

ATB High Interest Savings Account - S Series

Benefit from premium savings and security.

The ATB High Interest Savings Account offers you the best of both worlds—competitive interest rates and security. A savings account offers many great advantages and can be a valuable addition to your portfolio.

Product benefits:

- High earning potential with competitive interest rates.
- Investment flexibility, allowing you to invest your money in a non-registered or registered account.
- Peace of mind with ATB Financial's Deposit Guarantee for your principal and interest.
- Liquidity—your money is accessible when you want with no maturity dates.

Product features:¹

- Investment Types: Personal and Business Savings Account - S Series
- Management Code: ALB
- Product Code: Personal: ALB 102 Series A (CAD), ALB 103 Series F (CAD)
Business: ALB 202 Series A (CAD), ALB 203 Series F (CAD)
- Product Eligibility: Alberta residents
- Interest Calculation: Interest is calculated daily on the closing credit balance and paid monthly.
- Interest Rate: Rate subject to change without prior notice. Talk to your financial advisor for current rates.
- Deposit Guarantee: Product issued by ATB Financial, with principal and interest payable guaranteed by the Province of Alberta.
- Plan Type: Non-Registered and Registered Plans
- Currency: Canadian Dollars (CAD)
- Account Type: Nominee Name Account
- Minimum Initial Investment: \$25,000 New funds only
- Maximum Investment: Personal Series A and F: Unlimited (where held by individual)
Business Series A and F: \$7,500,000 (where held by an entity)
- Settlement: Trade + 1 day (purchase and redemption)

For more information about our investing services or solutions, please talk to your financial advisor at ATB Investor Services.

¹The material in this Product Sheet is for informational purposes only and should not be considered as ATB Financial offering tax, legal, financial, or investment advice. ATB Financial cannot guarantee the accuracy or completeness of this Product Sheet, but it is believed to be correct as of the time of publication. ATB High Interest Savings Account and ATB U.S. Investment Savings Account are available through registered investment dealers authorized by ATB Financial. Accounts will be set up in Nominee form only, in the name of the dealer and may only be purchased and redeemed through FundSERV. For more details about the product features of the account, see the terms and conditions on the reverse. Interest rates are annual interest rates with simple interest paid monthly into the account. Interest rates are subject to change at any time without prior notice. * ATB Financial is a trade name/registered trademark of Alberta Treasury Branches.

Terms and Conditions:

Your investment in an ATB High Interest Savings Account (“**ATB ISA**”) or an ATB U.S. Investment Savings Account (“**ATB USISA**”) is deposited in an account with ATB Financial. By making an investment in an ATB ISA or ATB USISA, you agree to the following terms and conditions:

1. Definitions

“**You**” and “**your**” means the person or entity for or on whose behalf funds have been deposited in an Account.

“**Account**” means an ATB ISA or ATB USISA provided by ATB Financial.

“**ATB Financial**” means Alberta Treasury Branches.

“**Business Day**” means any day that ATB Financial is open for business in Alberta, excluding any Saturdays, Sundays or Alberta statutory holidays.

“**Dealer**” means ATB Securities Inc., ATB Investment Management Inc. or another registered investment dealer authorized by ATB Financial.

2. Account Availability

The Account is only available through a Dealer in nominee form. The funds deposited will be held for you, and the Account opened, in the name of the Dealer. You must have a contractual relationship with the Dealer in order to invest in an Account. The funds in the Account are held for you in trust by the Dealer or, where by law not deemed a valid trust, as agent for you.

3. Transactions and Fees

Deposits and withdrawals from the Account made by your Dealer on your behalf are processed by ATB Financial’s processing agent through a connection with FundSERV Inc. Transactions processed through FundSERV Inc. are represented in units and series of units, which your Dealer will advise you of at the time of deposit.

There are currently no service fees or charges payable to ATB Financial for the operation of the Account or for conducting any transactions. However, fees may be payable to your Dealer. ATB Financial may impose fees in the future on the Account, but you will be provided with notice prior to fees being added or changed. Any such fees and any taxes, interest or penalties payable by you may be deducted from your funds in the Account.

4. Interest

The interest that is payable on your funds deposited in the Account is calculated on the daily closing credit balance (commencing the day after the date of purchase by your Dealer) and paid monthly on the last Business Day of each month. Interest that is payable will be credited to your funds in the Account. The rate that is payable is the then current rate of interest for the series and type of Account selected. The rate may change without prior notice to you. The current interest rates are available through your Dealer.

5. Dealer Compensation

The Dealer may receive compensation from ATB Financial for funds deposited in the Account. The rate that is payable will be up to 0.25% of the daily closing balance of funds in the Account calculated on an annual basis and payable monthly or quarterly to your Dealer. The rate of compensation may change from time to time at the discretion of ATB Financial and without notice to you. If you want more information about compensation to your Dealer, please speak to your Dealer.

6. Account Verification

ATB Financial or its service provider shall provide your Dealer with transaction records and details so that it may include information about your funds in the Account in statements and other account records that your Dealer may provide you.

You must advise your Dealer and your Dealer must advise ATB Financial within 90 days of any transaction date if there is an error or omission relating to the Account. If notice is not provided within the time indicated, then you will be deemed to have accepted the transaction information as it appears in your statement or other records of the Dealer and ATB Financial and its service provider will be released from any and all claims that you may have in relation to any such errors or omissions and whether or not you have received a statement or record from the Dealer for whatever reason.

7. Privacy

Your Dealer, ATB Financial and the service provider will share information with each other about you including financial and personal information in order to open and operate the Account, to comply with legal and regulatory requirements, including tax reporting requirements, as well as may otherwise be required or permitted by law or regulation.

If you have questions about how your personal information is being collected, used or disclosed by ATB Financial, please see ATB Financial’s Collection, Use and Disclosure Statement on atb.com, at any ATB Financial branch or by calling ATB Financial at 1-800-332-8383.

8. Deposit Guarantee

The repayment of money deposited with ATB Financial, and interest payable on that money, is guaranteed by the Province of Alberta.

9. Right to Freeze, Pay, Withdraw and Terminate

ATB Financial may freeze funds in the Account or withdraw funds from the Account without notice to you if required by law or if ATB Financial has reasonable grounds to believe that the Account is being used for unlawful purposes or operated in an unusual, improper or suspicious manner. ATB Financial may also, then, terminate the Account on notice to your Dealer. If ATB Financial receives a valid demand from a third party for payment of your funds in the Account, ATB Financial will comply with such demand and may charge you for the reasonable costs of complying with such demand.

ATB Financial may withdraw your funds from the Account or switch the funds to another series, if you are not eligible for that series. ATB Financial may terminate the Account at any time on notice to your Dealer and may stop offering any or all series of the Account upon prior notice to your Dealer.

10. Amendment

ATB Financial may amend these terms and conditions at any time without prior notice. However, notice will be provided to your Dealer on your behalf.

Eligibility and Limits

Eligibility:

- 1) The Account is available to Alberta residents.
- 2) The Account is not available to entities that are pension funds, hedge funds, investment funds, mutual funds and financial institutions that intend to hold the funds on their own account.

Product Maximums:

- 1) Business corporations and other business entities are limited to a maximum investment of \$7.5 million (Canadian or US Dollars).
- 2) Your Dealer may not set up separate accounts for you in order to exceed the maximums.

ATB Financial[®]