

GENERAL FEES

ADMINISTRATION FEES FOR NON-REGISTERED ACCOUNTS

• SME Growth Stock Plan, annual fee	\$75*
• Estate account processing fee	\$150*
• Account opening for trusts, guardianship, public curatorship	\$50
• Account opening for a single trade	\$50 + usual commissions

SAFEKEEPING FEES (NON REGISTERED ACCOUNTS AND TFSA)

Safekeeping fees are waived if:

- Two trades or more have been executed in the portfolio within the past 12 months or
- The value of the portfolio is \$15,000 or greater or
- A registered account (RRSP, RRIF, RESP, etc.) is held

A quarterly fee of \$17.50* is applied if none of the above criteria are met.

FEES PERTAINING TO THE NON-CONSENT OF PERSONAL DISCLOSURE TO REPORTING ISSUERS, QUARTERLY

\$15*

REQUEST FOR CHEQUES AT DISNAT OFFICES

• Without prior notice	\$10
• 2 cheques issued from the same account, on the same day	\$5

ACCOUNT TRANSFER TO ANOTHER INSTITUTION

\$125*

PARTIAL TRANSFER TO ANOTHER INSTITUTION, PER SECURITY

\$25*

THIRD PARTY TRANSFER

\$25

RETURNED CHEQUE

\$25

SECURITIES RECEIVED OR DELIVERED

• Deposit of physical certificate, per security	\$10*
• Registration of securities, per certificate	\$50
• Registration of securities, per certificate (rush)	\$150
• GIC received from another institution, other than Desjardins	\$50*
• Safekeeping of negotiable securities held in the client's name, per month	\$10*
• Receipt of securities against payment from another institution	\$30*
• Euroclear securities, receipt or delivery	\$150*

RESEARCH AND DUPLICATES

• Account statements, per item	\$5*
• Duplicate or correction of contract, per item	\$30*
• Research of stock, bond certificates or reorganisations	\$25*/hr

* GST and PST applicable.
This schedule is subject to change without notice. Any special requests (related to securities or otherwise) not specified above may entail additional fees.

CONTACT US

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SCHEDULE OF COMMISSIONS AND GENERAL FEES



D220 (01-10)

Disnat is a division of Desjardins Securities, CIPF Member.

EQUITY

INTERNET (CAN OR US)

STOCK PRICE	COMMISSION	
	0-9 Trades per Month	10 Trades per Month & over or min \$100,000 in assets
\$0.00 - 2.00	1.5% of value (min \$29)	1% of value (min \$9.95)
\$2.01 & over :		
• up to 1,000 shares	\$29	\$9.95
• 1,001 shares & over	3¢/share (min \$29)	1¢/share (min \$9.95)

Commissions are calculated on a daily basis and charged in the currency of the transaction. Minimum commission is applicable to each transaction. Commission rates applicable for the current calendar month are based on account activity or account equity from the preceding calendar month.

REPRESENTATIVE-ASSISTED TRANSACTIONS

CAN STOCK PRICE	COMMISSION	US STOCK PRICE	COMMISSION
\$0.00 - 0.50	2% of the value	\$0.00 - 0.24	3% of the value
\$0.51 - 1.00	\$35 + 1/2¢/share	\$0.25 - 1.00	\$39 + 2¢/share
\$1.01 - 2.00	\$35 + 2 ¢/share	\$1.01 - 2.00	\$39 + 3¢/share
\$2.01 - 5.00	\$35 + 2 1/2¢/share	\$2.01 - 5.00	\$39 + 4¢/share
\$5.01 - 10.00	\$35 + 3 1/2¢/share	\$5.01 - 10.00	\$39 + 5¢/share
\$10.01 - 20.00	\$35 + 4 1/2¢/share	\$10.01 - 20.00	\$39 + 6¢/share
\$20.01 - 30.00	\$35 + 5 1/2¢/share	\$20.01 - 30.00	\$39 + 7¢/share
\$30.01 or more	35 + 6 1/2¢/share	\$30.01 or more	\$39 + 8¢/share

- Minimum commission is applicable to each transaction \$45 CAN or US
- Flat fee on orders of \$2,000 or less \$45 CAN or US
- Commissions calculated on a daily basis
- Cash delivery transactions \$30 + applicable commissions
- Euroclear buys or sells, plus applicable commissions \$150
- Clearing restricted shares (i.e. Securities Act 1933) \$100*

OPTIONS

INTERNET (CAN OR US)

0-9 Trades per Month	10 Trades per Month & over or min \$100,000 in assets
\$1.50 per contract, minimum \$30	\$1.25 per contract, minimum \$17.50

Commissions are calculated on a daily basis and charged in the currency of the transaction. Minimum commission is applicable to each transaction. Commission rates applicable for the current calendar month are based on the combined activity and account equity of the preceding calendar month.

REPRESENTATIVE-ASSISTED TRANSACTIONS (CAN OR US)

\$2.50 per contract, minimum \$35

Commissions are calculated on a daily basis and charged in the currency of the transaction. Minimum commission is applicable to each transaction.

ASSIGNMENTS & EXERCISES, PER TRANSACTION UNDERLYING PRICE COMMISSION CAN & US

\$5 & less	\$30 + 2 1/2¢/share
\$5.01 & over	\$30 + 4¢/share

EXCHANGE TRADED BONDS ON NORTH AMERICAN MARKETS

INTERNET & REPRESENTATIVE-ASSISTED TRANSACTIONS

FACE VALUE	COMMISSION
\$0.00 to \$24,999	\$3/\$1,000
\$25,000 & over	\$2/\$1,000

- Minimum commission is applicable to each transaction \$45 CAN or US
- Commissions calculated on a daily basis
- Cash delivery transactions (by phone only) \$30 + applicable commissions

MUTUAL FUNDS

THERE ARE NO COMMISSIONS FOR MOST MUTUAL FUND TRADES, WITH THE FOLLOWING EXCEPTIONS¹:

- Funds held less than 90 days: Disnat charges a commission of \$32 (Internet) or \$45 (representative-assisted transactions). The fund company may charge a "short-term trading" fee.
- Funds transferred from another institution and held for less than 90 days are charged commissions².
- The following funds are charged commissions² for purchases, sales and switches, and have non-standard minimum purchase amounts: Beutel Goodman, Cote 100, GBC Funds, O.I.Q. Férique, Tradex³.
- The following funds are charged commissions² for sell orders: Investors, FMOQ, MD Management, Professionnel du Québec, Stone. These funds are not offered for purchases and switches.

MINIMUM INITIAL AND SUBSEQUENT PURCHASES:

- Most funds require a minimum initial and subsequent purchase of \$1,000⁴
- Desjardins funds require a minimum initial purchase of \$1,000 and a minimum subsequent purchase of \$100

SWITCHES (WITHIN THE SAME FUND FAMILY):

- 12 free switches per account, per year for most funds
- Subsequent switches are charged commissions²
- Funds switched within 90 days: The fund company may charge a "short-term trading" fee.

1 Deferred sales charge (Back-load) funds are charged a redemption fee by the fund company.
 2 Where applicable, commissions are \$32 (Internet) or \$45 (representative-assisted transactions).
 3 This list of exceptions may be modified without notice. Certain funds are charged different commissions.
 4 Some funds may be subject to different minimum initial and subsequent purchase amounts.
 * GST and PST applicable.

SELF-DIRECTED REGISTERED PLANS

ANNUAL ADMINISTRATION FEES

SELF-DIRECTED RRSP¹/LIRA

- If the plan market value is \$15,000 or over FREE
- If the plan market value is less than \$15,000 \$100*

SELF-DIRECTED RIF/LIF

- If the plan market value is \$25,000 or over FREE
- If the plan market value is less than \$25,000 \$100*

SELF-DIRECTED RESP¹

- If the subscriber has an overall market value of \$15,000 and over in their Disnat accounts FREE
- All other cases, per account \$50*

SELF-DIRECTED TFSA

FREE

OTHER FEES

- Withdrawal, RRSP or RIF \$25*
- Swap \$40
- Contribution TFSA in kind \$25
- Plan closure or transfer to another institution \$125*
- LIF transfer to LIRA \$100*
- HBP : withdrawal and subsequent closing of RRSP FREE

FOR YOUR PROTECTION ALL TELEPHONE CALLS WITH OUR REPRESENTATIVES ARE RECORDED.

WE SUGGEST THAT YOU TAKE NOTE OF THE DATE AND TIME OF YOUR CALL, AS WELL AS THE NAME OF THE REPRESENTATIVE YOU SPEAK TO.

1 A minimum of \$1,000 is required to keep a plan open.
 * GST and PST applicable.