11} Direct Payment					
› Cheque issuance					
› Automatic deposit and debit					
› Deposit at the 24h Deposit Box ^{2,12}					
› Foreign currency deposit ^{21,23}					
Cash deposits at a Laurentian Bank ABM, THE EXCHANGE [®] ABM or at the 24h deposit box with no handling fee	Up to \$3,000 per month For deposits containing cash, Business package holders can take advantage of four monthly transactions, free of charge.				
Items deposited at a Laurentian Bank ABM, at THE EXCHANGE [®] ABM or 24h deposit Box with no handling fee	Unlimited				
No fee for account maintenance	✓	✓	✓	✓	✓
Free access to LBCDirect Business	✓	✓	✓	✓	✓
No fee for monthly paper statement with cheques returned	✓	✓	✓	✓	✓
No fee to open an account	✓	✓	✓	✓	✓
50% discount on monthly fees for overdraft protection (up to \$5,000 per month) ¹³		✓	✓	✓	✓

BUSINESS PERFORMANCE PACKAGES

Do your business activities require more and more banking transactions? Switch to "Performance" mode! Our highly versatile Business Performance packages⁹ let you do a large number of transactions without accruing fees at every turn. Here's an ideal solution for when your business is growing in line with your ambitions.

	BUSINESS PERFORMANCE PACKAGES			
	150	180	225	300
Monthly fees	\$100	\$125	\$175	\$225
Maximum number of free transactions per month ⁹	150	180	225	300
› Laurentian Bank and THE EXCHANGE [®] ABM (deposits, withdrawals, transfers and bill payments. Bill payments is not available at THE EXCHANGE [®] ABM.)				
› LBCDirect Business (transfers and bill payments) ¹⁰				
› Cheque issuance				
› Automatic deposit and debit				
› Deposit at the 24h Deposit Box ²				
› Foreign currency deposit ^{21,23}				
Cash deposits at a Laurentian Bank ABM, at THE EXCHANGE [®] ABM or at the 24h Deposit Box with no handling fee	up to \$10,000 per month	up to \$15,000 per month	up to \$20,000 per month	
Items deposited at a Laurentian Bank ABM, at THE EXCHANGE [®] ABM or at the 24h Deposit Box with no handling fee	Unlimited			
No fee for account maintenance	✓	✓	✓	✓
Deposit with no annual fee at the 24h Deposit Box ²	✓	✓	✓	✓
No fee for disposable deposit bags at the 24h Deposit Box ²	50 per year		100 per year	
Free access to LBCDirect Business	✓	✓	✓	✓
No fee for monthly paper statement with cheques returned	✓	✓	✓	✓
No fee for yearly bank confirmation	✓	✓	✓	✓

2.1 MY LBCDIRECT BUSINESS SERVICES

LBCDirect Business let you do a large number of banking transactions. To use these services to your advantage, simply sign up (Free membership if you hold a Business or Performance package).

To register,



simply dial 1-800-252-1846 (toll free).

LBCDIRECT BUSINESS BY INTERNET

Once you've enrolled, simply go to <https://blcweb.banquelaurentienne.ca/lang/fr/BLCDirect/> and enter your access number and password. You can then access your banking products, follow their progress and do transactions.¹

LBCDIRECT GROUP OF BUSINESSES

Do you have to carry out frequent monetary exchanges between the different entities that you own? This service could be right for you. Contact your account manager for more details.

LBCDIRECT BUSINESS BY PHONE

No access to the Internet or to an ABM? Use the phone! Our toll-free number (1-800-252-1846) lets you access your account and do certain common banking transactions.

TWO TYPES OF ACCESS ARE AVAILABLE WITH OUR ELECTRONIC SERVICES:

- > Informational access
- > Transactional Access

If you have authorized users who are not entitled to perform transactions on the accounts, you could give them informational access only. Access is delegated by the company's authorized signing officer.²⁴

2.2 MY CLIENT CARD AND AUTOMATED BANKING MACHINES

Your client card allows you to access your money at any time through our network of automated banking machines and THE EXCHANGE[®] Network. Your card enables you to easily complete most routine banking transactions (withdrawals, deposits, transfers between your Laurentian Bank accounts, etc.). With THE EXCHANGE[®] network, access over 3,300 automated banking machines located all across Canada, including 900 in Quebec.

Furthermore, take advantage of our *Interac*^{®11} and PLUS* network-affiliated services that give you access to more than 800,000 automated banking machines elsewhere in Canada and around the world. Enjoy these benefits knowing your information is completely secure.

LBCDirect Business electronic services

- > Convenient
- > Economical
- > Secure
- > Easy to use
- > Available at any time from anywhere!





MAIN BANKING TRANSACTIONS¹⁴ AVAILABLE WITH LBCDIRECT BUSINESS ELECTRONIC SERVICES

BANKING TRANSACTIONS
Access your account transaction history
Archiving of paid bills and statements for a period of seven years with the epost™ service
Assign informational or transactional access to various representatives of your company
Change your PIN
Check balance of your Laurentian Bank Visa Business card or Visa Business Performance card
Check balance of your mortgage, commercial loan, line of credit and other investment products
Check your account balance
Foreign currency deposits (US\$, €, £ or CHF) ^{21,25}
Fund deposits and withdrawals
Get transaction history for your Laurentian Bank Visa card
Government tax returns and remittances
Interac e-Transfer ^{®19}
Pay bills
Transfer between your Laurentian Bank accounts
Transfer your transaction history to financial management software (e.g. Quicken, Money)
View your current bills

 Online banking transaction

 Phone or mobile banking transaction

LBCDIRECT BUSINESS		AUTOMATED BANKING MACHINE (ABM)	
Informational access	Transactional access	Laurentian Bank	THE EXCHANGE [®] Network
			
			
	 (authorized signing officer)		
		✓	✓
			
			
		✓	✓
		✓	
		✓ ¹⁵	✓ ¹⁵
			
			
			
		✓	
		✓ ¹⁵	✓ ¹⁵
			
			



Practical and eco-friendly

Thanks to our epost™ electronic billing service, you can receive and pay your company's bills online or through LBCDirect Business. You can even archive them for a period of seven years. Less paper and more simplicity.

3

MY COMPLEMENTARY INFORMATION, MY RESOURCES

3.1 THE HOLDING PERIODS ON FUNDS

The Bank puts a hold on all cheques and instruments ("Instrument") deposited to your account at one of the Bank's branches or in any other manner. However, our release of funds to you does not mean that the cheque or other Instrument cannot be returned for another reason. If the cheque is refused on any other grounds once the hold period is expired, the cheque amount could be charged to your account.

In the case of an eligible enterprise as defined in the Access to Funds Regulations (SOR/2012-24) only, namely a business with authorized credit of less than \$1 million, fewer than 500 employees and annual revenues of less than \$50 million, the hold is subject to a maximum hold period as follows:¹⁶

Instrument drawn on a financial institution's branch located in Canada

Deposit made at an ABM or in any other manner:

- > The maximum hold period on a deposited cheque or cash is five business days, regardless of the amount deposited.

Instrument drawn on a financial institution's branch outside Canada and Instrument in foreign currency

- > Instrument drawn from the United States and Instrument in US currency: maximum hold period of 20 business days;
- > Instrument drawn outside Canada and the United States and Instrument in foreign currency: maximum hold period of approximately 30 business days.

EXTENDED HOLD

In certain circumstances, the hold period may be extended, regardless of the financial institution on which the Instrument is drawn. The following are circumstances under which the Bank may hold funds for longer periods than those stated above:

- > An escalating overdraft balance that is not being reduced by deposits received;
- > A negative change in the credit score or other behaviour scores that may impact the credit risk of the enterprise;
- > An unexplained change in the history of cheques or other instruments deposited to the account;
- > High numbers of cheques or other instruments deposited that are returned as dishonoured items from other institutions that may impact the available balance in the account;

- > Notice of bankruptcy or of creditor action against the enterprise;
- > Your account has been open for less than 90 days;
- > Anomalies with the Instrument require further investigation;
- > The Instrument has been endorsed more than once;
- > The Instrument is stale-dated.

3.2 PAY-PER-USE FEES FOR MY BANKING SERVICES¹⁷

24H DEPOSIT BOX

24h Deposit Box service²

- | | |
|---|-----------------------------|
| <ul style="list-style-type: none"> > Use of service > Purchase of 50 disposable bags <ul style="list-style-type: none"> - 50 bags per year free of charge if you hold a Business Performance Package 150 or 180 - 100 bags per year free of charge if you hold a Business Performance Package 225 or 300 | \$35.00 per year
\$25.00 |
|---|-----------------------------|

OVERDRAFTS

Insufficient funds in the account of your company's client

- | | |
|--|-----------------|
| <ul style="list-style-type: none"> > Automatic debit or cheque is deposited in the account of your company's client and returned to you. | \$7.00 per item |
|--|-----------------|

Insufficient funds in your company's account

- | | |
|---|--|
| <ul style="list-style-type: none"> > Automatic debit or cheque is accepted by the Bank > Automatic debit or cheque is refused by the Bank | Min. of \$5.00 per item (plus interest)
\$65.00 |
|---|--|

Overdraft protection¹³

- | | |
|---|------------------|
| (Useful protection if you occasionally lack the cash to cover a cheque or if you need funds for the short term) | \$5.00 per month |
|---|------------------|

INFORMATION

Administration fee for each payment and each request for and disclosure of information done by a third party relating to an administrative or judicial procedure, in accordance with applicable laws (e.g. seizure, bankruptcy, credit check)	\$10.00
Research related to an account > Less than 90 days following the date of the banking transaction > 90 days or more following the date of the banking transaction	\$5.00 per item \$40.00 per hour (min. of \$20.00, taxes extra)
Additional or interim account paper statement	\$5.00 per statement
Account history information	\$5.00 per account
Account balance information > At a Laurentian Bank or THE EXCHANGE [®] ABM or through LBCDirect Business	No fee

CHEQUES

Official cheque issuance	\$10.00 per cheque
Unencoded or cancelled cheque or cheque that does not comply with magnetic encoding standards	\$5.00 per cheque
Stop payment on a cheque or direct debit > Complete information provided by the client > Incomplete information provided by the client	Per stop payment request \$13.00 \$20.00

DEPOSITS

Cheque deposit into your Business account	\$0.22 per item
Cheque deposit (US funds) into your Day By Day Plus account (US funds)	US \$0.25 per item
Cash deposit > Counted (for each \$1,000 - minimum of \$2.25) > Uncounted (for each \$1,000 - minimum of \$2.50)	\$2.25 \$2.50
Deposit of rolled coins	\$2.25 for each \$100

INTERNATIONAL SERVICES

Foreign currencies accepted: US dollar (US\$), euro (€), pounds sterling (£) and Swiss franc (CHF)

US dollars bills > Sale of bills under CAN\$1,000 (calculated in Canadian dollars) > Repurchase of bills in US dollars equivalent to CAN\$50 or less	\$3.00 No charge
Cheque made out in a foreign currency and drawn on a Canadian dollar account²¹	\$15.00
Foreign currency items sent to collections, foreign currency items sent to collections and returned unpaid, foreign currency items received in collections	\$40.00 ¹⁸
If foreign currency items deposited in a Canadian dollar account are returned unpaid	\$20.00 ¹⁸
Cashing or depositing foreign currency items in a Canadian dollar account²¹ > CAN\$50 or less > CAN\$50.01 to CAN\$1,000 > More than CAN\$1,000 (For the return of any cheque issued in foreign currency – and deposited in a Canadian dollar account – due to insufficient funds or any other reason, the customer will assume any losses resulting from exchange rate fluctuations affecting the currency between the deposit date and its return date.)	No charge \$6.00 per item \$9.00 per item
Stop payment on a money order in Canadian or US dollars	\$20.00 ¹⁸ per stop payment
Return of a foreign currency item	\$15.00 + correspondance fees
Electronic transfer > Sent within Canada > Sent abroad > Received from another financial institution	Min. of \$20.00 Min. of \$30.00 \$15.00
Foreign currency bank draft	\$8.50 per bank draft

MISCELLANEOUS

LBCDirect Business (by Internet or phone)	\$6.95 per month
Inactive account No transactions carried out for at least one year. > If the client responds to the dormant account notice > If the client ignores the notice <ul style="list-style-type: none"> - for the first dormant year - from 2nd to 4th dormant year - from 5th to 8th dormant year - for the 9th dormant year (If the balance is less than the amount to be collected, the charges correspond to the remaining balance and the account will be closed)	No charge \$15.00 \$30.00 per year \$40.00 per year \$45.00 per year
Bank confirmation	Min. \$35.00
Special request related to an account	\$40.00 per hour (minimum of \$20.00, taxes extra)
Post-dated item held for future deposit or processing	\$5.00
Notice sent by mail	\$2.50
Account closure > Open for 90 days or less (in currency of account) > Open for over 90 days	\$20.00 No fee
Interac^{®19} e-Transfer	\$1.00
Bill payment processing fee > At a Laurentian Bank ABM or through LBCDirect Business (When paying a bill at an ABM or through LBCDirect Business, account withdrawal fee is added to bill payment fee, if applicable)	\$1.00 per bill
Opening a Business account	Min. \$25.00
Replacement of a client card Beginning with the 2 nd replacement during the same calendar year	\$5.00 per additional card

MISCELLANEOUS

Interac[®] Direct Payment service	\$1.00 per transaction
Cheque image verification service	\$25.00 per request (taxes extra)
Interest rate on an unauthorized overdraft	22%
Transfer of an account balance to another financial institution	\$24.00
AMB network access fees > THE EXCHANGE [®] Network ABM > Laurentian Bank ABM > Interac [®] Network ABM > PLUS* Network ABM > Accel [®] Network ABM	No charge No charge \$2.00 \$4.00 Fees may apply. ²⁰
ABM transaction fees > Withdrawal > Transfer > Foreign currency conversions on any transaction at a PLUS* Network ABM (abroad) (Banking transactions made at an ABM carry fees applicable to the Business account.)	\$1.00 \$1.00 Exchange rate in effect at the time of conversion, plus 2.5% of the converted amount
Fund transfers by telephone	\$5.50
Printing of a partial statement at an ABM (History of the last ten transactions of the last quarter)	\$0.75

Notice of fee changes:

Laurentian Bank reserves the right to modify fees or introduce new charges by sending written notice to all clients who receive a statement and, by posting a notice at its branches, at its automated banking machines or on its website.

3.3 MY RESOURCES

Laurentian Bank is committed to customer satisfaction. Feel free to share your comments or complaints with us. Settlement procedures:

Step 1:

Start by contacting your branch manager or the Laurentian Bank Telebanking Services:

Phone: 514-252-1846 or toll-free 1-800-252-1846

Email: www.laurentianbank.ca under the «Contact us» section.

Step 2:

If you are not satisfied with the response you received, please get in touch with the Laurentian Bank Customer Inquiries department:

Laurentian Bank

Customer Inquiries

1360 René-Lévesque Boulevard West, suite 600

Montréal, Québec H3G 0E5

Phone: 514-284-3987 or toll-free 1-877-803-3731

customer_inquiries@laurentianbank.ca

We are committed to respond to your request within a maximum of 5 working days. Subsequently, the person in charge of your file at hand will take all necessary measures to try to resolve the problem as quickly as possible.

Step 3:

If the issue is still not resolved to your satisfaction after the second step, please get in touch with the Laurentian Bank Ombudsman's Office, preferably in writing, using the following contact information:

Laurentian Bank

Ombudsman's Office

1360 René-Lévesque Boulevard West, suite 600

Montréal, Québec H3G 0E5

Phone: 514-284-7192 or toll-free 1-800-479-1244

Fax: 514-284-7194 or toll-free 1-800-473-4790

ombudsman@laurentianbank.ca

Step 4:

Ultimately, you can get in touch with the Ombudsman for Banking Services and Investments using the following contact information:

401 Bay Street, Suite 1505

P.O. Box 5

Toronto, Ontario M5H 2Y4

Phone: 416-287-2877 or toll-free 1-888-451-4519

Phone (TTY): 1-855-889-6274

Fax: 416-225-4722 or toll-free 1-888-422-2865

ombudsman@obsi.ca

You can also get in touch with the Financial Consumer Agency of Canada (FCAC) using the following contact information:

427 Laurier Avenue West, 6th floor

Ottawa, Ontario K1R 1B9

Phone: 613-996-5454 or toll-free 1-866-461-3222

Phone (TTY): 613-947-7771 or toll-free 1-866-914-6097

Fax: 613-941-1436 or toll-free 1-866-814-2224

www.fcac-acfc.gc.ca

Other avenues

If the problem is related to a personal information issue, you may get in touch with the Privacy Commissioner of Canada using the following contact information:

30 Victoria Street

Gatineau, Québec K1A 1H3

Phone: 819-994-5444 or toll-free 1-800-282-1376

Phone (TTY): 819-994-6591

Fax: 819-994-5424

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1. Withdrawal and debit transactions are permitted at ABMs or with LBCDirect Business solely for customers holding basic accounts (with one signature).
2. Registration is required to use the 24h Deposit Box. Please inquire about the terms, conditions and availability of the service in branch.
3. Included in administration fees, if applicable.
4. To use ABMs, you must have a Canadian dollar account. You can then trade to your account in US dollar from the latter.
5. You will receive a bank statement only when you conduct more than five transactions per month. Applicable account maintenance fees will continue to be charged to your account.
6. You must sign up to epost™ to access your electronic bank statements.
7. Discount on monthly rate is applicable for a period of six months from the date of enrolment.
8. The benefits of a program or package cannot be combined with any other offer from Laurentian Bank. A package applies to only one bank account at a time.
9. Fees for your banking services apply to any transaction exceeding those included in the package.
10. Fees related to provincial or federal government remittances are excluded from the package and charged to the customer.
11. Certain ABM operators and merchants charge user fees. These fees are not Laurentian Bank service fees.
12. Deposit bags are not included in this package.
13. Subject to credit approval. Interest charges always apply.
14. Fees may apply for some transactions.
15. This service is available to clients with an account where only a single cardholder's signature is needed to carry out transactions.
16. If your enterprise does not qualify as an «eligible enterprise», please refer to the forms executed at the time the account was opened.
17. Fees stated in this section are not connected to any of our Visa cards.

18. Fees of issuing bank (if applicable) and charges for mailing are extra.
19. Interac® Transfer fee of \$ 1.00 is non-refundable. Withdrawal fees not included if you do not have a package or if you exceed the number of monthly transactions included in your package.
20. Some Accel ABMs may charge an overhead (overcharging may be billable depending on policies in each state or type of ABM). Currency conversion rate is applicable. Only some ABMs within the Accel Network are free of charge. Make sure to use the search option of the Accel locator to locate a "surcharge-free" ABM.
21. If an Instrument is in a currency other than the currency of the Account, and the Instrument is to be credited to or debited from the Account, you agree that we may convert the Instrument at the applicable currency conversion rate established by us at our discretion for such purpose. We are not responsible for any losses related to foreign currency conversions, including those resulting from a change to our currency conversion rates between the date an Instrument is converted by us and the date the Instrument is processed or returned.
22. If you maintain the minimum closing balance every day of the month.
23. A foreign currency deposit (US\$, €, £ or CHF) made at a Laurentian Bank ABM equals three banking transactions. Contact your branch advisor or your account manager to choose the package best suited to your banking habits.
24. Authorized signing officers who act along with other signatories must have informational access only, except with a formal agreement that allows us to issue a transactional access.
25. Processing time: up to three (3) business days for deposits in US dollars and six (6) business days for deposits in another foreign currency.



Printed on Rolland Enviro Print, which contains 100% post-consumer fiber and is manufactured using renewable biogas energy. It is certified FSC®. Processed Chlorine Free, Ancient Forest Friendly and ECOLOGO 2771.

**For more information, contact your account manager
or your branch advisor.**

Call 514-252-1846 or 1-800-252-1846 (toll-free).

Visit laurentianbank.ca.



**LAURENTIAN
BANK**