



COMMERCIAL BANKING SERVICES AND FEES

(Effective from October 10, 2024)

TIER INTEREST CHEQUING ACCOUNT

- Available in Canadian or USD Dollars.
- Interest is calculated on your daily tier closing Canadian Account credit balance only and paid monthly. Interest Rates are per annum and are subject to change without any notice.
- A Descriptive Monthly Statement together with paid cheque images is provided.

AGREEMENTS FOR EVERYDAY BANKING PLANS

- You understand and agree to the Plan terms and fees as outlined in our Other Services and Fees Guideline.
- The Monthly Plan overrides any other Debit Transactions accordingly.
- Your Funding Plan Fee Account must be a Canadian Account.
- You authorize us to debit the “Funding Account” indicated in the Package Plan Application in accordance with the type of Package Plan you have chosen.
- Monthly plan fees vary on different plans.
- You agree to all changes or to end this Account Agreement, and/or the Plan terms, services, and fees, at any time without prior notice on just cause when notice is given to you in Canadian Branches of CTBC Bank Corp. (Canada).

OTHER SERVICES AND FEES GUIDELINES

Accounts	
Account closed within 90 days of opening	\$25.00
Certificate of Account Balance	\$15.00
Bank Confirmation	\$30.00
Monthly Maintenance Fee	\$5.00
Faxed Statement of Account to you	\$5.00
Inactive deposit account/Dormant Account Notice	
- If notice is acknowledged within 60 days – No Charge	
- 2 years notice of inactive/Dormant account	\$25.00
- 5 years notice of inactive/Dormant account	\$35.00
- 10 years transfer to Bank of Canada	\$45.00
Search for Vouchers / Account information	
- First five (5) vouchers within sixty (60) days of entry – No Charge	
- Other vouchers / Account information	
- Hourly rate (minimum 1 hour) plus actual transportation cost	\$35.00 + trans. cost
- Per Voucher	\$1.50
Re-print account statements (per month)	\$20
Setup or amend Standing Orders transfer from or between accounts	\$6.00
Deposit contents fees	
Notes (currency) on deposit (per \$1,000)	\$2.00
Coin on deposit (per \$100, Canadian coins only)	\$2.00
Cheques	
Cheque certified	
- Customer own account	\$7.50
- Customer’s Payee	\$15.00
Stop Payment	\$10.00
Non-Customer Cheque Cashing	\$5.00
Cheque or another debit item returned unpaid (NSF)	\$40.00
Cheque deposit or other credit item returned unpaid (NSF)	\$30.00
Issue Foreign currency on a CDN \$ account	\$10.00
Overdraft items	
Cheque(s) or another debit item paid creating an overdraft (<i>except items within Personal Line of Credit</i>)	
- First day flat rate, regardless of number of items	\$5.00
- Subsequent day in overdraft: per additional item	\$5.00
- In addition, interest will be charged at overdraft Interest Rate	21%
Bill Payment (per payment, online or assisted service, may take up to 5 business days)	\$1.50
Bill Payment Trace Request (per request) *	\$20.00
Interac® e-Transfer ** (per transfer, sending or receiving, online, Email Money Transfer)	\$1.50
Drafts and Wires	
Drafts	\$7.50



Incoming wire payments (\$5 discount for wires from CTBC Taiwan)	\$15.00
Outgoing wire payments	
- 0 – 9,999	\$15.00
- 10,000 – 49,999	\$20.00
- 50,000 – 99,999	\$30.00
- Over 100,000	\$50.00
- Cable Charge	\$15.00
Full payment charge wiring to financial institution in Taiwan	\$50.00
Full payment charge wiring to other areas	\$35.00
Cheque Collection Services (**\$50 plus wire payments charges with cable & postage.)	**
Account Service Charges	
Canadian Tier Chequing or Excess Transaction Debit Fee	\$0.75

General Commercial Chequing Account Package	
Business	\$5.00 per month, \$0.75 per debit
Package 0	\$10.00 for 10 transactions, thereafter \$0.75 per debit
Package 1	\$15.00 for 20 transactions, thereafter \$0.75 per debit
Package 2	\$25.00 for 30 transactions, thereafter \$0.75 per debit
Package 3	\$35.00 for 50 transactions, thereafter \$0.75 per debit
Package 4	\$55.00 for 70 transactions, thereafter \$0.75 per debit
Package 5	\$100.00 for 120 transactions, thereafter \$0.75 per debit
Package 6	\$120.00 for 150 transactions, thereafter \$0.75 per debit
Organization	\$5.00 per month, \$0.50 per debit

Note: Package 1 is applicable to Lawyer Accounts only; Organization only applies for Association Accounts only

* Bill payment trace request under \$20 not accepted.

** **Cheque Collection Services (**\$50 plus wire payments charges with cable & postage.)**

*** **Interac e-Transfer**, formerly known as Interac Email Money Transfer (EMT), is a fast, secure, and convenient way to anyone with an email address and a Canadian bank account to send and receive money instantly. The sender does not need to know the recipient's account information. The recipients are notified by email when a transfer has been sent, and follow the instruction to deposit the funds, using established and secure banking procedures, into their selected Canadian bank account.

E-Transfer Send Limits (Business Accounts):

- Transaction Limit: up to \$25,000 (per transaction)
- 24 Hours Limit: \$50,000 (per sender per day)
- 7 Days Limit: \$125,000 (per sender)
- 30 days Limit: \$250,000 (per sender)

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*** Transfer time is dependent on internet and financial institution connectivity.)

At CTBC Bank Corp. (Canada), we are always committed to maintain a good relationship with all of our customers.

Should occasions arise where you are not satisfied with any service you are receiving from us, we would like you to inform us immediately. You can discuss any issues of concern with our staff at our branches.

Head Office – Tel: 778-309-6800; Add: 350-2608 Granville St., Vancouver, B.C. V6H 3V3.

Vancouver Branch – Tel: 604-683-3882; Add: 2799 Granville St., Vancouver, B.C. V6H 3J1.

Richmond Branch – Tel: 604-233-1261; Add: #120 – 5911 No. 3 Road, Richmond, B.C. V6X 0K9.

Burnaby Branch – Tel: 604-437-3868; Add: #105 – 4501 Kingsway, Burnaby, B.C. V5H 0E5.

Toronto Branch – Tel: 905-418-8869; Add: #28 – 505 Hwy 7 East, Markham, ON, L3T 7T1.

If we do not satisfy your concerns, you can write to the President and CEO of the Bank at our Head Office.

If a complaint remains unresolved, please contact the Bank's CTBC Client Complaint Appeal Officer (CCAO) at the Head Office.

Should you still remain unsatisfied after the President & CEO and CCAO have reviewed and responded to your concerns, you can contact Ombudsman for Banking Services and Investments (OBSI), at 401 Bay Street, Suite 1505, P.O. Box 5, Toronto, ON, M5H 2Y4.

Regulatory complaints could be submitted in writing to: Financial Consumer Agency of Canada, 6th Floor Enterprise Building, 427 Laurier Avenue West, Ottawa, Ontario, K1R 1B9.