

# Deposit Disclosure

**\*\*The below fees will be changing August 1, 2024.\*\***  
Please visit [pccu.ca/registeredfees](https://pccu.ca/registeredfees) to view the new fees.

## Disclosure of Fees & Charges for Registered Products

### RRSP

#### Transfer-Out Fee

- \$50 per T2033 (except QAM, Credential Securities, NEI, QIS, Qtrade Investor).

#### Early Redemption of Fixed RRSP Term Deposits

- Requires pre-approval. If approved, 2% penalty of interest may apply.

#### Homebuyer's Plan

- If a member applies but is unsuccessful in obtaining mortgage with PCCU but obtains identical mortgage at other FI; RRSP funds may be withdrawn but with a penalty. If less than 30 days has elapsed since date of RRSP deposit or last renewal, no interest will be paid. If 30 days or greater has elapsed, interest will be recalculated as per original renewal or contract but at a 2% discounted rate.
- If a member obtains a mortgage at another FI without contacting PCCU, the fixed rate RRSP may be withdrawn but no accrued interest will be paid.

#### RRSP Estate Payout Fees

- Minimum of \$100 per RRSP Contract.

### RESP

#### Transfer-Out Fee

- \$50 per transfer request to another FI (except QAM, Credential Securities, NEI, QIS, Qtrade investor).

#### Early Redemption of RESP Term

- 2% interest penalty if member requests an early redemption of an RESP term prior to maturity.

### RRIF

#### Transfer-Out Fee

- \$50 per T2033 (except QAM, Credential Securities, NEI, QIS, Qtrade investor).

#### Lump Sum Payments

- Interest on lump sum payments will incur an interest rate penalty of 2%.

#### PRIF Quick Flip

- \$25 per hour with a minimum of \$100 fee.

#### RRIF Payment Change

- \$5 per change/request.

#### RRIF Estate Payout Fees

- Minimum of \$100 per RRIF Contract.

### TFSA

#### Transfer-Out Fee

- \$50 per T2033 (except QAM, Credential Securities, NEI, QIS, Qtrade investor).

#### Transfer/Debit Fee from TFSA FastTrack

- \$3 per debit transaction with the exception of a transfer to another PCCU TFSA product.

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## FHSA

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### **Transfer-Out Fee**

- \$50 per T2033 (except QAM, Credential Securities, NEI, QIS, Qtrade Investor).

### **Transfer/Debit Fee from FHSA Variable**

- \$3 per debit transaction with the exception of a transfer to another PCCU FHSA product.

### **Early Redemption of Fixed FHSA Term Deposits**

- Requires pre-approval. If approved, 2% penalty of interest may apply.

### **Qualified Withdrawal from FHSA**

- If a member obtains mortgage with PCCU, member can redeem their FHSA term deposits prior to maturity without penalty.
- If a member applies but is unsuccessful in obtaining mortgage with PCCU but obtains identical mortgage at other FI; FHSA funds may be withdrawn but with a penalty. If less than 30 days has elapsed since date of FHSA deposit or last renewal, no interest will be paid. If 30 days or greater has elapsed, interest will be recalculated as per original renewal or contract but at a 2% discounted rate.
- If a member obtains a mortgage at another FI without contacting PCCU, the fixed rate FHSA may be withdrawn but no accrued interest will be paid.

### **FHSA Estate Payout Fees**

- Minimum of \$100 per FHSA Contract.

