



TD Waterhouse Annual Interest Rates

Direct Trading Accounts

	CDN \$	US \$
Margin Debit Balances		
All Balances	4.750%	4.500%
Cash Credit Balances		
\$0 - \$24,999	0.000%	0.000%
\$25,000 - \$99,999	0.000%	0.000%
\$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%
\$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%
\$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.