

Banking Fees

Cash Management

We offer accounts in over 20 currencies. Accounts in the major currencies (CAD, USD, EUR, CHF, GBP) bear interest daily.

Other cash management options include:

- UBS Money Market Funds
- Fixed Term Deposits in the major currencies
- Treasury Bills / Bankers' Acceptance / Commercial Paper

Interest rates on our cash management solutions are based on market conditions and calculated using industry conventions. Minimum balance of \$100,000 for fixed term deposits, treasury bills, bankers' acceptance and commercial paper. Overdraft interest will be charged to any debit balance at the default overdraft rate of UBS Bank (Canada) ("the Bank").

Account Administration Services

The fees for the administration of Active Advisory (transaction-based) accounts (e.g. collection of interest and dividends, redemptions, precious metal storage, reporting, third-party custody charges, etc.) are as follows:

- 0.2% per annum per account charged quarterly in arrears
- 0.6% per annum for precious metals
- minimum fee of CAD 1,000 per account per year

General Banking Services

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| • Payments by bank draft, wire payment, returned items and stop payments: | CAD 40 each |
| • Cheques to be sent for collection: | 0.1% (min. CAD 40) |
| • Cash withdrawals & deposits in foreign currencies: | 5% (min. CAD 40) |
| • Retained mail service and/or special mailing instructions: | CAD 400 per annum |
| • Closing of relationship: | CAD 250 plus transfer out cost |

Registered Retirement Plan Annual Administration Fees

The annual administration fee for Registered Retirement Plans in Active Advisory (transaction-based) accounts is CAD 200 (RRSP, Spousal, RRIF, etc.).

The annual administration fee for Registered Retirement Plans in both UBS Portfolio Management and Active Advisory (fee-based) accounts is included in the annual fee (i.e. there is no additional charge for registered plans in these accounts).

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| • Substitution (swaps) of cash & securities: | CAD 50 per security |
| • Full transfer or withdrawal: | CAD 150 |
| • Partial transfer or withdrawal: | CAD 50 |

Special Administrative Services

"Unusual" requests that fall outside the normal course of business (e.g. searches, revaluing of reference currency, special reporting, etc.) CAD 150 per hour

Taxes, where applicable, will be added to fees.

You will receive at least 30 days' written notice of any increase in charges or new charges. Rates and terms as outlined are subject to change.

Foreign Exchange

Where a transaction requires conversion of currency, we will act as principal with you in converting the currency at rates established or determined by us or parties related to us. The rates are subject to change without notice and may vary according to the market, currency pair and the value of the gross amount of the conversion. The Bank and parties related to us may earn revenue, in addition to the commission or other fees applicable to the transaction, based on the difference between the applicable bid and ask rates for the currency being converted and the rate at which the currency is offset either internally, with a related third party or in the market. Conversion of currency will take place at the conversion date, unless otherwise specified, by us or parties related to us.

Please contact your client advisor directly should you have further questions about the rates.