

HIIA Account Characteristics

- B2B Trust pays a competitive rate of interest on every dollar in your account. The interest rate varies from time to time and may be changed without notice.*
- Interest is calculated daily on your closing balance and paid monthly.
- Interest will be credited to your account as a reinvested distribution or, upon your request, paid as a cash distribution to your brokerage account.
- CDIC eligible.
- No account fees or transaction fees associated with your HIIA.**
- Unlimited transactions.
- Minimum purchase is \$1. Maximum purchase is \$1,000,000.
- HIIA offers a guaranteed minimum interest rate which is based on the Prime Rate less a set differential amount that is reset annually on December 31st. Prime Rate means the annual interest rate announced by B2B Trust from time to time as being its reference rate then in effect (the “Prime Rate”). This means that B2B Trust guarantees that you will always earn an interest rate that is greater than or equal to the Prime Rate minus the set differential amount on any given day, based on the Prime Rate in effect that day.
- The guaranteed minimum interest rate differential will be announced by October 31st of every year. The differential will be in effect from January 1st until December 31st of the following year.

* Current interest rates are found at b2btrust.com.

** Brokerage account fees may apply depending on where your account is held.

Access to your Account

- You must deposit or withdraw funds through your account with your financial advisor or broker.

Advisor Compensation

- B2B Trust will pay compensation to your financial advisor or broker at the rate of 25 bps annualized, calculated on the daily closing balance (A series only).
- No compensation is paid on F series.

About B2B Trust

- B2B Trust is a federally-regulated trust company and a wholly-owned subsidiary of Laurentian Bank of Canada.
- B2B Trust is a member of the Canada Deposit Insurance Corporation (CDIC).

Protecting Your Privacy

Protecting your privacy and the confidentiality of your personal information is fundamental to the way we do business at B2B Trust. We are committed to keeping your personal and financial information accurate, secure, confidential and private. Our Privacy Statement sets out our full privacy commitment to you and your privacy rights and is available on request and on our website at b2btrust.com.

Problem Resolution

- Talk to your financial advisor who has the ability to act on your behalf with regard to any problems or concerns you may have with your HIIA account.
- You may further escalate your concerns to:
 - in writing to B2B Trust Ombudsman Office, 1981 McGill College Avenue, 14th Floor, Montreal, QC H3A 3K3, Tel. 514.284.7192;
 - Ombudsman for Banking Services and Investments, P.O. Box 896, Station Adelaide, Toronto, Ontario M5C 2K3, Tel. 416.287.2877, Toll Free: 1.888.451.4519; or
 - Financial Consumer Agency of Canada, 427 Laurier Avenue West, 6th Floor, Ottawa, Ontario K1R 1B9, Tel. 613.996.5454, Toll free: 1.866.461.3222.