

**Service Charges**  
**(effective August 13, 2004)**  
**SCHEDULE 1**

	Column 1					Column 2
Item	Short-form Description of Document or Service*	Act Reference				Charge (\$)
		Bank Act	Trust and Loan Companies Act	Insurance Companies Act	Cooperative Credit Associations Act	
1.	Letters patent of incorporation	22 671	21	22 708	23	32,000
2.	Letters patent of continuance	33 682	31	32 719	N/A	32,000
3.	Order permitting a foreign bank to carry on business in Canada	524(1)	N/A	N/A	N/A	32,000
4.	Order approving the insuring in Canada of risks by a foreign body corporate	N/A	N/A	574	N/A	32,000
5.	Letters patent of amalgamation	228 808	233	251 862	231	16,000
6.	Approval of an agreement respecting the sale of all or substantially all assets	236	241	N/A	N/A	16,000
7.	Approval of the acquisition or increase of a significant interest	373 875	375	407 927	354	16,000
8.	Approval of a purchase, reinsurance or transfer of policies, a reinsurance against risks undertaken by the company, or a sale of assets	N/A	N/A	254 587.1	N/A	8,000

Column 1		Act Reference				Column 2
Item	Short-form Description of Document or Service*	Bank Act	Trust and Loan Companies Act	Insurance Companies Act	Cooperative Credit Associations Act	Charge (\$)
9.	Approval of the acquisition of control of, or the acquisition or increase of a substantial investment in, an entity	468(5) 468(6) 930(5) 930(6)	453(5) 453(6)	495(7) 495(8) 554(5) 971(5) 971(6)	390(5) 390(6)	8,000
10.	Approval to retain control of, or to continue to hold a substantial investment in, an entity for longer than 90 days	471(4) 522.14(4) 933(3)	456(4)	498(4) 557(4) 974(3)	393(4)	8,000
11.	Permission to retain control of, or to hold a substantial investment in, an entity for an indeterminate period	471(5) 933(4)	456(5)	498(5) 974(4)	393(5)	8,000
12.	Approval, for an indeterminate period, to retain control of, or to hold a substantial investment in, an entity that was acquired by way of a loan workout or realization of a security interest	472(7) 473(5) 522.15(3) 934(6) 935(4)	457(7) 458(5)	499(7) 500(5) 558(7) 559(5) 975(6) 976(4)	394(7) 395(5)	8,000
13.	Order increasing the aggregate financial exposure limit	495.2(3)	483.2(3)	528.2(3)	N/A	8,000
14.	Order exempting a foreign bank from certain provisions of Part XII of the <i>Bank Act</i>	509(1)	N/A	N/A	N/A	8,000

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15.	Order approving a foreign bank or an entity associated with a foreign bank to carry out any activity described in section 522.22 of the <i>Bank Act</i>	522.22	N/A	N/A	N/A	8,000
16.	Designation order	508	N/A	N/A	N/A	8,000
17.	Authorization for the release of assets in Canada	599	N/A	650	N/A	5,600
18.	Exemption from the requirement to maintain and process information or data in Canada	245 (with modifications required, as the case may be, under section 598) 822	250	268 (with modifications required, as the case may be, under section 649) 876	242	4,800
19.	Approval of the creation of a security interest	419	419	470	383	4,800
20.	Approval of a time period to do all things necessary to relinquish control of, or a substantial investment in, an entity or to relinquish an increase to a substantial investment in an entity	471(1) 471(2) 522.14(2) 933(1)	456(1) 456(2)	498(1) 498(2) 557(1) 557(2) 974(1)	393(1) 393(2)	4,800
21.	Approval to maintain a representative office of a foreign bank	522	N/A	N/A	N/A	4,800
22.	Approval of a declaration of dividend in excess of net income	79(5)	82(5)	83(5)	86(5)	4,000

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		Bank Act	Trust and Loan Companies Act	Insurance Companies Act	Cooperative Credit Associations Act	
23.	Letters patent of dissolution	342 344 (with modifications required, as the case may be, under section 869)	347 349	380 382 570.04 570.06 920 922	326 328	4,000
24.	Approval to return amounts transferred from segregated fund account	N/A	N/A	453 542.03	N/A	4,000
25.	Approval of transactions that are part of the restructuring of a bank holding company or of an insurance holding company or any entity controlled by such a company and to which self-dealing provisions will not apply	487(2)(e)	N/A	519(2)(f)	N/A	4,000
26.	Approval of asset transactions with a related party or of arrangements applying to such transactions	494(3) 494(4)	482(3) 482(4)	527(3) 527(4)	418(3) 418(3.1)	4,000
27.	Short-term exemption order	973.1	N/A	N/A	N/A	4,000
28.	Letters patent of, or approval of, continuance or amalgamation under any other Act of Parliament or any Act of the legislature of a province	39.2 689	38(1)	39(1) 726	32(1)	4,000

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29.	Consent for purchase or redemption of shares or membership shares	71 715	74	75 754	79	3,200
30.	Approval of special resolution for reduction of stated capital	75 718	78	79 757	82	3,200
31.	Approval of the making or acquisition of commercial loans, or the acquisition of control of an entity that holds commercial loans, if the total value of commercial loans held exceeds the specified limit	N/A	462	504	N/A	3,200
32.	Approval of amendment to by-laws to change name	217(3) (with modifications required, as the case may be, under section 802)	222(3)	238(3) 544.1 851(3)	221(2)	3,200
33.	Variation of an order approving the commencement and carrying on of business of a body corporate or approving the insuring in Canada of risks by a foreign body corporate	54 534(6)	58	59 586(1) 657(4)	62	3,200
34.	Approval for the issuance of shares or other securities in consideration for property	65 80 709 723	68 83	69 84 748 762	74 87	3,200

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35.	Approval to amend an incorporating instrument	215 (with modifications required, as the case may be, under section 802)	220	224 849	219	3,200
36.	Extension of the deadline to do all things necessary to relinquish control of, or a substantial investment in, an entity or to relinquish an increase to a substantial investment in an entity	471(3) 472(4) 473(4) 522.14(3) 522.15(2) 934(3) 935(3)	456(3) 457(4) 458(4)	498(3) 499(4) 500(4) 557(3) 558(4) 559(4) 974(2) 975(3) 976(3)	393(3) 394(4) 395(4)	3,200
37.	Approval of an acquisition or a transfer of assets in excess of 10% of the total value of assets	482 944	470	512 569 987	406	3,200
38.	Exemption from requirement to provide financial statements for non-bank affiliates	522.27	N/A	N/A	N/A	3,200
39.	Approval of an acquisition or a transfer of assets in excess of 5% of the total value of assets from a related party that is not a federal financial institution	495.3	483.3	528.3	N/A	3,200
40.	Reservation of a name	43 697	45	45 734	39	800

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41.	Approval to be reinsured by a related party that is not a company or foreign company	N/A	N/A	523 597(1)	N/A	800
42.	Approval of a deposit agreement or of a trust deed to maintain assets in Canada	582	N/A	611	N/A	800

\* The short-form descriptions set out under Column 1 are provided in order to facilitate the use of these Regulations. In the case of any discrepancy, the statutory provisions shall prevail over the short-form descriptions.

SCHEDULE 2  
(section 3)

	Column 1	Column 2
Item	Services	Charge (\$)
1.	Written, precedent-setting ruling relating to the quality of capital	6,400 + GST
2.	Accreditation of a provincial reinsurer	4,000
3.	Written interpretation of Acts, regulations, guidelines or rulings	4,000 + GST
4.	Written, non-precedent-setting confirmation of quality of capital	4,000 + GST
5.	Approval of an amendment to an approved asset-to-capital multiple or borrowing multiple	3,200 + GST
6.	Approval of the issuance of subordinated debt to a parent	3,200 + GST
7.	Consent for purchase or redemption of securities other than shares	3,200 + GST
8.	Approval of a reinsurance trust agreement or of an amendment to a reinsurance trust agreement	800
9.	Approval of a letter of credit in lieu of assets	800
10.	Copies of any one of the following corporate documents (per request and per body corporate): (a) a certificate of confirmation; (b) a certified copy of letters patent or of incorporation or amalgamation documents; and (c) the corporate history of a body corporate	160 for up to 20 copies plus 5 for each additional copy