

## DISCOUNT BROKERAGE FIRM COMPARATIVE CHART

	BMO InvestorLine	B2B Bank Discount Brokerage	CIBC Investor's Edge	Desjardins Online Brokerage	HSBC InvestDirect	National Bank Direct Brokerage	Qtrade Investor	Questrade	RBC Direct Investing	Scotia iTRADE	TD Direct Investing	Virtual Brokers
<b>What is the basic online equity trading commission?</b>	<b>\$9.95</b> (flat fee) * online trades only	Under \$2.00/share it's <b>\$45 + \$0.01/share</b> to a max of \$50  Over \$2.00/share it's <b>\$45 + \$0.05/share</b> to a max of \$50	<b>\$6.95</b> (flat fee) * online trades only	<b>\$9.95</b> (flat fee) * online trades only	<b>\$6.88</b> (flat fee) * online trades only	<b>\$9.95</b> if less than 30 trades/quarter <b>\$6.95</b> if more than 30 trades/quarter	<b>\$8.75</b> (flat fee) * online trades only  <b>\$6.95</b> if 150+ trades/quarter, and/or \$500K+ in assets	<b>\$0.01/share</b> (\$4.95 min. to a max of \$9.95)	<b>\$9.95</b> (flat fee) *online trades only  <b>\$6.95</b> if 150+ trades/quarter	<b>\$4.99</b> (150+ trades/quarter)  <b>\$9.99</b> (30+ trades/quarter or \$50K in combined assets)	<b>\$9.99</b> (flat fee) *online trades only  <b>\$7.00</b> (150+ trades/quarter)	<b>\$0.01/share</b> (\$1.99/ticket min to a \$7.99/ticket max)  <b>\$3.99</b> (flat fee) (150+ trades/quarter)
<b>RRSP Annual Admin Fee</b>	<b>\$100 + tax</b> Waived if total of all registered accounts is \$25,000 or greater (excluding RESP & TFSA)	<b>\$135 + tax</b> Waived if RRSP holds only B2B products for a full year.  Also, \$15 rebate if eligible Mackenzie mutual funds are purchased	<b>\$100 + tax</b> Waived if the total equity of the RRSP is \$25,000 or greater	<b>\$100 + tax</b> Waived only if the combined total equity of all registered accounts is \$25,000 or greater; OR 125 trades/year	<b>\$100 + tax</b> Waived if the total equity of the RRSP is \$25,000 or greater; OR if contributions of \$100/month are made	<b>\$100 + tax</b> Waived if the total equity of the RRSP is \$25,000 or greater; OR 5 trades/year	<b>\$25 + tax/quarter</b> Waived if the total equity of the RRSP is \$25,000 or greater; OR 2 trades/quarter; OR if contributions of \$100/month are made	<b>No annual admin fee.</b> \$24.95/quarter inactivity fee is waived if the total equity of all accounts is \$5,000 or greater; OR 1 trade/quarter; OR 25 yrs of age or younger	<b>\$25 (no tax)/quarter</b> Waived if the total equity of all accounts is \$15,000 or greater; OR 1 trade/month; OR if contributions of \$100/month are made	<b>\$100 + tax</b> Waived if the total equity of the RRSP is \$25,000 or greater; OR 12 trades/year	<b>\$25/quarter</b> Waived if the total equity of the RRSP is \$15,000 or greater; OR 3 trades/quarter, OR quarterly deposits of \$100 or greater	<b>\$24.95/quarter</b> Waived if the total equity of all accounts is \$5,000 or greater
<b>Can you hold U.S. dollars in a RRSP?</b>	Yes	No	Yes	Yes	Yes	Yes	Yes * but not in the same RRSP	Yes	Yes	Yes	Yes	Yes
<b>Class D Funds?</b>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>Best Attributes</b>	<ul style="list-style-type: none"> <li>Simple account opening process</li> <li>Award-winning tools and research</li> <li>Mobile and tablet apps</li> </ul>	<ul style="list-style-type: none"> <li>Comparable commissions</li> <li>Alerts</li> <li>Live trading and investor services by phone</li> </ul>	<ul style="list-style-type: none"> <li>Low equity commissions</li> <li>Analyst reports included at no extra charge</li> <li>Online trading &amp; mobile app</li> </ul>	<ul style="list-style-type: none"> <li>Training programs for novice investors</li> <li>Superior analysis tools</li> <li>Model portfolios to replicate</li> </ul>	<ul style="list-style-type: none"> <li>Low commissions</li> <li>Banking integration</li> <li>Global trading capability</li> <li>Award winning client service</li> </ul>	<ul style="list-style-type: none"> <li>Quick account opening process</li> <li>Competitive fees</li> <li>Education centre</li> <li>Advanced trading tools</li> </ul>	<ul style="list-style-type: none"> <li>Low trading commissions</li> <li>Easy to use platforms</li> <li>Powerful tools</li> <li>Outstanding service</li> </ul>	<ul style="list-style-type: none"> <li>Low commissions</li> <li>State of the art trading platforms</li> <li>Mobile accessibility</li> <li>Advanced research and tools</li> </ul>	<ul style="list-style-type: none"> <li>Banking integration</li> <li>Mobile and online trading</li> <li>Broad line-up of tools &amp; resources</li> </ul>	<ul style="list-style-type: none"> <li>Competitive pricing</li> <li>Banking integration</li> <li>Online trading &amp; mobile app</li> </ul>	<ul style="list-style-type: none"> <li>Market data</li> <li>Global trading capabilities</li> <li>Education centre</li> </ul>	<ul style="list-style-type: none"> <li>Low commissions and fees</li> <li>Education centre</li> <li>Free research tools</li> </ul>
<b>Customer Service Hours of Operation &amp; Phone Number</b>	Mon-Fri 8:00 am - 8:00 pm (ET)  1-888-776-6886	Mon-Fri 8:30 am - 5:00 pm (ET)  1-866-542-3403	Mon-Fri 8:00 am - 8:00 pm (ET)  1-800-567-3343	Mon-Fri 7:00 am - 9:00 pm (ET)  1-866-873-7103	Mon-Thurs: 24 hours Friday: 12:00 am - 8:00 pm Sunday: 6:00 pm - 2:00 am (ET)  1-800-760-1180	Mon-Fri 8:00 am - 8:00 pm (ET)  1-800-363-3511	Mon-Fri 8:30 am - 8:00 pm (ET)  1-877-787-2330	Mon-Fri 7:30 am - 8:00 pm (ET)  1-888-783-7866	Mon-Fri 7:00 am - 8:00 pm (ET)  1-800-769-2560	Mon-Fri 8:00 am - 9:00 pm Saturday: 8:00 am - 6:00 pm (ET)  1-888-872-3388	24 Hours 7 Days a Week Including Holidays  1-800-465-5463	Mon - Fri 8:00 am - 5:00 pm (ET)  1-877-310-1088
<b>Click for more information.</b>	<a href="https://www.bmo.com/self-directed/fees-investment-account-types#">https://www.bmo.com/self-directed/fees-investment-account-types#</a>	<a href="https://b2bbank.com/dealerservices/services/discout-brokerage-fees">https://b2bbank.com/dealerservices/services/discout-brokerage-fees</a>	<a href="https://www.investorsedge.cibc.com/en/pricing.html">https://www.investorsedge.cibc.com/en/pricing.html</a>	<a href="https://www.disnat.com/en/platforms-and-fees/commissions-and-fees">https://www.disnat.com/en/platforms-and-fees/commissions-and-fees</a>	<a href="http://www.hsbc.ca/1/2/personal/investing/products-and-services/self-directed-investing/rates-commissions/north-american-trading-commissions">http://www.hsbc.ca/1/2/personal/investing/products-and-services/self-directed-investing/rates-commissions/north-american-trading-commissions</a>	<a href="https://nbdb.ca/en/pricing/">https://nbdb.ca/en/pricing/</a>	<a href="https://www.qtrade.ca/en/investor/pricing.html">https://www.qtrade.ca/en/investor/pricing.html</a>	<a href="http://www.questrade.com/pricing/self-directed-investing/commissions">http://www.questrade.com/pricing/self-directed-investing/commissions</a>	<a href="https://www.rbcdirectinvesting.com/pricing/">https://www.rbcdirectinvesting.com/pricing/</a>	<a href="http://www.scotiabank.com/itrade/en/0..3693.00.html">http://www.scotiabank.com/itrade/en/0..3693.00.html</a>	<a href="https://www.td.com/c/products-services/investing/td-direct-investing/commissions-fees/index-res.jsp">https://www.td.com/c/products-services/investing/td-direct-investing/commissions-fees/index-res.jsp</a>	<a href="https://www.virtualbrokers.com/commissions-and-fees">https://www.virtualbrokers.com/commissions-and-fees</a>