

Banking services for businesses

Changes to our banking fees – Effective August 1, 2026

We are making changes to our banking fees and packages for businesses, effective August 1, 2026. You will find detailed information about the changes in this notice.

The changes set out in this notice only concern the regular pricing of our accounts and banking services. The changes therefore may not apply to the banking solutions you have with us.

The *Fee Guide – Banking Services for Businesses* will be updated to reflect these changes. A new version of the guide will be available on nbc.ca/businessaccounts as of **August 1, 2026**.

Business accounts

| Transaction fees/Cheques and other items | | Current fee | Effective August 1, 2026 |
|--|---|-------------------------------|-------------------------------|
| Account debit (withdrawal) | > Assisted transaction ¹ | \$1.50 | \$2.50 |
| | > Electronic transaction | \$0.95 | \$1.05 |
| Account credit (deposit) | > Assisted transaction ¹ | \$1.50 | \$2.50 |
| | > Electronic transaction | \$0.95 | \$1.05 |
| | > Deposits made through: ABM, mobile or scanner | \$0.95/day (for each account) | \$1.05/day (for each account) |
| Cheques and other items | > Cheque issuance ² | \$1.95 | \$2.25 |

| Deposit contents ³ | | Current fee | Effective August 1, 2026 |
|--|----------------------------|-------------|--------------------------|
| Bills (per \$1,000 deposited) | > In branch | \$2.75 | \$3.50 |
| | > Around-the-clock deposit | \$2.25 | \$2.50 |
| | > ABM | \$2.25 | \$2.50 |
| Coins (per \$100 deposited) ⁴ | > In branch | \$2.75 | \$3.50 |
| Cheque | > In branch | \$0.25 | \$0.35 |
| | > Around-the-clock deposit | \$0.25 | \$0.35 |
| | > ABM | \$0.22 | \$0.25 |
| | > Mobile | \$0.22 | \$0.25 |
| | > Scanner | \$0.20 | \$0.22 |

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Banking packages for businesses in CAD

| Packages for businesses | | Current | Effective August 1, 2026 |
|-----------------------------|--|----------------|--------------------------|
| Digital Package | > Monthly fees (unchanged) | \$7.00 | \$7.00 |
| | > Assisted transaction ¹ or issue of a cheque | \$3.50 | \$5.00 |
| | > Deposit contents: bills – ABM | \$2.25/\$1,000 | \$2.50/\$1,000 |
| Hybrid Package ⁵ | > Monthly fees | \$8.00 | \$10.00 |
| | > Number of debit or credit transactions included | 6 | 10 |
| Premium Package | > Monthly fees | \$95.00 | \$100.00 |

- Looking for advice on how to save on your bank fees? Visit nbc.ca/business-notice for tips and answers to your questions.
- For more information on our current banking fees, consult the **Fee Guide – Banking Services for Businesses**, available online at nbc.ca/businessaccounts.

514-394-4494 (Montreal area)
1-844-394-4494 (toll-free)

nbc.ca/business

¹ Assisted transactions are those performed at a counter, via an around-the-clock deposit or with a representative over the phone.

² Fees apply once the cheque has been issued and cleared.

³ Transaction fees may apply.

⁴ No coins may be deposited via the around-the clock depository service. Exceptionally, if coins are inadvertently deposited, the deposit will incur a charge of \$3.50/\$100.

⁵ The number of Interac[®] e-Transfers included remains unchanged.

You can switch banking solutions at any time. You can also refuse these changes and close your account, with no penalties or fees, by sending us a notice no later than 30 days after the changes come into effect.

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