

Administrative account service fees



Wealth Management
Dominion Securities

Effective January 1, 2017

Notification of our foreign exchange conversion

For non-Managed accounts, we perform foreign currency transactions based on a direct or indirect request from you. An indirect request is where you have requested a trade in securities denominated in a currency other than the currency of your account, or have received certain corporate entitlements (including dividends, interest, etc.) from an issuer of securities denominated in a currency other than the currency in your account ("Foreign Trade").

For discretionary or Managed accounts, foreign currency transactions are performed on your behalf when we make a Foreign Trade. The foreign currency conversion rate that appears on your

trade confirmation and/or account statement includes our spread-based revenue ("spread") for performing this function, in addition to any commissions or fees related to the Foreign Trade or your account. Spread is the difference between the rate we obtain and the rate you receive. The foreign currency conversion rate and our spread will depend on market fluctuations as well as the amount, date and type of foreign currency transaction. Foreign currency conversions take place at such rates as are available to our retail customers for currency conversions of a similar amount, date and type. In performing foreign currency transactions, we may act as agent or principal. We may, at our discretion, reject a foreign currency transaction request. We convert

foreign currencies on the day we carry out your Foreign Trade. We may use a different day for: (a) mutual fund transactions; (b) transactions that you and we agree on; and (c) other transactions we deem necessary.

Minimum account fees

RBC Dominion Securities reserves the right to charge a minimum account fee. The account holder will be notified of the minimum asset level and the fee amount, no less than 30 days prior to the charging of the fee. Taxes, where applicable, will be added to all fees. For fees on additional services not covered in this schedule, please contact your Investment Advisor.

You will be notified in advance of any service or product fee changes.

Registered plans (excluding Tax-Free Savings Accounts)

The annual administration fee for your registered plan is automatically deducted from your account in June for the current calendar year. This fee document constitutes notice from the Trustee, Royal Trust, and Agent, RBC Dominion Securities Inc., pursuant to the Declaration of Trust governing your registered plan.

Annual administration fees

RRSP/RRIF/Locked-in plans	\$125
• Any second or subsequent plan for the same annuitant	No fee
• Advisor, Access, A+ or PIM Accounts	No fee

Group RRSP	
• If balance is over \$50,000	No Fee
• If balance is under \$50,000	\$125

Registered Education Savings Plan (RESP)	\$50
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DS Tax-Free Savings Account fee (DS TFSA)

A 1% annual DS TFSA Fee for your DS TFSA is automatically deducted from your account either monthly, quarterly or annually and will be calculated based on the month end market value of the assets in your DS TFSA as of the last business day of each month for the period.

Other fees

Applicable to all account types, unless otherwise stated

RBC Dominion Securities Family Trust	
• Annual fee	\$250

Non-arm's length mortgage on principal residence	
• Upon receipt into plan (set-up charge)	\$300

Substitution (swap) of cash and securities	
• First two per year	No Fee
• Each subsequent in a year (CDN and/or US dollars as applicable)	\$25

Partial deregistration of a plan (withdrawals) (excluding TFSA) (CDN and/or US dollars as applicable)	\$25
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Partial distribution of a TFSA (withdrawals)	
• First two per year	No fee
• Each subsequent in a year	\$25
Full deregistration of a plan (excluding TFSA) Plus annual administration fee (pro-rated except for RESP)	\$100
Full deregistration of a TFSA Plus annual investment management fee	\$100
SME Growth Savings Plan/Stock Savings Plan II (SSP II) Annual fee (Quebec residents only)	\$75
Mutual funds	
Redemption of no-load fund Does not apply to RBC Funds	\$25
Certificate custody and registration	
Private, mortgage investment corp. or small business investment shares	
• Upon receipt into plan (set-up charge)	\$250
• Annual Plus annual administration fee for registered plans	\$200
Safekeeping – registered in client name	
• Per account per month (excludes securities required to be held in client name)	\$50
Certificate Registration/Transfer of Ownership	
• Same-day rush	\$200
• Next-day rush	\$150
• Regular	\$75
Cheques and payments	
Cheques returned NSF	\$25
Stop payment request	\$20
Each cheque requested in excess of three per month (excludes cheques issued for the cash proceeds of a sale)	\$5
Wire transfers Account pre-coded with proper information	No fee

Account not pre-coded Does not apply to funds transferred to RBC Royal Bank	
• Canadian funds	\$25
• U.S. funds	\$30
• Other foreign funds	\$50
Other administrative services	
Search per record	
• Within previous 12 months	\$10
• Prior to previous 12 months	\$20
Address unknown accounts and accounts containing unclaimed property	
Where you have changed your address but have not notified RBC DS of the address change and, as a result, mail sent by RBC DS pertaining to the account is returned, and/or where we have deemed your account to be unclaimed in accordance with applicable legislation, except where the imposition of a fee is expressly prohibited by provincial law in Canada, the account will be charged an annual \$125 fee unless you have provided DS with the correct address prior to the time at which the annual fee is to be charged.	
Special security transfers	
• Estate and legal securities transfer (per security)	\$100
• Restricted securities transfer (per security)	\$200
Account transfers – Registered and non-registered	
• Within RBC – partial or full transfer out	No fee
• Outside RBC – partial or full transfer out	\$135
Plus annual administration fee for full transfer of registered plans (pro-rated except for RESP)	
Physical precious metals storage fees	
In addition to administrative fees and investment management fees, storage and other fees are applicable to holding physical precious metals in your account, as follows:	
• Gold and Platinum at a rate of \$0.12 (USD) per ounce per month.	
• Silver at a rate of \$0.0035/ounce/month	
Waiver of Probate request	
Administrative processing fee	\$500