

## Personal Accounts

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

## Effective March 15, 2023

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 the following free service when open **Basic Chequing Account**. The privileges will apply to the same accounts when held jointly with someone under the age of 60.

- No monthly administration fee
- No transaction fee
- No paper statement fee
- No cheque imaging enquiry fee
- No ATM related fee
- 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

Below customers open the Basic Chequing Account enjoy the following free services:

1. VIP Customers
2. Youths who are 18 years of age or younger
3. Beneficiaries of Registered Disability Savings Plan (RDSP)
4. Students

Free services:

- No monthly administration fee
- No transaction fee
- No paper statement fee
- No cheque imaging enquiry fee
- No ATM related fee

**We focus on satisfying customer needs**

## Personal Account Charges

Account Name \ Account Activity Fee, per month	Basic Chequing, Cheque & Yield Jumbo Yield, Savings CAD	Premium Chequing Account CAD	Savings Cheque & Yield USD	Savings Account CNY	Easy Account CAD <sup>2</sup> , USD,CNY	Student A/C CAD
- Monthly administration fee	\$4.00 <sup>1</sup> Free for special customer group	\$7.00 <sup>1</sup>	\$1.50 <sup>*1</sup> Free for Savings A/C	Free	\$20.00 <sup>2</sup>	Free
- Credit transaction fee, each	Free	Free	Free	Free	Free	Free
- Debit transaction fee, each	- Free for 12 transactions (CAD0.80 per additional transaction) - Unlimited for special customer group	Free	0.80 <sup>*4</sup>	Free	Free	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"> <li><sup>1</sup> For Basic Chequing Account, Premium Chequing Account, USD Cheque &amp; Yield Account: monthly fee to be waived with minimum daily account balance of \$1,000.00</li> <li><sup>2</sup>For CAD Easy Account: Monthly fee to be waived with minimum daily account balance of \$5,000.00. One free bank draft each month (no accumulation). Free 25 counter cheque upon request (one time offer).</li> <li><sup>4</sup> USD Savings Account : Free debit transaction fee; For USD Cheque &amp; Yield Account: debit transaction fees to be waived with minimum daily account balance of \$1,000.00</li> </ul>						
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, fund transfer to another financial institution (no fee if funds transfer to another account with our Bank)	\$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 initialed by customer under same name with linkage	\$1.00	\$1.00	\$1.00	\$1.00	Free	\$1.00
• Direct Deposit initialed 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, each						
• 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 Chinese Mainland (Global Debit Card only), each						
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 Chinese Mainland ), 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 Chinese Mainland (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 Chinese Mainland ( 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	\$10.00
- 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	
- With detail information	\$40.00
- Account balance only	\$22.00
Bank Draft (any currency)	
- using debit card, each	\$7.50
- medium other than debit card, each	\$10.00
- Bank Draft will be issued in lieu of Certified Cheque upon request by our customer only	\$15.00
- cancellation	\$10.00
Cash Deposit	
- CAD and USD notes counted	0.225%*
- CNY notes deposit per transaction, or minimum	0.50%
- notes uncouncted, per hour	¥50.00
- coins counted, per roll	\$0.25*
- coins uncouncted, per hour or if less than one hour	\$30.00*
USD cheque drawn on US, per each cheque deposited, plus out of pocket expenses	USD80.00
Chargeback for USD cheque drawn on US, per each return item	USD80.00
Cash Withdrawal	
- CNY cash withdrawal per transaction, or minimum	0.50% ¥50.00
Cash Supply:	
- CAD and USD notes per thousand	
\$0.01 - \$50,000.00	\$2.00*
\$50,000.01 and above	0.30%*
- 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>	\$2.00*
Cheque Sent for Collection, per item plus out-of-pocket expenses	
- to financial institution within Canada	\$25.00*
- to financial institution outside Canada	\$50.00*
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	\$45.00*
Post-dated Cheque held for deposit to your account, each	\$3.00*
RRSP/TFSA Transfer to another financial institution, each	\$75.00
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, 3, 4 years, the lesser of account balance or	\$20.00
- over 5, 6, 7, 8 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"	\$60.00
5" x 5"	\$100.00
3.25" x 10"	\$120.00
5" x 10"	\$200.00
10" x 10"	\$300.00
Replacement of lost key, subject to HST(ON)/ GST(BC)	\$30.00
SDB Key Security Deposit ( <i>will be refunded upon close of SDB</i> )	\$100 per box
Drilling of box and replacement of lost keys subject to HST(ON) / GST(BC)	
- Minimum	\$400.00
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 ***	
- Bank Customer only, per payment	
• <b>via Branch</b>	
<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
• <b>via Internet Banking</b>	
<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</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
RMB Pre-settlement via internet Banking	Free
Incoming Remittance Handling Fee, per payment	\$15.00**
Wire Payment Investigation Fee	\$25.00**
Cancellation / Amendment of Outgoing Wire Payment	\$25.00**
<b>Internet Banking Charges</b>	
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](http://www.icbk.ca)**

**Toronto Downtown Branch**

Suite 110, 151 Yonge Street  
Toronto, Ontario Canada M5C 2W7  
Tel: (416) 607-2084 (416) 607-2087  
Fax: (416) 607-2077 (416) 607-2088

**Richmond Hill Branch**

Suite 102-103, 350 Highway 7 East  
Richmond Hill, Ontario  
Canada L4B 3N2  
Tel: (905) 882-8182 Fax: (905) 882-5220

**Markham Branch**

Unit B-88, Pacific Mall  
4300 Steeles Avenue East  
Markham, Ontario  
Canada L3R 0Y5  
Tel: (905) 940-2218 Fax: (905) 940-3030

**Mississauga Branch**

25 Watline Avenue  
Suite GR05 Mississauga,  
Ontario Canada L4Z 2Z1  
Tel: (905) 890-2388 Fax: (905) 890-8800

**Scarborough Operations Centre**

**(For Safety Deposit Box Service and Trade Service Only)**

Unit 38, Dynasty Center  
8 Glen Watford Drive  
Scarborough, Ontario  
Canada M1S 2C1  
Tel: (905) 771-5688 Fax: (416) 298-6880

**Richmond Branch, Vancouver**

6740 No. 3 Road  
Richmond, British Columbia  
Canada V6Y 2C2  
Tel: (604) 699-3210 Fax: (604) 276-8606

**Corporate and Premium Banking Office**

Suite 1018, Bentall 5, 550 Burrard Street  
Vancouver, British Columbia  
Canada V6C 2B5  
Tel: (604) 699-3210 Fax: (604) 801-5563

**Calgary Branch (For Corporate Banking only)**

Suite 1850, 801-6 Ave. SW  
Calgary, Alberta  
Canada T2P 3W2  
Tel: (587) 293-9660 Fax: (587) 293-9665

**Montreal Branch (For Corporate Banking only)**

Suite 2500, 1155 Boulevard René-Lévesque Ouest,  
Montréal, Québec  
Canada H3B 2K4  
Tel: (514) 866-3868 ext.3053

**Hotline: 1-877-779-5588**

**Note:**

\* Represent fees are expressed in U.S. currency for U.S. Dollar account.

¥ Represent CNY Currency.

\*\* For USD and CAD remittances, fees quoted are in the currency of the remittance. For all other currencies, fees are collected based on the CAD equivalent at the Bank's prevailing rate of exchange.

\*\*\* 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.

\*\*\*\* 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

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.

We no longer offer Premium Chequing Account to new customers effective May 1, 2019

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.

The fees and items are subject to change by the Bank at any time.