



PERSONAL BANKING SERVICES AND FEES

(Effective from May 15, 2021)

TIER INTEREST CHEQUING ACCOUNT

- Available in Canadian or U.S. Dollars (Cheques payable in Canada only)
- Interest is calculated on your daily tier closing credit balance and paid monthly. Interest Rates are per annum and are subject to change without further notice.
- You may choose a Passbook or a Descriptive Monthly Statement.
- 5 Free Debit Transactions per month if you keep a minimum daily balance of \$1,000 in each of your Chequing Account. Fees for each additional Debit Transaction are listed on our Services and Fees Schedules. If your daily balance below \$1,000 then Monthly Account Maintenance Fee and Service Fees for each Debit Transaction listed on our Services and Fees Schedules will be charged.

TIER INTEREST USD SAVINGS ACCOUNT

- Available in US Dollars only
- Interest is calculated on your daily tier closing credit balance and paid monthly. Interest Rates are per annum and are subject to change without further notice.
- You may choose a Passbook or a Descriptive Statement.
- 5 Free Debit Transactions per month if you keep a minimum daily balance of \$1,000 in each of your Savings Account. Fees for each additional Debit Transaction are listed on our Services and Fees Schedules. If your daily balance below \$1,000 then Monthly Account Maintenance Fee and Service Fees for each Debit Transaction listed on our Services and Fees Schedules will be charged.

TIER INTEREST CAD POWER SAVINGS ACCOUNT

- Available in Canadian Dollars only.
- Interest is calculated on your daily tier closing credit balance and paid monthly. Interest Rates are per annum and are subject to change without further notice.
- You may choose a Passbook or a Descriptive Semi-Annual Statement.
- 10 Free Debit Transactions per month if you keep a minimum daily balance of \$1,000 in each of your Savings Account. Fees for each additional Debit Transaction are listed on our Services and Fees Schedules. If your daily balance is below \$1,000 then Monthly Account Maintenance Fee and Service Fees for each Debit Transaction listed on our Services and Fees Schedules will be charged.

NOTE: Kindly refer to Branch Rate Sheet for complete details on our tier balance account and rates.



SERVICES AND FEES SCHEDULE

Services	Fee
Accounts	
Account closed after 14 days and within 90 days of opening	\$25.00
Certificate of Account Balance	\$15.00
Monthly Account Maintenance Fee	\$5.00
Faxed Statement of Account to you	\$5.00
Inactive deposit account/ Dormant Account Notices	
- If notice is acknowledge 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	
- First five (5) vouchers within sixty (60) days of entry- No Charge	
- Other vouchers	
- Hourly rate (minimum 1 hour)	\$35.00
- Per Voucher	\$1.50
Re-print account statements (per month)	
Setup or amend Standing Orders transfer from or between accounts	\$20.00
	\$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 and/or Cheques certified	
- Customer own account	\$6.50
- Customer's Payee	\$15.00
Stop Payment	
	\$10.00
Non- Customer Cheque Cashing	\$5.00
Cheque or other 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 or other debit item paid creating an overdraft (except items within Personal Lin of Credit)	
- 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
Tax free Savings Account (TFSA)	
TFSA Transferring Out Charges	\$50 (plus GST)
Bank Drafts and Wires	
Canadian and US Dollar Dollars	
Bank 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.)	****
Personal Account Service Charges	
Canadian Tier Chequing Excess Transaction Debit Fee	\$0.50
Canadian Tier Savings Excess Transaction Debit Fee	\$0.50
USD Tier Chequing Excess Transaction Debit Fee	\$0.50
USD Tier Savings Excess Transaction Debit Fee	\$0.50

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

** **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.



CTBC BANK
中國信託銀行

E-Transfer Limits:

- Transaction Limit: \$5 – \$1,000 (per transaction)
- Daily Limit: \$3,000 (per sender per day)
- Weekly Limit: \$10,000 (per sender)
- Monthly Limit: \$20,000 (per sender)

(© Trademark of Interac Inc. Used under license)

*** Cheque Collection Services: Handling charge **\$50** plus wire payments charges with cable and postage.

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 complaint remains unresolved, please contact the Bank's Internal Ombudsman, at the Head Office.

Should you still remain unsatisfied after the President and CEO has 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.

The Financial Consumer Agency of Canada (FCAC) supervises all federally regulated financial institutions (FRFI) to ensure that they comply with federal consumer protection provisions. It provides consumer information to educate consumers as well as monitors the financial industry to protect consumer interests. One of its mandates is to handle consumer complaints. Specific complaints made in writing will be assessed by the FCAC to determine whether a federal consumer protection issue exists and what action should be taken. Regulatory complaints should be submitted in writing to: Financial Consumer Agency of Canada, 6th Floor Enterprise Building, 427 Laurier Avenue West, Ottawa, Ontario, K1R 1B9.

March 15, 2021