



SHREM Cannabis Retail Businesses (CRB) Service Fee Listing

Please select your Fee Schedule	<input type="checkbox"/> Fee* Schedule 1.1	<input type="checkbox"/> Fee* Schedule 1.2	<input type="checkbox"/> Fee* Schedule 1.3	<input type="checkbox"/> Fee* Schedule 1.4
Service	CRB - Small Retail (<\$1.0 M Sales)	CRB - Mid (<\$2.0 M Sales)	CRB - Large (>\$3.0 M Sales)	CRB- Grower/Cultivator
Application (non-refundable)	\$2,000	\$2,500	\$3,000	\$5,000
Annual Review	\$2,000	\$2,500	\$2,500	\$5,000
SHREM Monthly Monitoring	\$500	\$750	\$1,500	\$500
Monthly Monitoring Breach/Late Fee	\$250/month	\$250/month	\$250/month	\$250/month
Bill Payments (Online) per item	\$1.25	\$1.25	\$1.25	\$1.25
Bill Payments (Over the Counter) per item	\$1.25	\$1.25	\$1.25	\$1.25
Cheque Clearing	\$1.25	\$1.25	\$1.25	\$1.25
Credit Check	\$25.00	\$25.00	\$25.00	\$25.00
Criminal Record Check (Canada) conducted at the discretion of Luminus Financial	\$50.00 /person	\$50.00 /person	\$50.00 /person	\$50.00 /person
In-branch Deposits	\$1.25	\$1.25	\$1.25	\$1.25
In-branch Withdrawals	\$1.25	\$1.25	\$1.25	\$1.25
Drafts	\$10.00	\$10.00	\$10.00	\$10.00
Replace Deposit Book	\$3.00	\$3.00	\$3.00	\$3.00
Pre-authorized (Electronic) Deposits	FREE	FREE	FREE	FREE
Pre-authorized (Electronic) Withdrawals	\$1.25	\$1.25	\$1.25	\$1.25
Transfers (In-branch or Online)	\$1.25	\$1.25	\$1.25	\$1.25
Interac® e-Transfer incoming (business)	\$1.00	\$1.00	\$1.00	\$1.00
Interac® e-Transfer outgoing (business)	\$1.00	\$1.00	\$1.00	\$1.00
EFT	\$1.25	\$1.25	\$1.25	\$1.25
Wires Incoming (CAD & USD)	\$30.00	\$30.00	\$30.00	\$30.00
Wires Outgoing up to \$250,000	\$30.00	\$30.00	\$30.00	\$30.00
Wires Outgoing up to \$1,000,000	\$50.00	\$50.00	\$50.00	\$50.00
Wires Outgoing over \$1,000,000	\$80.00	\$80.00	\$80.00	\$80.00
Intra-Institution Transfer (member to member)	\$1.25	\$1.25	\$1.25	\$1.25
When cash is authorized	\$2.50 per \$1000	\$2.50 per \$1000	\$2.50 per \$1000	\$2.50 per \$1000
LCTR Fees	\$50.00	\$50.00	\$50.00	\$50.00
ATM Deposit – Adjustment Fees	\$50.00	\$50.00	\$50.00	\$50.00
ATM Debit Card	\$25.00	\$25.00	\$25.00	\$25.00
ATM Debit Card Replacement	\$15.00	\$15.00	\$15.00	\$15.00
AFT Services	See pricing	See pricing	See pricing	See pricing
Special Cash Fees when cash is authorized per month	N/A	\$250.00	\$250.00	N/A
When third party cheque is authorized	N/A	N/A	N/A	N/A



SHREM Money Service Business (MSB); Dealer in Virtual Currency (DVC) and Payment Service Provider (PSP) and other SHREMs Service Fee Listing

Please select your Fee Schedule	<input type="checkbox"/> Fee* Schedule 2.1	<input type="checkbox"/> Fee* Schedule 2.2	<input type="checkbox"/> Fee* Schedule 2.3	<input type="checkbox"/> Fee* Schedule 2.4
Service	MSB	DVC	MSB + DVC	Bitcoin ATMs
Application (non-refundable)	\$8,000	\$8,000	\$8,000	\$8,000
Annual Review	\$8,000	\$8,000	\$8,000	\$8,000
SHREM Monthly Monitoring	\$1,500	\$2,000	\$3,000	\$2,000
Monthly Monitoring Breach/Late Fee	\$250/month	\$250/month	\$250/month	\$250/month
Bill Payments (Online) per item	\$1.25	\$1.25	\$1.25	\$1.25
Bill Payments (Over the Counter) per item	\$1.25	\$1.25	\$1.25	\$1.25
Cheque Clearing	\$1.25	\$1.25	\$1.25	\$1.25
Credit Check	\$25.00	\$25.00	\$25.00	\$25.00
Criminal Record Check (Canada) conducted at the discretion of Luminus Financial	\$50.00 /person	\$50.00 /person	\$50.00 /person	\$50.00 /person
In-branch Deposits	\$1.25	\$1.25	\$1.25	\$1.25
In-branch Withdrawals	\$1.25	\$1.25	\$1.25	\$1.25
Drafts	\$10.00	\$10.00	\$10.00	\$10.00
Replace Deposit Book	\$3.00	\$3.00	\$3.00	\$3.00
Pre-authorized (Electronic) Deposits	FREE	FREE	FREE	FREE
Pre-authorized (Electronic) Withdrawals	\$1.25	\$1.25	\$1.25	\$1.25
Transfers (In-branch or Online)	\$1.25	\$1.25	\$1.25	\$1.25
Interac® e-Transfer incoming (business)	\$1.00	\$1.00	\$1.00	\$1.00
Interac® e-Transfer outgoing (business)	\$1.00	\$1.00	\$1.00	\$1.00
EFT	\$1.25	\$1.25	\$1.25	\$1.25
Wires Incoming (CAD & USD)	\$30.00	\$30.00	\$30.00	\$30.00
Wires Outgoing up to \$250,000	\$30.00	\$30.00	\$30.00	\$30.00
Wires Outgoing up to \$1,000,000	\$50.00	\$50.00	\$50.00	\$50.00
Wires Outgoing over \$1,000,000	\$80.00	\$80.00	\$80.00	\$80.00
Intra-Institution Transfer (member to member)	\$1.25	\$1.25	\$1.25	\$1.25
When cash is authorized	\$2.50 per \$1000	\$2.50 per \$1000	\$2.50 per \$1000	\$2.50 per \$1000
LCTR Fees	\$50.00	\$50.00	\$50.00	\$50.00
ATM Deposit – Adjustment Fees	\$50.00	\$50.00	\$50.00	\$50.00
ATM Debit Card	\$25.00	\$25.00	\$25.00	\$25.00
ATM Debit Card Replacement	\$15.00	\$15.00	\$15.00	\$15.00
AFT Services	See pricing	See pricing	See pricing	See pricing
Special Cash Fees when cash is authorized per month	\$250.00	\$250.00	\$250.00	\$250.00
When third party cheque is authorized	N/A	N/A	N/A	N/A



SHREM Special Business Accounts Service Fee Listing

Please select your Fee Schedule	<input type="checkbox"/> Fee* Schedule 3.1	<input type="checkbox"/> Fee* Schedule 4.1	<input type="checkbox"/> Fee* Schedule 4.2
Service	PSP & Armored Cars & other SHREMs	Special Account – Small Business (Simple) (<\$5M Sales/month)	Special Account Large Business – (Complex) (>\$5M Sales/month)
Application (non-refundable)	\$8,000	\$4,000	\$5,000
Annual Review	\$8,000	\$4,000	\$5,000
SHREM Monthly Monitoring	\$2,500	\$500	\$1,000
Monthly Monitoring Breach/Late Fee	\$250/month	\$250/month	\$250/month
Bill Payments (Online) per item	\$1.25	\$1.25	\$1.25
Bill Payments (Over the Counter) per item	\$1.25	\$1.25	\$1.25
Cheque Clearing	\$1.25	\$1.25	\$1.25
Credit Check	\$25.00	\$25.00	\$25.00
Criminal Record Check (Canada) conducted at the discretion of Luminus Financial	\$50.00 /person	\$50.00 /person	\$50.00 /person
In-branch Deposits	\$1.25	\$1.25	\$1.25
In-branch Withdrawals	\$1.25	\$1.25	\$1.25
Drafts	\$10.00	\$10.00	\$10.00
Replace Deposit Book	\$3.00	\$3.00	\$3.00
Pre-authorized (Electronic) Deposits	FREE	FREE	FREE
Pre-authorized (Electronic) Withdrawals	\$1.25	\$1.25	\$1.25
Transfers (In-branch or Online)	\$1.25	\$1.25	\$1.25
Interac® e-Transfer incoming (business)	\$1.00	\$1.00	\$1.00
Interac® e-Transfer outgoing (business)	\$1.00	\$1.00	\$1.00
EFT	\$1.25	\$1.25	\$1.25
Wires Incoming (CAD & USD)	\$30.00	\$30.00	\$30.00
Wires Outgoing up to \$250,000	\$30.00	\$30.00	\$30.00
Wires Outgoing up to \$1,000,000	\$50.00	\$50.00	\$50.00
Wires Outgoing over \$1,000,000	\$80.00	\$80.00	\$80.00
Intra-Institution Transfer (member to member)	\$1.25	\$1.25	\$1.25
When cash is authorized	\$2.50 per \$1000	\$2.50 per \$1000	\$2.50 per \$1000
LCTR Fees	\$50.00	\$50.00	\$50.00
ATM Deposit – Adjustment Fees	\$50.00	\$50.00	\$50.00
ATM Debit Card	\$25.00	\$25.00	\$25.00
ATM Debit Card Replacement	\$15.00	\$15.00	\$15.00
AFT Services	See pricing	See pricing	See pricing
Special Cash Fees when cash is authorized per month	\$250.00	\$250.00	\$250.00
When third party cheque is authorized	N/A	N/A	N/A



SHREM Special Business Accounts Service Fee Listing

Please select your Fee Schedule	<input type="checkbox"/> Fee* Schedule 6.1	<input type="checkbox"/> Fee* Schedule 6.2
Service	Cheque Cashing Entity – >70% B2B and <30% B2C	Cheque Cashing Entity – >70% B2B and <30% B2C
Application (non-refundable)	\$8,000	\$8,000
Annual Review	\$8,000	\$8,000
SHREM Monthly Monitoring	\$3,000	\$4,000
Monthly Monitoring Breach/Late Fee	\$250/month	\$250/month
Bill Payments (Online) per item	\$1.25	\$1.25
Bill Payments (Over the Counter) per item	\$1.25	\$1.25
Cheque Clearing	\$1.25	\$1.25
Credit Check	\$25.00	\$25.00
Criminal Record Check (Canada) conducted at the discretion of Luminus Financial	\$50.00 /person	\$50.00 /person
In-branch Deposits	\$1.25	\$1.25
In-branch Withdrawals	\$1.25	\$1.25
Drafts	\$25.00	\$10.00
Replace Deposit Book	\$3.00	\$3.00
Pre-authorized (Electronic) Deposits	\$1.25	\$1.25
Pre-authorized (Electronic) Withdrawals	\$1.25	\$1.25
Transfers (In-branch or Online)	\$1.25	\$1.25
Interac® e-Transfer incoming (business)	\$1.00	\$1.00
Interac® e-Transfer outgoing (business)	\$1.00	\$1.00
EFT	\$1.25	\$1.25
Wires Incoming (CAD & USD)	\$30.00	\$30.00
Wires Outgoing up to \$250,000	\$30.00	\$30.00
Wires Outgoing up to \$1,000,000	\$50.00	\$50.00
Wires Outgoing over \$1,000,000	\$80.00	\$80.00
Intra-Institution Transfer (member to member)	\$1.25	\$1.25
Corporate Cheque Capture for Onboarding (required for cheque cashers) and scanner at cost (not included)	\$12,000	\$12,000
Corporate Capture Monthly Fees (required for cheque cashers)	\$200.00	\$200.00
When cheques are returned for any reason- ChargeBacks	\$20.00	\$20.00
When cash is authorized	\$2.50 per \$1000	\$2.50 per \$1000
LCTR Fees	\$50.00	\$50.00
ATM Deposit – Adjustment Fees	\$50.00	\$50.00
ATM Debit Card	\$25.00	\$25.00
ATM Debit Card Replacement	\$15.00	\$15.00
AFT Services	See pricing	See pricing
Special Cash Fees when cash is authorized per month	\$250.00	\$250.00
When third party cheque is authorized	\$0.05 per \$1,000	\$0.05 per \$1,000