

Personal Accounts

- Schedule of Charges
- Related Banking Charges
- Internet Banking Charges

Effective May 1, 2017

The service charges are subject to change from time to time. A Notice of Change will be posted in the Bank 60 days prior to the effective date of the change, or mailed to you with your monthly statement 30 days prior to the effective date of the change.



Personal Line of Credit

Use your Personal Line of Credit to protect against unexpected expenses such as for emergencies. Or use your Personal Line of Credit for planned events such as home renovations, investments, tuitions, vacations, to pay off other higher interest debts and more.

It is easy to apply and available on your chequing account subject to credit approval. Once your Personal Line of Credit is established, you will always have credit available in your account, up to your credit limit. The interest rate on your Personal Line of Credit is variable and will rise or fall with changes in the Prime Rate. You do not have to pay interest on any unused credit while enjoying no fee banking on the following services, as long as your account is in good standing:

- No monthly administration fee
- No transaction fee

Senior Privileges

Customers 60 years of age and older can enjoy free transactions and no monthly administration fee under **basic account** only. The privileges will apply to the same accounts when held jointly with someone under the age of 60.

Customers 60 years of age can also enjoy no fee banking on the following services:

- No fee for Bank Draft issuance
- No fee for Utility Bills Payment at branches

TT VIP Group Discount

We offer different outward remittance discount to VIP customers.

Special Customer Group

1. VIP Customers
2. Youths who are 18 years of age or younger
3. Beneficiaries of Registered Disability Savings Plan (RDSP)
 - No monthly administration fee
 - No transaction fee
 - No paper statement fee
 - No cheque imaging Enquiry fee
 - No ATM related fee

Notes

1. The fees and items are subject to change by the Bank at any time.
2. For a complete listing of product and service charges, please refer to the Schedule of Charges.

We focus on satisfying customer needs

Personal Account Charges

Account Name \ Account Activity Fee, per month	Basic Chequing, Jumbo Yield, CAD	Cheque & Yield Savings CAD	Premium Chequing Account CAD	Savings Cheque & Yield USD	Savings Account CNY	Easy Account CAD, USD, CNY	Student A/C CAD
- Monthly administration fee	\$4.00 ¹ Free for special customer group		\$7.00 ¹	\$1.50 * ¹ Free for Savings A/C	Free	\$10.00 ²	Free
- Credit transaction fee, each	Free		Free	Free	Free	Free ³	Free
- Debit transaction fee, each	- Free for 12 transactions (CAD0.80 per additional transaction) - Unlimited for special customer group		Free	0.80 ** ⁴	Free	Free ³	Free
- Passbook re-issue/replace	\$5.00		N/A	\$5.00	\$5.00	N/A	\$5.00
On-line cheque image viewing	Free		Free	N/A	N/A	Free	Free
<ul style="list-style-type: none"> ¹ For Basic Chequing Account, Premium Chequing Account, USD Cheque & Yield Account: monthly fee to be waived with minimum daily account balance of \$1,000.00 ² For CAD Easy Account: Monthly fee to be waived with minimum daily account balance of \$5,000.00 ³ For Easy Account: extra \$5.00 will be charged for any debit transaction through counter. ⁴ USD Savings Account : Free debit transaction fee; For USD Cheque & Yield Account: debit transaction fees to be waived with minimum daily account balance of \$1,000.00 							
Chargeback – each item deposited but returned unpaid	\$5.00*		\$5.00*	\$5.00*	N/A	\$5.00*	\$5.00*
Cheque Drawn on Non-chequing Account, each	N/A		N/A	\$6.80	N/A	N/A	N/A
Cheque Returned with Statement(CAD only), per month	Discontinued **		Discontinued **	N/A	N/A	Discontinued **	Discontinued **
Foreign Currency Cheque drawn on CAD account, each	\$10.00		\$10.00	N/A	N/A	\$10.00	\$10.00
Mail paper Statement, per month	Free		\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
Account Closed							
- within 90 days of opening (no fee if funds transfer to another account with our Bank)	\$15.00*		\$15.00*	\$15.00*	\$15.00*	\$15.00*	\$15.00*
- funds transfer to another financial institution	\$20.00*		\$20.00*	\$20.00*	\$20.00*	\$20.00*	\$20.00*
Electronic Fund Transfer							
- via Branch	Discontinued		Discontinued	Discontinued	Discontinued	Discontinued	Discontinued
- via Internet Banking:							
• Direct Deposit initiated by customer under same name with linkage	\$1.00		\$1.00	\$1.00	\$1.00	Free	\$1.00
• Direct Deposit initiated by customer without linkage / to third party							
Below 5,000	\$1.00		\$1.00	\$1.00	\$1.00	Free	\$1.00
5,000 and above	\$5.00		\$5.00	\$5.00	\$5.00	Free	\$5.00
• Pre-authorized Debit	Free		Free	Free	Free	Free	Free
ATM Service (Global Debit Card & Regular Debit Card)							
- withdrawal by own-customer at ATM of our Bank, each	Free		Free	N/A	N/A	Free	Free
- withdrawal by own-customer at ATM of other FIs							
• in Canada via Exchange network, each	Free		Free	N/A	N/A	Free	Free
• in Canada via Interac network, each	\$1.00		\$1.00	N/A	N/A	\$1.00	\$1.00
• in Mainland China (Global Debit Card only), At ATM of the Bank Group, each	¥25.00		¥25.00	N/A	¥25.00	¥25.00	¥25.00
At ATM of non Bank Group, each	¥35.00		¥35.00	N/A	¥35.00	¥35.00	¥35.00
• outside Canada (except Mainland China), each	\$5.00		\$5.00	N/A	N/A	\$5.00	\$5.00
- account enquiry							
• ATM Enquiry Fee via Exchange network in Canada, each	Free		Free	N/A	N/A	Free	Free
• in Mainland China (Global Debit Card only), each							
At ATM of the Bank Group , each	Free		Free	N/A	N/A	Free	Free
At ATM of non Bank Group , each	¥7.00		¥7.00	N/A	¥7.00	¥7.00	¥7.00
outside Canada, excluding Mainland China (Global Debit Card only), each	\$1.00		\$1.00	N/A	N/A	\$1.00	\$1.00
- ATM PIN Change Fee via Exchange network in Canada, each	Free		Free	N/A	N/A	Free	Free

Related Banking Charges

Advice or Transaction Receipt sent by mail or facsimile transmission at your request, photo copy per transmission	\$3.00
Account and Voucher Search	
- within 60 days, each	\$5.00
- after 60 days, per hour	\$50.00
- after 60 days, minimum if less than one hour	\$20.00
Bank Confirmation Letter, each letter prepared or form filled out at your request to certify interests, fees, or account balances	\$22.00
Bank Draft (any currency), using debit card, each	\$7.50
- medium other than debit card, each	\$10.00
- <i>Bank Draft will be issued in lieu of Certified Cheque upon request by our customer only</i>	\$15.00
- cancellation	\$10.00
Cash Deposit	
- CAD and USD notes counted	0.225%
- CNY notes deposit per transaction, or minimum	0.25% ¥25.00
- notes uncounted, per hour	\$30.00*
- coins counted, per roll	\$0.25*
- coins uncounted, per hour or if less than one hour	\$30.00*
USD cheque drawn on US, per each cheque deposited	USD40.00
Chargeback for USD cheque drawn on US, per each return item	USD80.00
Cash Withdrawal	
- CNY cash withdrawal per transaction, or minimum	0.25% ¥25.00
Cash Supply	
- notes, per thousand dollar, plus out-of-pocket expenses	\$1.80*
- coins, per roll plus out-of-pocket expenses	\$0.25*
Cheque Book vary in prices depending on style & quantity	
Counter Cheque, <i>each (conditions apply)</i>	\$0.60
Cheque Sent for Collection, per item plus out-of-pocket expenses	
- to financial institution within Canada	\$15.00*
- to financial institution outside Canada	\$30.00*
Foreign Currency Conversion, per CAD\$300.00 or equivalent plus exchange	
- cash, cheque, draft, money order, etc.	\$2.00

Non-MICR Encoded Cheque, each	\$5.00*
NSF Cheque – each cheque or pre-authorized payment drawn on your account but returned due to non-sufficient funds	\$40.00*
Post-dated Cheque held for deposit to your account, each	\$3.00*
RRSP/TFSA Transfer to another financial institution, each	\$50.00
RRSP withdrawal within one year of initial deposit, each	\$50.00
Inactive Account Maintenance*	
- over 1 years, the lesser of account balance or	\$10.00
- over 2 years, the lesser of account balance or	\$20.00
- over 5 years, the lesser of account balance or	\$30.00
- over 9 years for transfer to Bank of Canada, or the lesser of account balance	\$40.00
<i>The fees may be deducted from CNY account if CAD/USD account does not have sufficient fund</i>	
Notice will be sent to customers when the account is inactive for over 2, 5 and 9 years	
Safety Deposit Box rental fee, per annum subject to HST(ON) / GST(BC)	
3.25" x 5"	\$50.00
5" x 5"	\$80.00
3.25" x 10"	\$100.00
5" x 10"	\$160.00
10" x 10"	\$250.00
Replacement of lost key, subject to HST(ON)/ GST(BC)	\$30.00
Drilling of box and replacement of lost keys subject to HST(ON) / GST(BC)	
- Minimum	\$300.00
SDB closed within 90 days of opening	3 months rental fee
Statement	
- hold statement for pick up, per month	\$5.00*
- Extra copy or interim statement, each.	\$5.00*
- Past statement, per month	\$5.00*
- Mail Paper statement, per month	\$2.00*
Account Balance Adjustment	\$1.00*
Stop payment	
- with full particulars (date, cheque number, amount & payee), each	\$12.00*
- without full particulars, each	\$20.00*

Transfer of Funds, one-time or multiple transfers, each	
- between accounts with our Bank via branch	\$4.00*
- between accounts with our Bank via Telephone\Fax>Email (subject to the Bank's prior approval)	\$4.00*
- between accounts with our Bank via Internet Banking	Free
Unauthorized Overdraft	
- each item paid creating an overdraft	\$5.00*
- interest on daily overdrawn amount, per annum rate	21%
Utility Bills Payment, each	
- via branch: within the Bank's Biller List	\$1.25
- via branch: others	\$3.00
- via Internet Banking	Free
Outgoing Remittance Handling Fee ***	
- Existing Customer, per payment	
• via Branch	
<u>Within the Bank Group</u>	
- 10,000 and below or equivalent	\$35.00
- Between \$10,000.01 - \$50,000.00 or equivalent	\$45.00
- \$50,000.01 and above or equivalent	\$70.00
<u>Outside the Bank Group / RMB Pre-settlement</u>	
- 10,000 and below or equivalent	\$45.00
- Between \$10,000.01 - \$50,000.00 or equivalent	\$60.00
- \$50,000.01 and above or equivalent	\$90.00
• via Internet Banking	
<u>Within the Bank Group</u>	
- 10,000 and below or equivalent	\$28.00*
- Between \$10,000.01 - \$50,000.00 or equivalent	\$36.00*
- \$50,000.01 and above or equivalent	\$56.00*
<u>Outside the Bank Group / RMB Pre-settlement</u>	
- 10,000 and below or equivalent	\$36.00
- Between \$10,000.01 - \$50,000.00 or equivalent	\$48.00
- \$50,000.01 and above or equivalent	\$72.00
Walk in outward remittance service discontinued	
Incoming Remittance Handling Fee, per payment	\$15.00
Internet Banking Charges	
Internet Banking Service	Free
Safety medium - Electronic Password Token (Fee does not include HST)	\$10.00
External Account Linkage	Free

For more information, please contact any branch or visit our website at www.icbk.ca

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Corporate and Premium Banking Office

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Calgary Branch (For Corporate Banking only)

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Hotline: 1-877-779-5588

Note:

* Represent fees are expressed in U.S. currency for U.S. Dollar account.
¥ Represent CNY Currency.

** We no longer offer "Cheque returned with Statement" service, image of your cheque is available free of charge on Internet Banking. Prior approval on applying "Cheque returned with Statement" service is required with service fee CAD2.00 per each cheque.

*** Additional charges may be deducted from the payment amount by the receiving financial institution and/or its intermediaries. Service charge is not refundable, if the wire transfer failed to deliver due to incorrect information provided by customers or through any cause beyond the control of the bank.

Passbook Savings (CAD), Cheque & Yield (CAD) and Jumbo Yield (CAD) will no longer be available to new customers after December 31, 2014. The product features of these accounts will be changed to same as Basic Chequing Account with effective on February 1, 2015.

The Bank may levy administrative charges for any additional service at your request. The Bank will notify you of such charges before the provision of the service.