

## **TD Waterhouse Annual Interest Rates**

Direct Trading Accounts
Margin Debit Balances       4.750%       4.500%         Cash Credit Balances       0.000%       0.000%         \$0 - \$24,999       0.000%       0.000%         \$25,000 - \$99,999       0.000%       0.000%         \$100,000+       0.000%       0.000%         CDN \$         Cash Credit Balances         \$0 - \$24,999       0.025%         \$100,000+       0.025%         President's Account         CDN \$       US \$         Margin Debit Balances         \$0 - \$24,999       4.500%       4.500%         \$100,000+       3.500%       3.750%         Cash Credit Balances         \$0 - \$24,999       0.000%       0.000%
All Balances 4.750% 4.500%  Cash Credit Balances  \$0 - \$24,999 0.000% 0.000% \$25,000 - \$99,999 0.000% 0.000%  Registered Plans (SDRSP/SDRIF)  CDN \$  Cash Credit Balances  \$0 - \$24,999 0.025% \$25,000 - \$99,999 0.025%  \$100,000+ 0.025%  President's Account  CDN \$ US \$  Margin Debit Balances  \$0 - \$24,999 4.500% 4.500% \$25,000 - \$99,999 4.250% 3.750%  Cash Credit Balances  \$0 - \$24,999 3.500% 3.750%  Cash Credit Balances  \$0 - \$24,999 0.000% 0.000%
Cash Credit Balances \$0 - \$24,999
\$0 - \$24,999
\$25,000 - \$99,999
\$100,000+ 0.000% 0.000%  Registered Plans (SDRSP/SDRIF)  CDN \$  Cash Credit Balances  \$0 - \$24,999 0.025% \$25,000 - \$99,999 0.025%  President's Account  CDN \$ US \$  Margin Debit Balances  \$0 - \$24,999 4.500% 4.500% \$25,000 - \$99,999 4.250% 4.250% \$100,000+ 3.500% 3.750%  Cash Credit Balances  \$0 - \$24,999 0.000% 0.000%
Registered Plans (SDRSP/SDRIF)  CDN \$  Cash Credit Balances  \$0 - \$24,999
CDN \$  Cash Credit Balances  \$0 - \$24,999  \$25,000 - \$99,999  \$100,000+  President's Account  CDN \$  US \$  Margin Debit Balances  \$0 - \$24,999  4.500%  \$25,000 - \$99,999  4.250%  \$100,000+  Cash Credit Balances  \$0 - \$24,999  0.000%  0.000%
Cash Credit Balances \$0 - \$24,999 \$25,000 - \$99,999 \$100,000+  President's Account  CDN \$ US \$  Margin Debit Balances \$0 - \$24,999 \$25,000 - \$99,999 \$4.500% \$100,000+ \$3.500% \$3.750%  Cash Credit Balances \$0 - \$24,999 \$0.000% \$0.000%
\$0 - \$24,999
\$25,000 - \$99,999
\$100,000+ 0.025%  President's Account  CDN \$ US \$  Margin Debit Balances  \$0 - \$24,999 4.500% 4.500%  \$25,000 - \$99,999 4.250% 4.250%  \$100,000+ 3.500% 3.750%  Cash Credit Balances  \$0 - \$24,999 0.000% 0.000%
President's Account  CDN \$ US \$  Margin Debit Balances  \$0 - \$24,999
CDN \$ US \$  Margin Debit Balances  \$0 - \$24,999
Margin Debit Balances         \$0 - \$24,999       4.500%       4.500%         \$25,000 - \$99,999       4.250%       4.250%         \$100,000+       3.500%       3.750%         Cash Credit Balances         \$0 - \$24,999       0.000%       0.000%
\$0 - \$24,999
\$25,000 - \$99,999 4.250% 4.250% \$100,000+ 3.500% 3.750% <b>Cash Credit Balances</b> \$0 - \$24,999 0.000% 0.000%
\$100,000+ 3.500% 3.750% <b>Cash Credit Balances</b> \$0 - \$24,999 0.000% 0.000%
Cash Credit Balances \$0 - \$24,999
\$0 - \$24,999 0.000% 0.000%
\$25,000 - \$99,999 0.000% 0.000%
\$100,000+ 0.750% 0.000%
Registered Cash Credit Balances
\$0 - \$24,999 0.025%
\$25,000 - \$99,999 0.025%
\$100,000+ 0.500%

All rates are current as of January 16, 2009. Rates are subject to change without notice at any time.