

Product Change Comparison



Personal Accounts – Chequing

OLD PRODUCT	NEW ACCESS PRODUCT	IMPORTANT CHANGES
Regular	Pay As You Go	<ul style="list-style-type: none"> No interest earned No monthly fee
Performance Plus *Special*	Basic +	<ul style="list-style-type: none"> No interest earned \$8 monthly fee (\$2.85 increase) \$2,500 exemption tier 30 free withdrawals + 10 free e-Transfers®
Performance Chequing *Free*	Basic +	<ul style="list-style-type: none"> No interest earned Lower monthly fee \$2500 exemption tier 30 free withdrawals + 10 free e-Transfers®
Performance Chequing	Basic +	<ul style="list-style-type: none"> No interest earned Lower monthly fee \$2,500 exemption tier 30 free withdrawals + 10 free e-Transfers®
e@ccess	Green	<ul style="list-style-type: none"> No interest earned \$9 monthly fee Unlimited online transactions incl. e-Transfers®
Performance Plus Plan	Unlimited	<ul style="list-style-type: none"> No interest earned \$17 monthly fee (\$2.05 increase)
Gold	Gold	<ul style="list-style-type: none"> Earlier qualification (59 vs. current 65) No interest earned 30 free withdrawals + 10 free e-Transfers®
US	USD	<ul style="list-style-type: none"> No interest earned No monthly fee 2 free withdrawals per month
US Gold	USD	<ul style="list-style-type: none"> No interest earned 2 free withdrawals per month
Moving Up	Grow	<ul style="list-style-type: none"> Broader age qualification (0-19 vs. 14-17) No interest earned 30 free withdrawals + 10 free e-Transfers®
Campus	Student	<ul style="list-style-type: none"> Available to all ages No interest earned
N/A	New to Canada	**New Account**
N/A	Ability	**New Account**

Product Change Comparison



Personal Accounts – Savings

OLD PRODUCT	NEW ACCESS PRODUCT	IMPORTANT CHANGES
Daily Interest	Daily Savings	<ul style="list-style-type: none"> Higher interest rate 5 free withdrawals per month
Campus Daily Interest Moving Up Daily Interest Gold Daily Interest	Daily Savings	<ul style="list-style-type: none"> Higher interest rate No age restriction More frequent interest payments 5 free withdrawals per month
Investment	Premium	<ul style="list-style-type: none"> Higher interest rate, flat rate (not tiered) 2 free withdrawals per month
Xtreme	Platinum	<ul style="list-style-type: none"> New interest tiers No minimum monthly balance required
Regular PPP Savings (currently grandfathered)	Platinum	<ul style="list-style-type: none"> Stronger interest rate Interest earned more frequently 1 free withdrawal per month
Fat Cat Campus Account Moving Up Gold	Platinum	<ul style="list-style-type: none"> No age restriction Stronger interest rate Interest earned more frequently 1 free withdrawal per month
N/A	USD Daily Savings	**New Account**
Fat Cat Daily Interest	Grow Savings	<ul style="list-style-type: none"> Broader age qualification (0-19 vs. 0-13) Stronger interest rate + special savings rate on the first \$2,000

Product Change Comparison



Business Accounts – Chequing

OLD PRODUCT	NEW ACCESS PRODUCT	IMPORTANT CHANGES
Business Chequing	Business Pay as You Go	<ul style="list-style-type: none"> No interest earned
Prime Business Chequing	Business Pay as You Go	<ul style="list-style-type: none"> No interest earned No monthly fee
Silver 50 Business Chequing	Business Value	<ul style="list-style-type: none"> Lower monthly fee (\$20 compared to \$40) No interest earned \$100,000 exemption tier 40 free withdrawals per month
Bronze 25 Business Chequing	Business Value	<ul style="list-style-type: none"> Lower monthly fee (\$20 compared to \$25) No interest earned \$100,000 exemption tier 40 free withdrawals per month
Platinum 100 Chequing	Business Plus	<ul style="list-style-type: none"> Lower monthly fee (\$50 compared to \$80) \$100,000 exemption tier No interest earned
Gold 75 Chequing	Business Plus	<ul style="list-style-type: none"> Lower monthly fee (\$50 compared to \$60) No interest earned \$100,000 exemption tier 100 free withdrawals per month
US Business Chequing	USD Business	<ul style="list-style-type: none"> No monthly fee No interest earned
Organizational Chequing	Non Profit	<ul style="list-style-type: none"> No interest earned Unlimited transactions per month

Business Accounts – Savings

OLD PRODUCT	NEW ACCESS PRODUCT	IMPORTANT CHANGES
Business Daily Interest Organization Daily Interest	Business Daily Savings	<ul style="list-style-type: none"> 5 free withdrawals per month
N/A	Business Premium	**New Account**
Business Savings Organization Savings	Business Platinum	<ul style="list-style-type: none"> Interest earned more frequently + tiered interest 1 free withdrawal per month
Business Xtreme Savings	Business Platinum	<ul style="list-style-type: none"> New interest tiers + higher interest rate Lower transaction fees
N/A	US Savings	**New Account**