



**CTBC BANK**  
中國信託銀行

**Welcome to CTBC**

Customer  
Welcome Package

CTBC Bank Canada is a trade name of CTBC Bank Corp. (Canada)

# Welcome to CTBC Bank Canada

## Thank you

for choosing CTBC Bank Canada.

This welcome package introduces core services you can use right away and where to find support

## Quick start checklist

1. Establish your account
2. Enroll in Online Banking
3. Download the CTBC Bank (Canada) Mobile App
4. Fund your account by remittance
5. Book an appointment to activate account
6. Discuss your needs with a branch professional for deposits, mortgages, and other banking support such as sending INTERAC e-Transfers



## Need help?

Contact your branch or email [service@ctbcbank.ca](mailto:service@ctbcbank.ca) for general inquiries.

# Download the CTBC Bank (Canada) Mobile App

Apple App Store:



Google Play:



## Getting started in 6 steps



### Step 1. Establish your account

- Fill out pre-account open form
- Account setup; remittance instructions to follow



### Step 2. Enroll in Online Banking

- Enroll to view balances, transfer funds, pay bills, and send INTERAC e-Transfers



### Step 3. Download the CTBC Bank (Canada) Mobile App

- Use Mobile Banking for day-to-day account access and deposits on the go
- Scan the QR code to link to Apple App Store and Google Play



### Step 4. Fund your account

- Remit funds to your CTBC account in CAD or USD
- Consider CAD and USD balances if you manage cross-border needs



### Step 5. Book an appointment

- Activate your CTBC Debit Card
- Set a secure PIN and keep it confidential



### Step 6. Discuss your needs with branch professional

- Everyday banking needs
- Term investment
- Mortgage
- Ease to adapt Canadian environment



# Mobile Banking

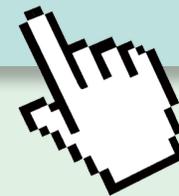
Manage your finances securely and conveniently with the CTBC Bank (Canada) Mobile App

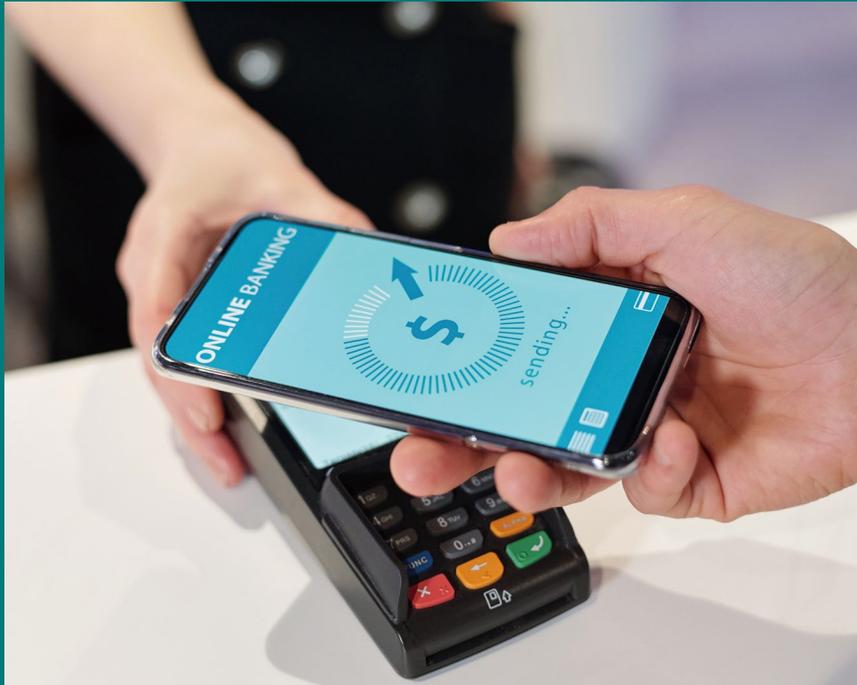
## Key features

- Account balances and transaction history
- Transfers between CTBC accounts
- INTERAC e-Transfer recipients and payments
- Canadian bill payments
- Security tips and alerts

## Download

- Scan QR code: Apple App Store
- Scan QR code: Google Play





## Your CTBC Debit Card and everyday access

Your CTBC Debit Card supports day-to-day spending and cash access

### What you can do

- Debit purchases at point of sale using INTERAC network acceptance
- Cash withdrawals at ATMs and access to account information
- Cash and cheque deposits at participating ATMs (where enabled)

### The Tap on Chequing account

- Pay for groceries, dinner, or gas with one single tap of your bank card.
- Pay adult transit fares easily where available with a single tap using your bank card. Safe payments for safe travels. (\*Currently available on select transit systems across Canada.)

### Security reminders

- Keep your PIN confidential and do not share it.
- Report lost or stolen cards immediately to your branch.



# Personal Accounts and Term Deposits

## Service fees and details

For current features, service fees, and rates, refer to posted information on [www.ctbcbank.ca](http://www.ctbcbank.ca)



### Chequing accounts

- Everyday banking for deposits, withdrawals, bill payments, and INTERAC e-Transfers
- eStatements and account access through Online and Mobile Banking

### Savings accounts

- Interest-bearing accounts to help you build savings
- Suitable for emergency funds and planned purchases

### Term deposits

- Guaranteed interest over a fixed term (CAD and USD options may be available)
- Customized maturity laddering to support cash flow planning
- Please see Term Deposit rate sheet on [www.ctbcbank.ca](http://www.ctbcbank.ca)

# Mortgage

CTBC Bank Canada offers lending solutions to support your home ownership



## Residential mortgage

- Purchase, refinance, renewal, and switch-in options (subject to underwriting and appraisal)
- Variable rate residential mortgages listed on our website
- Use our Mortgage Calculation tool to estimate payments



## Important note

All credit products are subject to credit approval. Rates, terms, and fees are subject to change.





# Business Banking and Trade Services

Business banking solutions for day-to-day operations and cross-border trade support



## Business chequing

- eStatements and Online Banking access
- INTERAC e-Transfer send and receive to and from other Canadian financial institutions
- Cash and cheque deposits at participating ATMs (where enabled)

## Trade services and international payments

- Trade finance and payment services to support import and export activity
- International remittances and FX services through your branch

# Global Services and Cross-Border Banking Support

Connecting Canada and Asia. Supporting personal and business needs across North America and Asia through transfers, account support, and trade-related services

## Four Key Cross-Border Services

### 1. Cross-Border Transfers and Multi-Currency



CAD and USD payments through the SWIFT network. Rates and fees are as posted on our website.

### 2. Multi-Market Account Support



Support for account setup and day-to-day banking needs across Canada and Asia, including support for newcomers, families, and students.

### 3. CTBC Group Network Support



We can help connect you with CTBC Group resources in Canada and other locations, subject to applicable local regulations.

### 4. Business Cross-Border Payments and Trade Support



Support for cross-border payments, trade finance services, and coordination with correspondent banks.

## Client Profiles We Serve



### Newcomers and Families

Cross-border fund arrangements



### Students and Parents

Remittances for tuition and living expenses



### Cross-Border Professionals

Income and investment arrangements



### Business Owners

Import and export payments and international operations



### Call to Action

For cross-border banking support, please contact your branch professional or visit [www.ctbcbank.ca](http://www.ctbcbank.ca)



Vancouver Branch



Richmond Branch



Burnaby Branch



Toronto Branch



# Contact and Branch Locations

**Contact us**  General Email: [service@ctbcbank.ca](mailto:service@ctbcbank.ca)

## Branch addresses and hours

-  • **Vancouver Branch**  
2799 Granville Street, Vancouver,  
BC Canada V6H 3J1  
Tel: (604) 683-3882
-  • **Richmond Branch**  
120 - 5911 No.3 Road, Richmond,  
BC Canada V6X 0K9  
Tel: (604) 233-1261
-  • **Burnaby Branch**  
105 - 4501 Kingsway, Burnaby,  
BC, V5H 0E5  
Tel: (604) 437-3868
- **Banking Hours**  
Monday - Friday 9am - 5pm PST

## Branch addresses and hours

-  • **Toronto Branch**  
28 - 505 Highway 7 East, Markham,  
ON Canada L3T 7T1  
Tel: (905) 418-8869
- **Banking Hours**  
**Monday - Friday 9am - 5pm EST**

## Online resources

Online Banking access:  
**[www.ctbcbank.ca](http://www.ctbcbank.ca)**  
Service fees and rate sheets  
**[www.ctbcbank.ca](http://www.ctbcbank.ca)**

# Deposit Insurance and Customer Care

CTBC Bank Corp. (Canada) is a member of Canada Deposit Insurance Corporation (CDIC). Eligible deposits are protected up to CAD \$100,000 per category

## Customer care and complaints

- If you have a concern, contact your branch first so we can resolve it quickly
- Review Complaints and Inquiries information on our website for escalation steps

## Privacy and cybersecurity

- Use strong passwords and log out after Online Banking sessions
- Be vigilant about phishing and email fraud

★ For the latest information, refer to [www.ctbcbank.ca](http://www.ctbcbank.ca)





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