



Royal Bank Chequing Accounts

Account Details	All Inclusive	Most Popular	Unlimited Debits	The Basics
	› RBC VIP Banking Sign Me Up	› RBC Signature No Limit Banking Sign Me Up	› RBC No Limit Banking Sign Me Up	› RBC Day to Day Banking Sign Me Up
Unlimited Debits	Canada and U.S. ¹	Canada only	Canada only	12 Free/month ² ; \$1.00 each thereafter
Interac Access Fee at Non-RBC Royal Bank ATMs	Unlimited ³	3 refunded / month, \$1.50 each thereafter ³	Regular Fees	Regular Fees
Send Money Using Interac e-Transfer	Unlimited	Unlimited	Unlimited	Unlimited
Credit Card Included	✓ ¹	✓ ¹	—	—
Overdraft Protection⁴	✓	✓	\$5.00 per month	\$5.00 per month

Overdraft Protection⁴	✓	✓	\$5.00 per month	\$5.00 per month
Additional Accounts¹⁴ (With Waived Transaction Fees)	Includes unlimited debits on up to 2 CDN accounts and 1 U.S. account	—	—	—
No Minimum Balance	✓	✓	✓	✓
Monthly Fee	\$30.00	\$14.95	\$10.95	\$4.00
Monthly Fee after MultiProduct Rebate⁵	\$19.95	\$8.95	\$5.95 or \$0	Free
Monthly Fee after Senior's Rebate¹⁵	\$22.50	\$10.95	\$6.95	Free



Royal Bank Savings Accounts

Account Details	High Interest	Enhanced Savings	Day to Day	U.S. Savings
	› RBC High Interest eSavings Sign Me Up	› RBC Enhanced Savings Sign Me Up	› RBC Day to Day Savings Sign Me Up	› RBC U.S. High Interest eSavings Sign Me Up
Overview	An online savings account offering high interest ¹ on every dollar	Tiered interest ¹ rates begin at balances of \$5,000 or more	Tiered interest ¹ on every dollar saved	High interest ¹ on every U.S. dollar saved
Currency	Canadian	Canadian	Canadian	U.S.
Interest Rate¹	1.050%	Tiered	Tiered	0.250%
NOMI Find & Save	Accelerate your savings by turning on NOMI Find & Save in the RBC Mobile App			
Monthly Debits Included²	1 withdrawal from RBC Royal Bank ATM	1	1	1
Monthly Fee	Free	Free	Free	Free

– Transactions

Debits Exceeding Monthly Limits	\$5.00 each	\$2.00 each	\$2.00 each	\$3.00 each ⁶
Free Transfers	Electronic self-serve transfers to any RBC Royal Bank personal deposits account in your name			
Interac e-Transfer Transactions	\$1.00 each	\$1.00 each	\$1.00 each	Not Available
Online & Mobile Banking	Free	Free	Free	Free
Telephone Banking	Free	Free	Free	Free



Royal Bank Student Accounts

Account Details	Unlimited Debits	Free Student Banking	Our Youth Account
	<p>› RBC No Limit Banking for Students</p> <p>Get \$60¹⁰</p> <p>Sign Me Up</p>	<p>› RBC Student Banking</p> <p>Get \$60¹⁰</p> <p>Sign Me Up</p>	<p>› RBC Leo's Young Savers Account</p> <p>Get \$25¹⁰</p> <p>Visit a Branch</p>
Unlimited Debits	Unlimited	25/month ¹	15/month ¹
Send Money Using <i>Interac</i> e-Transfer	Unlimited	Unlimited	Unlimited
Monthly Fee	\$10.95	Free	Free
Monthly Fee after MultiProduct Rebate ³	Free	N/A	N/A
– Transactions			
Additional Free Debits	Unlimited	Up to a maximum of 9	Up to a maximum of 9
Debits Exceeding Monthly Limits	N/A	\$1.00 each	\$1.00 each
<i>Interac</i> Access Fee at a Non-RBC Royal Bank ATM in Canada	\$1.50 each	\$1.50 each	\$1.50 each

Cross Border Debit^{1,6,7}

\$1.00 each

\$1.00 each

\$1.00 each

— Accessing Your Account

Online & Mobile Banking⁸

Free

Free

Free

Telephone Banking

Free

Free

Free



Canada Trust Chequing Accounts

	TD Every Day Chequing Account >	TD Unlimited Chequing Account >	TD All-Inclusive Banking Plan >
Monthly Fee	\$10.95 \$8.20 for seniors (60 years or older)	\$15.95 \$11.95 for seniors (60 years or older)	\$29.95 \$22.45 for seniors (60 years or older)
Minimum monthly balance for fee rebate	\$3,000 ¹	\$4,000 ¹	\$5,000 ¹
Minimum monthly balance for fee waiver	N/A	N/A	N/A
Transactions included per month	25 ²	Unlimited ²	Unlimited ²
Transaction Fee	\$1.25 each ²	No additional fee ²	No additional fee ²
What You Get	<ul style="list-style-type: none"> Free Interac e-Transfer³ 	<ul style="list-style-type: none"> No TD fee for using Non-TD ATMs in Canada⁶ Free Interac e-Transfer³ \$20 off the Annual Fee for the first year for your choice of one of five select TD Credit Cards¹⁰ 	<ul style="list-style-type: none"> Annual Fee rebated for your choice of one of five select TD Credit Cards⁵ Free Interac e-Transfer³

TD Free Features	<ul style="list-style-type: none"> • TD Mobile Deposit • TD app • EasyWeb Online banking • TD MySpend 	<ul style="list-style-type: none"> • TD Mobile Deposit • TD app • EasyWeb Online banking • TD MySpend 	<ul style="list-style-type: none"> • TD Mobile Deposit • TD app • EasyWeb Online banking • TD MySpend
Non-TD ATM Fee (in Canada)	\$2.00 each ²	No additional fee ²	No additional fee ²
Foreign ATM Fee (in U.S., Mexico)	\$3.00 each ²	\$3.00 each ²	No additional fee ²
Foreign ATM Fee (in any other foreign country)	\$5.00 each ²	\$5.00 each ²	No additional fee ²



Canada Trust Savings Accounts

	TD Every Day Savings Account >	TD High Interest Savings Account >	TD ePremium Savings Account >
Monthly Fee	\$0	\$0	\$0
Minimum monthly balance for fee rebate	N/A	N/A	N/A
Minimum monthly balance for fee waiver	N/A	\$25,000 ²	N/A
Transactions included per month	1 ³	0 ³	0 ³
Transaction Fee	\$2 each ³	\$5 each ³	\$5 each ³
What You Get	<ul style="list-style-type: none"> Earn interest on every dollar, calculated daily Unlimited free transfers to your other TD Canada Trust personal deposit accounts⁷ 	<ul style="list-style-type: none"> High Interest rate³ on balances of \$5,000 or more.¹¹ No transaction fees³, non-TD ATM fees in Canada⁶, and fees for paper statement or passbook with \$25,000 minimum monthly balance² 	<ul style="list-style-type: none"> High interest rate³ on balances of \$10,000 or more.¹¹ Unlimited free online transfers to your other TD Canada Trust personal deposit accounts⁸

TD Free Features	<ul style="list-style-type: none"> • TD Mobile Deposit • TD app • EasyWeb Online banking • TD MySpend 	<ul style="list-style-type: none"> • TD Mobile Deposit • TD App • EasyWeb Online banking • TD MySpend 	<ul style="list-style-type: none"> • TD Mobile Deposit • TD app • EasyWeb Online banking • TD MySpend
Non-TD ATM Fee (in Canada)	\$2.00 each ²	\$2.00 each ²	\$2.00 each ²
Foreign ATM Fee (in U.S., Mexico)	\$3.00 each ²	\$3.00 each ²	\$3.00 each ²
Foreign ATM Fee (in any other foreign country)	\$5.00 each ²	\$5.00 each ²	\$5.00 each ²








Canada Trust Student Accounts

TD Student Chequing Account >	TD Youth Account >
Monthly Fee	\$0
Minimum monthly balance for fee rebate	N/A
Minimum monthly balance for fee waiver	N/A
Transactions included per month	25 ²
Transaction Fee	\$1.25 each ²
What You Get	<ul style="list-style-type: none">• No monthly fee• No transfer fee to send money using <i>Interac</i> e-Transfer^{® 3}

<p style="text-align: center;">TD Free Features</p>	<ul style="list-style-type: none"> • TD Mobile Deposit • TD app • EasyWeb Online banking • TD MySpend
<p style="text-align: center;">Non-TD ATM Fee (in Canada)</p>	<p style="text-align: center;">\$2.00 each²</p>
<p style="text-align: center;">Foreign ATM Fee (in U.S., Mexico)</p>	<p style="text-align: center;">\$3.00 each²</p>
<p style="text-align: center;">Foreign ATM Fee (in any other foreign country)</p>	<p style="text-align: center;">\$5.00 each²</p>








BMO Chequing Accounts

 <u>PRACTICAL</u> A low-cost option that covers basic banking needs Open Now	 <u>PLUS</u> A value plan that's small on fees, but big on transactions Open Now	 <u>PERFORMANCE</u> Our most popular plan with unlimited monthly transactions Open Now	 <u>AIR MILES^{®†}</u> Earn miles on everyday purchases ²¹ Open Now	 <u>PREMIUM</u> Perfect for the traveller, rewards collector and those wanting extra perks Open Now
Pricing				
\$4.00 <small>Monthly fee</small>	\$10.95 <small>Monthly fee</small>	\$15.95 <small>Monthly fee</small>	\$15.95 <small>Monthly fee</small>	\$30.00 <small>Monthly fee</small>
\$2,000 minimum balance to waive plan fee ⁴	\$3,000 minimum balance to waive plan fee ⁴	\$4,000 minimum balance to waive plan fee ⁴	N/A	\$6,000 minimum balance to waive plan fee ⁴
Add up to 2 accounts for one monthly fee ¹	Add up to 20 accounts for one monthly fee ¹	Add up to 20 accounts for one monthly fee ¹	Add up to 20 accounts for one monthly fee ¹	Add up to 20 accounts for one monthly fee ¹

Transactions ²⁰				
12 per month; \$1.25 per for each additional transaction	30 per month; \$1.25 per for each additional transaction	Unlimited	Unlimited	Unlimited
Number of non-BMO ATM withdrawals included per month ²²				
0	0	1	0	10
Number of <i>Interac</i> e-Transfer ^{®S} transactions ⁴³ per month				
Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Annual fee waived on BMO World Elite Mastercard cards				
No	No	No	No	Yes ³⁵
Standard Overdraft Protection				
\$4.00 ¹¹	\$4.00 ¹¹	\$4.00 ¹¹	\$4.00 ¹¹	Included ^{11,12}



BMO Student Accounts

				
<u>PRACTICAL</u>	<u>PLUS</u>	<u>PERFORMANCE</u>	<u>AIR MILESSM</u>	<u>PREMIUM</u>
<p>A low-cost option that covers basic banking needs</p> <p>Open Now</p>	<p>A value plan that's small on fees, but big on transactions</p> <p>Open Now</p>	<p>Our most popular plan with unlimited monthly transactions</p> <p>Open Now</p>	<p>Earn miles on everyday purchases²¹</p> <p>Open Now</p>	<p>Perfect for the traveller, rewards collector and those wanting extra perks</p> <p>Open Now</p>
Pricing				
<p>\$4.00 Monthly fee</p>	<p>\$10.95 Free Monthly fee</p>	<p>\$15.95 \$5.00 Monthly fee</p>	<p>\$15.95 Monthly fee</p>	<p>\$30.00 \$19.05 Monthly fee</p>
<p>\$2,000 minimum balance to waive plan fee⁴</p>	<p>N/A</p>	<p>\$4,000 minimum balance to waive plan fee⁴</p>	<p>N/A</p>	<p>\$6,000 minimum balance to waive plan fee⁴</p>
<p>Add up to 2 accounts for one monthly fee¹</p>	<p>Add up to 20 accounts for one monthly fee¹</p>	<p>Add up to 20 accounts for one monthly fee¹</p>	<p>Add up to 20 accounts for one monthly fee¹</p>	<p>Add up to 20 accounts for one monthly fee¹</p>

Transactions ²⁰				
12 per month; \$1.25 per for each additional transaction	30 per month; \$1.25 per for each additional transaction	Unlimited	Unlimited	Unlimited
Number of non-BMO ATM withdrawals included per month ²²				
0	0	1	0	10
Number of <i>Interac</i> e-Transfer [®] transactions ⁴³ per month				
Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Annual fee waived on BMO World Elite Mastercard cards				
N/A	N/A	N/A	N/A	N/A



BMO Savings Accounts



SMART SAVER

Enjoy a high interest rate regardless of balance

0.800%

Interest rate³

\$0

Monthly savings requirement



SAVINGS BUILDER

Rewards you with bonus interest for growing your savings monthly

Up to **1.450%**

Interest rate^{1,2,3}

\$200

Minimum monthly savings requirement for bonus interest^{3d}



PREMIUM RATE SAVINGS

Earn daily interest, access your funds whenever you need them

0.050%

Interest rate³

\$0

Monthly savings requirement





Is this account right for me? Save for long term goals while earning a competitive interest rate³, on every dollar regardless of your balance

Monthly fee No monthly fee

Transaction Fees Includes one transfer from the Smart Saver Account and \$5 for each withdrawal or additional transfer out

Banking Services **Every BMO account offers:**
[24/7 mobile⁵ and telephone banking⁹](#)
[Budgeting tools and account alerts](#)
[Access to over 900 branches](#)

Additional accounts Add as many Smart Saver Accounts as you need

Is this account right for me? Designed for active savers, this new account rewards you with a Bonus interest rate when you increase your balance by \$200 or more each month^{3,30}

Monthly fee No monthly fee

Transaction Fees Includes one transfer from the account and \$5 for each withdrawal or additional transfer out

Base interest rate You'll receive 0.200% on all balances in months when you don't increase your balance by at least \$200 each month^{3,30}

Bonus interest rate You'll receive an additional 1.250% (for a total of 1.450%) on all balances in months when you increase your balance by \$200 or more each month^{3,30}

Maximum balance Bonus interest is eligible on balances up to \$250,000. Base interest is paid on all balances.

Banking Services **Every BMO account offers:**
[24/7 mobile⁵ and telephone banking⁹](#)
[Access to over 900 branches](#)

Additional accounts This account is limited to one per customer



Is this account right for me?

A great option to help you reach your short-term savings goals.

Transaction Fees

Transaction fees based on plan limits

Bank plan

A bank plan is required to open this account.

[Choose a chequing plan>](#)

Banking Services

Every BMO account offers:

[24/7 mobile⁹ and telephone banking⁹](#)

[Budgeting tools and account alerts](#)

[Access to over 900 branches](#)

Additional accounts

Add as many Premium Rate Savings Accounts as you need under your current chequing plan¹



CIBC Chequing Accounts

	CIBC Smart™ Account ✕ Apply Now	CIBC Everyday® Chequing Account ✕ Apply Now	CIBC Premier Service® Account ✕ Visit a branch	CIBC Smart™ for Students ✕ Apply Now
Summary	An account that automatically adapts to your banking activity	An account for basic banking	Comprehensive package for your banking, credit and investment needs	No monthly fees, unlimited transactions and free unlimited <i>Interac</i> e-Transfers® with a CIBC Smart Account
Interest	--	--	Up to 0.40% More details	--
Monthly fees	\$4.95 to \$14.95 Monthly fee is waived if you maintain a minimum end of day balance of \$3,000 each day and complete qualifying transactions	\$3.90	\$28.95	None

<p>Transactions</p> <ul style="list-style-type: none"> - Cheques - Withdrawals (including ATM) - Transfers - Pre-authorized payments - Bill payments (including CIBC Credit Cards and CIBC Personal Lines of Credit) - Debit purchases 	<p>12 transactions for a \$4.95 monthly fee plus \$1.25 per additional transaction, up to a maximum \$14.95 monthly fee for unlimited everyday banking</p> <p>Monthly fee is waived if you maintain a minimum end of day balance of \$3,000 each day and complete a recurring direct deposit or 2 pre-authorized payments each month</p>	<p>12 transactions included per month and \$1.25 for each additional transaction over 12</p>	<p>Unlimited</p>	<p>Unlimited</p>
<p>Sending <i>Interac</i> e-Transfer⁸</p>	<p>The additional \$1.50 service fee has been removed for sending <i>Interac</i> e-Transfers. Each <i>Interac</i> e-Transfer you send counts as a transaction in the calculation of your monthly fee.</p>	<p>\$1.50 each + transaction fee, if applicable</p>	<p>Unlimited</p>	<p>Free</p>
<p>Receiving <i>Interac</i> e-Transfer⁸</p>	<p>Free</p>	<p>Free</p>	<p>Free</p>	<p>Free</p>
<p>Non-CIBC bank machine withdrawal</p>	<p>\$2.00 each + transaction fee, if applicable</p>	<p>\$2.00 each + transaction fee, if applicable</p>	<p>Unlimited non-CIBC <i>Interac</i> ATM withdrawals per month in Canada</p>	<p>\$2.00 each + transaction fee, if applicable</p>
<p>Account inquiries</p>	<p>Free</p>	<p>Free</p>	<p>Free</p>	<p>Free</p>
<p>Paperless record keeping</p>	<p>Free</p>	<p>Free</p>	<p>Free</p>	<p>Free</p>



CIBC Savings Accounts

	CIBC eAdvantage® Savings Account ✕ Apply Now	CIBC Bonus Savings Account ✕ Apply Now	CIBC Premium Growth Account™ ✕ Apply Now	CIBC Advantage® for Youth ✕ Apply Now
Summary	Earn competitive high interest when your balance is \$5,000 or more, with free online transfers	Earn competitive high interest on balances over \$3,000	Earn daily interest	Benefits for clients 18 years of age or younger with a CIBC Premium Growth Account
Interest	1.05% when your balance is \$5,000 or more. More details	0.10% when your balance is \$3,000 or more More details	0.05% All rates	0.15% All rates
Monthly fees	None	None	None	None

<p>Transactions</p> <ul style="list-style-type: none"> - Cheques - Withdrawals (including ATM) - Transfers - Pre-authorized payments - Bill payments (including CIBC Credit Cards and CIBC Personal Lines of Credit) - Debit purchases 	<p>\$5 each for transactions</p> <p>Online, telephone and CIBC ATM transfers to other CIBC personal accounts are free</p>	<p>1 free transaction per month and \$5.00 for each additional transaction</p>	<p>\$1.50 per transaction</p>	<p>Unlimited</p>
<p>Sending <i>Interac</i> e-Transfer⁹</p>	<p>\$1.50 each + transaction fee, if applicable</p>	<p>\$1.50 each + transaction fee, if applicable</p>	<p>\$1.50 each + transaction fee, if applicable</p>	<p>Free</p>
<p>Receiving <i>Interac</i> e-Transfer⁹</p>	<p>Free</p>	<p>Free</p>	<p>Free</p>	<p>Free</p>
<p>Non-CIBC bank machine withdrawal</p>	<p>\$2.00 each + transaction fee, if applicable</p>	<p>\$2.00 each + transaction fee, if applicable</p>	<p>\$2.00 each + transaction fee, if applicable</p>	<p>\$2.00 each + transaction fee, if applicable</p>
<p>Account inquiries</p>	<p>Free</p>	<p>Free</p>	<p>Free</p>	<p>Free</p>
<p>Paperless record keeping</p>	<p>Free</p>	<p>Free</p>	<p>Free</p>	<p>Free</p>



Chequing Accounts

Scotiabank Momentum Chequing Account

Get 1% Cash Back On Everything You Buy. Earn up to \$300 cash back every year.

Core Account Features & Fees	
Monthly Fee	\$15.95 mo \$11.95 after Seniors Discount
Number of debit transactions	Unlimited self-service debit transactions and 1 free teller-assisted transaction
Charge for additional debit transactions	\$1.50/each additional teller-assisted transaction
Minimum daily balance to waive fee	N/A

Account Extras	
Money back	1% money back on all debit Point of Sale purchases as well as Interac Online and Cross Border Debit, to a maximum of \$300 per year
Interac e-Transfers	2 Free Interac e-Transfers per month ²
Non-Scotiabank ABMs	2 FREE Interac withdrawals/month from non-Scotiabank ABMs in Canada
Teller transactions	1 FREE teller transaction per month

Branded card	Optional Scotia Moneyback branded ScotiaCard available
Cheques	Personalized cheques can be purchased
Discounts	Discounted Seniors banking (age 60 and over)

Record-Keeping [Charges may apply](#) for additional record-keeping services

Paperless	Free
Paper Statement	\$2.25/month
Paper statement with cheque image return	\$2.50/month

Interest Rate

No interest is paid on this account.

Basic Banking Account

Choose the rewards program that best suits you

Core Account Features & Fees	
Monthly Fee	\$3.95 mo \$0.00 after Seniors Discount
Number of debit transactions	12 ⁴ (up to 4 teller-assisted transactions ⁶)
Charge for additional debit transactions	\$1.25/each
Minimum daily balance to waive fee	N/A

Account Extras	
<i>Interac</i> e-Transfers	2 Free <i>Interac</i> e-Transfers per month ⁵
Cheques	Personalized cheques can be purchased
Discounts	Discounted Seniors banking (age 60 and over)

Record Keeping Charges may apply for additional record-keeping services

Paperless

Free

Paper Statement

Free

Paper statement with cheque image return

Free

Interest Rate

No interest is paid on this account.



Savings Accounts

Scotiabank Momentum^{PLUS} Savings Account

Core Account Features & Fees	
Monthly Account Fee	Free
No. of Self-Service Transfers ⁵	Unlimited
Charge for Each Debit Transaction that is not a Self-Service Transfer	\$5.00 ⁵

Account Extra	
Easy access to funds	Easy access to funds through Scotia OnLine, mobile, and customer contact centre
Paperless Statement	Free
Paper Statement	N/A
CDIC Eligible ⁶	Yes

Interest Rate
Interest paid on every dollar you save. Current Interest Rates.

LIMITED TIME OFFER
UP TO
3.00%
ENDS MARCH 10, 2019

Savings Accelerator Account

No monthly fee, and competitive interest rates.

Core Account Features & Fees	
Monthly Fee	Free
Number of debit transactions	Unlimited no-fee transfers to your other Scotiabank accounts using Scotia OnLine, Mobile Banking and Customer Contact Centre
Charge for other debit transactions	\$5.00/each

Account Extras	
Flexible Plans	Available in Registered and Non registered Plans
Statements	Free Quarterly Personal Portfolio Statements

Record-Keeping	
Charges may apply for additional record-keeping services	
Paperless	Free
Paper statement	N/A

Interest Rate	
Current interest rates	

Student Banking Advantage Plan

Choose the rewards program that best suits you

Core Account Features & Fees	
Monthly Fee	Free
Number of debit transactions	Unlimited
Charge for additional debit transactions	No charge
Minimum daily balance to waive fee	N/A

Account Extras	
<i>Interac</i> e-Transfers	Unlimited ⁵
Cheques	Personalized cheques can be purchased
For Students	L'earn™ VISA card (subject to approval), SCENE® Visa card (subject to approval)

Interest Rate
No interest is paid on this account.