



# Medical Segment Product/Offer Competitive Comparison

| Medical Segment Products/Offers |                      |                           | CIBC                           | RBC                              | MD                                     | TD  |                        |                 |
|---------------------------------|----------------------|---------------------------|--------------------------------|----------------------------------|--|---|------------------------|-----------------|
| Business                        | Operating Account    | Account                   | <a href="#">Healthcare BOA</a> | ★                                | <a href="#">Digital Choice Account</a> | <a href="#">Select Account Plan B</a>         | Everyday Business      |                 |
|                                 |                      | Fee waiver                | \$0/mo (No min bal.)           | ★                                | \$0/mo (No min bal.)                   | \$0/mo (No min bal.)                          | \$0/mo (\$20k min bal) |                 |
|                                 |                      | Transactions              | Unlimited                      | ★                                | Unlimited Digital Trx.                 | 70  | 20                     |                 |
|                                 | Business Credit Card | Hero Card                 | Business <i>Plus</i> VISAs     | ★                                | Avion VISA Infinite for Biz            | Passport Infinite for Biz                     | Aeroplan VISA for Biz  |                 |
|                                 |                      | Annual Fee Rebate         | Ongoing \$120 AFR              | ★                                | 1 <sup>st</sup> year \$175 AFR         | 1 <sup>st</sup> year \$199 AFR                | No annual fee rebate   |                 |
|                                 |                      | Add'l Cards Rebate        | All cards ongoing AFR          | ★                                | No add'l card AFR                      | 2 <sup>nd</sup> card 1 <sup>st</sup> year AFR | No annual fee rebate   |                 |
|                                 |                      | Bonus (pts/\$ value)      | 35,000 / \$800 value           | ★                                | 25,000 / \$500 value                   | 50,000 / \$500 value                          | 45,000 / \$450 value   |                 |
|                                 | Business Borrowing   | Rate (Unsecured)          | P-0.25%                        | ★                                | P-0.25%                                | P-0.25%                                       | P-0.25%                |                 |
|                                 |                      | Rate (Secured)            | P-0.25%                        | ★                                | P-0.25%                                | P-0.25%                                       | P-0.25%                |                 |
|                                 | Personal             | Personal Borrowing        | Rate (Unsecured)               | P-0.25%                          | ■                                      | P-0.25%                                       | P-0.25%                | P-0.25%         |
| Rate (Secured)                  |                      |                           | P-0.25%                        | ■                                | P-0.25%                                | P-0.25%                                       | P+0.00%                |                 |
| Rate (Mortgages)                |                      |                           | Preferred rates                | ■                                | Preferred rates                        | Preferred rates                               | Preferred rates        |                 |
| Chequing Account                |                      | Account                   | Smart Plus Account             | ■                                | RBC VIP                                | Preferred Package                             | Private Banking Offer  |                 |
|                                 |                      | Monthly fee rebate        | \$29.95 /mo                    | ■                                | \$30.00 /mo                            | \$16.95 /mo                                   | No monthly service fee |                 |
|                                 |                      | Rebate duration           | Daily balances req'd           | ■                                | Ongoing monthly rebate                 | Ongoing monthly rebate                        | No monthly service fee |                 |
| Credit Card                     | Hero Card            | Aventura VISA Infinite    | ■                              | Avion VISA Infinite              | Passport VISA Infinite                 | First Class Travel VISA                       |                        |                 |
|                                 | Annual Fee Rebate    | Ongoing \$139 AFR         | ■                              | Ongoing \$120 AFR                | Ongoing \$139 AFR                      | Ongoing \$120 AFR                             |                        |                 |
|                                 | Add'l Cards Rebate   | AFR on up to 3 cards      | ■                              | AFR on add'l cards               | AFR on add'l cards                     | AFR on add'l cards                            |                        |                 |
|                                 | Priority Lounge Pass | 4 Priority Passes         | ★                              | No priority passes               | 6 Priority Passes                      | No priority passes                            |                        |                 |
|                                 | Bonus (pts/\$ value) | 20k/\$750 (incl. voucher) | ★                              | 15,000 / \$300                   | 45,000 / \$450                         | 90,000 / \$450                                |                        |                 |
| Investments                     | Product / Service    | PPS                       | ■                              | RBC IAA                          | MPS equivalents                        | TD Private Wealth                             |                        |                 |
|                                 | Offer                | Employee pricing          | ■                              | 0% mgmt fee for 24 months        | MD Financial Advice                    | TD Private Wealth                             |                        |                 |
|                                 |                      |                           | ★                              | Stronger offer vs. most/all OFIs | ■                                      | Matched OFIs                                  | ■                      | Competitive gap |