

Service Fees



Bridgewater Bank charges fees for providing administrative, clerical and other services. These fees are subject to change without notice. As of October 15, 2014, Bridgewater Bank's fees include, but are not limited to the following:

| | Service | Fee | Service | Fee |
|-----------------|---|-----------|---|------------------------------------|
| Mortgage | Payment Related Fees | | Servicing Fees | |
| | Non-Payment Fee (NSF, returned or refused payments) | \$75 | Additional Annual Mortgage Statement (One annual statement is provided at no charge) | \$50 |
| | Changes to payment frequency or payment date | \$25 | Duplicate copies of mortgage documentation (e.g. discharge documents, assignments) | \$50 |
| | Change Fee Charged when changing either the borrowing structure, mortgage structure or underlying security of mortgage. Changes are subject to the approval of Bridgewater Bank. Fees are charged regardless if the change is approved or not. A change fee is applicable on the following: <ul style="list-style-type: none"> • Assumptions • Porting mortgage to a new property • Second mortgage • Refinance • Release of borrower from mortgage | \$400 | Information Statement (One information statement is provided when requested every three months at no charge) | \$25 |
| | | | Payout Statement (One payout statement is provided when requested every three months at no charge) | \$25 |
| | | | Payment History Breakdown | \$60/hour |
| | | | Lender Acceptance Fee (if applicable) | Up to 2% of mortgage amount |
| | Full or Partial Discharge Fee | | Management Administration Fees | |
| | Alberta | No Charge | Property Tax Search Fee Investigation of property tax status if not received directly from customer | \$100 |
| | British Columbia | \$75 | Property Insurance Administration Charged when property insurance lapses so the bank is required to place property insurance on mortgage property for protection | \$500 per quarter |
| | Manitoba | \$100 | Arrears Processing | |
| | All other provinces | \$400 | Management fee for condo fees, property tax and utilities arrears | \$250 |
| | Mortgage Assignment/Transfer Fee | | | |
| | Prince Edward Island | \$25 | Mortgage Reinstatement Charged in the event a mortgage is recovered from legal status | \$400 |
| | Nova Scotia | \$25 | | |
| | Newfoundland & Labrador | \$50 | | |
| | All other provinces | \$400 | | |
| | | | Prepayment Charges | |
| | | | Charges that apply when making payments in excess of available prepayment privileges or paying out a closed mortgage prior to maturity | Refer to your Disclosure Statement |

Mortgage fees are subject to change without notice

Service Fees



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|------------|----------------|
| GIC | No Fees |
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|-------------------------------|--|----------|---------------------|------|
| Smart eSavings Account | No minimum balance required | | | |
| | 1st withdrawal/month ¹ | Free | Duplicate statement | Free |
| | Additional withdrawals | \$5 each | | |
| | Dishonoured cheque or pre-authorized debit reversal fee | \$20 | | |
| | Inactive and dormant accounts | \$0 | | |
| | Transfers to another BwB Smart eSavings Account or BwB deposit instrument ² | Free | | |
| | Account history inquiry | Free | | |

1 Free withdrawals not used are not eligible to be carried forward

2 Transfer to a Bridgewater Bank (BwB) GIC or make a payment to a BwB credit product