

Product Change Comparison

Personal Accounts – Chequing

OLD PRODUCT	NEW ACCESS PRODUCT	IMPORTANT CHANGES
Maximizer Regular	Pay As You Go	<ul style="list-style-type: none"> No interest earned
No Fee Chequing	Pay As You Go	<ul style="list-style-type: none"> No interest earned Pay As You Go model (no free transactions)
Letter of Credit Equity Line Education Line	Pay As You Go	<ul style="list-style-type: none"> No changes, these are accounts used to hold lending services
Low Volume	Basic +	<ul style="list-style-type: none"> Lower monthly fee (\$8 compared to \$10) No interest earned \$2,500 exemption tier 30 free withdrawals and 10 free e-Transfers® per month
Career & Young Adult	Basic +	<ul style="list-style-type: none"> No interest earned \$2,500 exemption tier 30 free withdrawals and 10 free e-Transfers® per month
eChequing	Basic +	<ul style="list-style-type: none"> Higher monthly fee (\$8 compared to \$6) No interest earned \$2,500 exemption tier 30 free withdrawals + 10 free e-Transfers®
Maximizer LV	Basic +	<ul style="list-style-type: none"> Lower monthly fee (\$8 compared to \$10) \$2,500 exemption tier 30 free withdrawals and 10 free e-Transfers® per month
N/A	Green	**New Account**
High Volume	Unlimited	<ul style="list-style-type: none"> Higher monthly fee (\$17 compared to \$15) No interest earned Unlimited transactions ea. month incl. e-Transfers®
Unlimited	Unlimited	<ul style="list-style-type: none"> Lower monthly fee (\$17 compared to \$20) No interest earned Unlimited transactions each month, incl. e-Transfers®
Maximizer HV	Unlimited	<ul style="list-style-type: none"> Higher monthly fee (\$17 compared to \$16)
GLD Maximizer	Gold	<ul style="list-style-type: none"> Later qualification (59 compared to 55) – those in this product today under 59 will remain in this product No interest earned 30 free withdrawals + 10 free e-Transfers® per month
US Personal	USD	<ul style="list-style-type: none"> No interest earned 2 free transactions per month
JUN Maximizer	Grow	<ul style="list-style-type: none"> Broader age qualification (0 to 19 vs. 13-17) No interest earned 30 free withdrawals + 10 free e-Transfers®
STU Maximizer GRAD Maximizer	Student	<ul style="list-style-type: none"> Available to all ages No interest earned Unlimited electronic transactions incl. e-Transfers®
N/A	New to Canada	**New Account**
N/A	Ability	**New Account**
Estate Chequing	Estate Chequing	<ul style="list-style-type: none"> No interest earned

Changes effective February 1, 2024

Product Change Comparison

Personal Accounts – Savings

OLD PRODUCT	NEW ACCESS PRODUCT	IMPORTANT CHANGES
Plan 24 EST – Plan 24 No Fee	Daily Savings	<ul style="list-style-type: none"> • 5 free withdrawals per month
GLD – Club 55 Gradpac	Daily Savings	<ul style="list-style-type: none"> • No age restriction • 5 free withdrawals per month
High Volume Career & Young Adult	Daily Savings	<ul style="list-style-type: none"> • No monthly service fee • 5 free withdrawals per month
Property Tax Account	Daily Savings	<ul style="list-style-type: none"> • Monthly interest payments • 5 free withdrawals per month
eSavings	Premium	<ul style="list-style-type: none"> • Higher interest rate • 2 free withdrawals per month
Low Volume Unlimited	Premium	<ul style="list-style-type: none"> • Higher interest rate • No monthly fee • 2 free withdrawals per month
High Yield	Premium	<ul style="list-style-type: none"> • Higher interest rate, flat rate vs. tiered • 2 free withdrawals per month
REG – Special EST – Special	Platinum	<ul style="list-style-type: none"> • Tiered interest, stronger interest rates • 1 free withdrawal per month
GLD – Special GLD – Life Insured Life Insured	Platinum	<ul style="list-style-type: none"> • No age restriction • Tiered interest, stronger interest rates • 1 free withdrawal per month
N/A	USD Daily Savings	***New Account**
JUN – Fat Cat	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 • Unlimited monthly transactions incl. e-Transfers®
STU – Headstart	Grow Savings	<ul style="list-style-type: none"> • Broader age qualification (0 to 19 vs. 13-17) • Stronger interest rate + special savings rate on the first \$2,000 • Unlimited monthly transactions incl. e-Transfers®

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 exemption tier Pay as you go model
ORG – Cheq 5 Free Commercial Line	Business Pay as You Go	<ul style="list-style-type: none"> Pay as you go model
Business 25	Business Value	<ul style="list-style-type: none"> Higher monthly fee (\$20 compared to \$15) No interest earned \$100,000 exemption tier 40 free withdrawals + 10 free e-Transfers® per month
Business 75	Business Plus	<ul style="list-style-type: none"> No interest earned \$100,000 exemption tier 100 free withdrawals + 10 free e-Transfers® per month
Business 150	Business Plus	<ul style="list-style-type: none"> Lower monthly fee (\$50 compared to \$80) No interest earned \$100,000 exemption tier 100 free withdrawals + 10 free e-Transfers® per month
US Business Chequing	USD Business	<ul style="list-style-type: none"> No interest earned
Community 5 Community 10 Community 25	Non Profit	<ul style="list-style-type: none"> No monthly fee No interest earned No exemption tier Unlimited transactions per month
ORG – Chequing ORG School – Chequing	Non Profit	<ul style="list-style-type: none"> No exemption tier Unlimited transactions per month
LAW – Chequing	Lawyer Trust	<ul style="list-style-type: none"> No interest earned
Real Estate Broker	Real Estate Trust	<ul style="list-style-type: none"> No interest earned

Business Accounts – Savings

OLD PRODUCT	NEW ACCESS PRODUCT	IMPORTANT CHANGES
BUS Plan 24 ORG Plan 24	Business Daily Savings	<ul style="list-style-type: none"> 5 free withdrawals per month
N/A	Business Premium	**New Account**
BUS – Special ORG – Special	Business Platinum	<ul style="list-style-type: none"> Tiered interest 1 free withdrawal per month
N/A	US Savings	**New Account**
AgriInvest	AgriInvest	<ul style="list-style-type: none"> Tiered interest Unlimited withdrawals incl. e-Transfers®