



**CASH MANAGEMENT (COMMERCIAL) FEATURES SUMMARY**

**Cash Management Online**

- Comprehensive suite of cash management products and services in corporate online banking
  - Transferring funds between your accounts
    - Transferring of Funds, one-time or multiple transfers, each
      - between accounts with our Bank via branch: \$4.00<sup>1</sup>
      - between accounts with our Bank via telephone/Fax/email (subject to the Bank's prior approval): \$4.00<sup>1</sup>
      - between accounts with our Bank via Internet Banking: Free
  - Domestic and International Wire Payments Remittance<sup>3</sup>
    - Outgoing handling fee, per payment
      - Outside the Bank Group: 0.125% of remittance amount  
Minimum: \$ 30.00  
Maximum: \$150.00
      - Within the Bank Group: 0.125% of remittance amount  
Minimum: \$ 28.00  
Maximum: \$120.00
      - via Internet Banking: \$ 12.00
    - Incoming Handling fee, per payment: \$ 15.00<sup>2</sup>
    - Wire Payment Investigation Fee: \$ 25.00<sup>2</sup>
    - Cancellation / Amendment of Outgoing Wire Payments: \$ 25.00<sup>2</sup>
  - Tax and Bill payments Utility Bills Payment, each
    - via branch within the Bank's Biller List: \$1.25
    - via branch; others: \$3.00
    - via Internet Banking: Free
  - Electronic Funds Transfers (EFT) per transaction
    - via Internet Banking
      - Direct Deposit initial by customer with account linkage: \$1.00
      - Direct Deposit initial by customer without account linkage / to third party: \$5.00
        - Below 5,000: \$1.00<sup>1</sup>
        - \$5,000 - \$10,000: \$5.00<sup>1</sup>
        - \$10,000 - \$100,000: \$10.00<sup>1</sup>
    - Pre-authorized Debit: Free
  - Link to External Account: Free
  - Term Deposit: Term is 1 week to 5 years.
  - Foreign Exchange (*please refer to the section below*)
  - Payroll Services: Available via internet banking. Service charge will apply on case by case basis
  - Obtaining comprehensive reporting activity on your accounts: Bank Confirmation Letter (account balance only) for fee \$22.00. Extra copy or past statement (\$5.00 per month). Paper statement mailed to customer (\$2.00 per month)
- Security features:
  - U-shield security medium prevents unauthorized transactions effectively  
USB Shield Fee, one time, subject to HST (ON) and GST (BC): \$ 50.00
  - Flexible entitlements that allow for role-based security and multiple approval levels  
Electronic Password Token, subject to HST (ON) and GST (BC): \$ 10.00
  - Applicable fees will apply (i.e., USB Shield Fee, Electronic Password Token)
  - ICBK Messenger lets you know when your account balance is changed, your e-Statement is available and your account is overdrawn

**Foreign Exchange Services**

- Spot Foreign Exchange:
  - Simple, secure and convenient for international FX needs
  - Competitive FX rates streaming on ICBK online banking and mobile banking
  - The first RMB clearing bank in North America with unparalleled and exclusive RMB exchange services
- Forward Contracts:
  - Protects you from fluctuations in currency prices. Allows you to exchange two designated currencies on a future date at a pre-determined rate now
  - ICBK experienced team can provide customized solution to help your business
- Cross Border RMB Exchange:
  - Benefiting eligible institutional and corporate customers by accessing the onshore RMB FX Market.
- Foreign Currency Cash:
  - Provides over the counter foreign exchange for CAD, USD, HKD and CNY in cash
  - Competitive exchange rate



**Notes:**

- 1) *Other related banking and/or internet service charges will apply based on banking & internet services used. Please refer to the **Schedule of Charges** ([https://icbk.ca/pdf/0138\\_SOC\\_Business\\_branch\\_en.pdf](https://icbk.ca/pdf/0138_SOC_Business_branch_en.pdf)) for further details.*
- 2) *Represents fees expressed in U.S. currency for U.S. Dollar account.*
- 3) *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.*
- 4) *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.*



SUITABILITY CONSIDERATIONS		
Cash Management Online	Foreign Exchange Services	
Corporate Online Banking	Spot Forex	Forward Contracts
<p><b>This is suited for you if:</b></p> <ul style="list-style-type: none"> <li>✓ Seeking for online banking with wide range of cash management transactions</li> <li>✓ Seeking for security features</li> <li>✓ Would like to save time with efficient payment workflows</li> <li>✓ Seeking to manage funds and remotely perform payment approval 24/7</li> </ul> <p><b>This is not suited for you if:</b></p> <ul style="list-style-type: none"> <li>X Prefer to transact through branch</li> </ul>	<p><b>This is suited for you if:</b></p> <ul style="list-style-type: none"> <li>✓ Seeking for a simple, secure, and convenient way to conduct global trading, prepare for business travels, or bookkeeping</li> <li>✓ Seeking for real-time exchange rate and trade to help you catch the market opportunity</li> <li>✓ Enjoy more favorable rates with different transaction amounts</li> <li>✓ Enjoy extra discount rate if big portfolio client</li> <li>✓ Enjoy extra discount rate applied in online channel</li> <li>✓ Require foreign exchange for CAD, USD, HKD, and CNY in cash</li> </ul> <p><b>This is not suited for you if:</b></p> <ul style="list-style-type: none"> <li>X Prefer to hedge against foreign exchange fluctuations</li> </ul>	<p><b>This is suited for you if:</b></p> <ul style="list-style-type: none"> <li>✓ Prefer to exchange two designated currencies at a specific time in the future with a pre-determined rate</li> <li>✓ Prefer to be protected against currency fluctuations</li> <li>✓ Prefer to have predictable cash flow</li> <li>✓ Seeking for easy management and to save</li> <li>✓ Would like to avoid having to monitor exchange rates</li> </ul> <p><b>This is not suited for you if:</b></p> <ul style="list-style-type: none"> <li>X Require immediate foreign exchange</li> </ul>



**中国工商银行** (加拿大)

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (CANADA)

## Cash Management (Commercial) Summary