

Title: QTrade Investing is increasing fees to DRS effective March 31,2022.

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DRS (Stock Certificate) Fee

We are notifying you of upcoming changes to our DRS (Stock Certificate) deposit and withdrawal fees effective March 31, 2022.

Current Fees

Physical Certificate or Direct Registration System (DRS) Deposit (Canada/US)	\$0
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Physical Certificate or DRS Withdrawal (Canada/US)	\$125
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Fees as of March 31, 2022:

Physical Certificate or DRS (Canada) Deposit/Withdrawal	\$150
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Physical Certificate or DRS (Canada) Rush Request ¹	\$300
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Physical Certificate or DRS (US) Deposit ² /Withdrawal	\$300
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Physical Certificate or DRS (US) Rush Request ¹	\$450
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All fees in Canadian dollars.

¹ Rush requests are generally processed within 1-2 business days, not all DRS are available for rush requests.

² US Over-the-Counter (OTC) DRS or physical certificates are not eligible for deposit.