

**J.P. MORGAN CHASE BANK, N.A., TORONTO BRANCH**  
**CIB TREASURY SERVICES**  
**STANDARD BUSINESS ACCOUNT SERVICE CHARGES/STATEMENT OF DISCLOSURE**

Effective September 6, 2023

Service Description	CAD Charge	USD Charge	Unit of Measure
<b>Account Services</b>			
Account Maintenance	80.00	80.00	Monthly Fee Per Account
Account Statement Paper	30.00	30.00	Monthly Fee Per Account
Bank Credit Check	25.00	25.00	Per Investigation
Bank Confirmations	100.00	100.00	Per Item
Business Account Closing	0.00	0.00	Per account regardless of when account was opened
Inactive Account	0.00	0.00	Inactive after 12 consecutive months of inactivity. Notice sent at two and five years of inactivity
Unclaimed Balances/Inactive Account	0.00	0.00	After nine years of inactivity, account will be closed and balance transferred to the Bank of Canada
<b>Depository Services</b>			
Cash Deposit	2.50	2.50	Per \$1000 deposited (minimum charge of \$25.00)
Returned Cheque	15.00	15.00	Per Cheque/Draft
Over the Counter – Per Deposit	3.25	2.50	Per Deposit
Over the Counter – Per Cheque/Draft	0.40	0.30	Per Cheque/Draft
<b>Disbursement Services</b>			
Cheque Paid	1.25	1.25	Per Cheque/Draft
Image Storage Per Item	0.03	0.03	Per Cheque
Stop Cheque	15.00	15.00	Per Cheque/Draft
Draft Issuance	15.00	15.00	Per Cheque/Draft
<b>Automated Fund Transfer (ACH/AFT/EFT) Payments</b>			
Incoming Automated Funds Transfer (AFT)	0.80	0.80	Per Transaction
Outgoing Automated Funds Transfer (AFT)	0.40	0.40	Per Transaction
Tax and Bill Payment Enrolment	25.00	25.00	Per Enrolment, Per Service
Tax and Bill Payment Transactions	5.00	5.00	Per Transaction
Bill Payment Monthly Maintenance	10.00	10.00	Monthly Fee
<b>Wire Payments</b>			
Incoming Wire	15.00	15.00	Per Transaction
Incoming Wire- Repaired	17.00	17.00	Per Transaction
Outgoing Wire	20.00	20.00	Per Transaction
Outgoing Wire - Repaired	25.00	25.00	Per Transaction
All Book Transfers	2.50	2.50	Per Transaction
<b>Liquidity</b>			
Single Branch Sweep	55.00	55.00	Monthly Fee
<b>General Services</b>			
Email Inquiries	5.00	5.00	Per Item
Courier Service	50.00	50.00	Per Item
<b>Investigations and Other Services</b>			
Payment Trace Investigation	33.90	30.00	Per Item
Investigation <6 Months	33.90	30.00	Per Investigation
Complex Investigations	67.80	60.00	Per Investigation

**J.P.Morgan**

**Disclosure Statements:**

This document may not contain charges for all business deposit account services you may require. The charges set out in this document are the standard fees for common services applicable to business deposit accounts. For more information about other products, services and fees not included in this document, please contact us at the link below and follow the Contact Us prompts: <https://www.jpmorgan.com/country/CA/en/disclosures>

Business clients who have signed a separate agreement with J.P. Morgan confirming non-standard pricing for the services disclosed herein are not affected by these charges during the term of the agreement.

Charges for business account services can be levied in the currency of the account, the equivalent CAD/USD conversion at the prevailing rate at the time the fees are processed or based on a compensating balance arrangement.