

Fair Fees

Canadians are fed up with high banking fees, and ever since we first opened our doors, we've shown our Clients that we feel the same way. Fees should be fair, which means they're disclosed and agreed to in advance, and the amount makes sense relative to the benefit received.

Fair Fees Associated with the Tangerine Chequing Account

Interac e-Transfer®	FREE
Chequebook	Your first book of 50 cheques is free. Subsequent chequebooks can be ordered online for \$50.
Stop Payment – cheques	1 FREE per year, \$12.50 each thereafter
Stop Payment – Pre-Authorized Payments	FREE
Replacement Client Card	FREE
Canadian Drafts (includes courier)	\$10
NSF (Non-sufficient funds) ¹	\$45
Returned Items	\$7.50
ABM Withdrawals (using a Scotiabank® or Global ATM Alliance ABM)	FREE ²
Other ABM Withdrawals (not a Scotiabank ABM) – In Canada	\$1.50
Other ABM Withdrawals (not part of Global ATM Alliance) – In the US/Worldwide	\$3
1-Year Inactivity Fee	\$10
Foreign Currency Conversion Fee ⁷	2.50% is added to the exchange rate, and is reflected in the converted Canadian dollar amount of the transaction.

Optional Overdraft Protection Fee on the Tangerine Chequing Account

Overdraft Fee	\$5 per use (charged up to a maximum of once per month ³)
Overdraft Interest	19.00% (per annum ⁴)

Fair Fees Associated with Non-Registered Savings Accounts

NSF (Non-sufficient funds) ¹	\$45
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Fair Fees Associated with Registered Savings Accounts

RSP Transfer to Another Financial Institution	\$50
TFSA Transfer to Another Financial Institution	\$50
RIF Transfer to Another Financial Institution	\$50

Dormancy Fees

2–9 Year Dormancy Fee ⁵ – Associated with Non-Registered Personal & Business Savings Accounts	\$20 per year
10 Year Dormancy Fee – Associated with Chequing and Non-Registered Personal & Business Savings Accounts	\$40 for both Personal & Business Savings Accounts

Printed Statement and Tax Receipt/Slip Fees – Associated with Non-Registered and Registered Personal & Business Savings Accounts

Paper Statement Fee ⁶ per Statement Issued	\$2
Paper Statement and Tax Receipt/Slip Reprint Fee per Statement or Receipt Issued	\$5 per reprint

The Bank reserves the right to waive any fees or charges at its discretion.

Tangerine is a registered trademark of the Bank of Nova Scotia, used under licence. Forward Banking is a registered trademark of Tangerine Bank. Scotiabank® is a registered trademark of the Bank of Nova Scotia. Interac® is a trademark of Interac Inc. Tangerine Bank is an authorized user of the trademark.

All fees will be charged in the currency of the Account. For example, US Dollar Accounts will be charged a fee in US currency.

¹ You acknowledge and agree that you are responsible for any charges incurred if debits can't be processed due to insufficient funds, rejected Pre-Authorized Debits or any other reason for which you may be held accountable.

² Tangerine will waive the ABM Withdrawal Fee and Global ATM Alliance members will waive any surcharge fees for withdrawal transactions performed at a Scotiabank or Global ATM Alliance machine with your Tangerine Client Card. All other Account fees, including the Foreign Currency Conversion Fee, continue to apply. 'Free access' does not apply to Scotiabank ABMs in China, Colombia, Costa Rica, Guyana, Haiti, Malaysia, Netherlands Antilles, Panama, Thailand, Uruguay or Venezuela.

Use our ABM Locator to find an eligible machine near you.

³ A \$5 fee is applied on the day you go into overdraft if the balance remains overdrawn at 11:59 pm ET on that calendar day. Thereafter, if your Account remains overdrawn, a \$5 fee will be applied on the first calendar day of the following month and on each subsequent month until the Account balance is returned to zero.

⁴ Interest payable on overdrawn balances is calculated daily on the closing overdrawn balance at 19.00% per annum. This interest is charged to your Account monthly.

⁵ Dormancy starts on the date when it has been 2 years since you last logged in or accessed your Account. This date is considered your dormancy date. A fee will be deducted per Account annually starting on the day after your dormancy date and continuing every 12 months for 7 years if your Account remains dormant. You have until 11:59 pm ET each year on the anniversary of your dormancy date to reactivate your Account and prevent the fee. If your Account balance is less than or equal to the Dormancy Fee, we reserve the right to close the Account when we deduct the fee.

⁶ Paper statements are typically sent quarterly for active Accounts. If you have questions about the statement frequency or fees, please contact us. You can choose the Account that the Paper Statement Fee is taken from. If you haven't chosen an Account, we'll deduct the fee from your oldest Savings Account first. If at the time we issue you a paper statement, you have no funds available in the Savings Account to cover the paper statement fee, we'll update your Savings Account statement preference to electronic. You'll immediately begin to receive your Savings Account statements electronically. This switch won't impact your current statement preference for any other Account types or any other communication preferences.

⁷ Full terms and conditions are outlined in the **Account Terms** and **Client Card Cardholder Agreement** available to you on our website at tangerine.ca.