



NOTICE OF CHANGES
Schedule of Charges - Personal and Business Account
Effective March 1, 2019

For Personal and Business Account	Current	New
Non-Sufficient Funds (<i>NSF</i>), each cheque or pre-authorized payment drawn on your account but returned due to non-sufficient funds	\$40.00*	\$45.00*
Counter Cheque, <i>each (conditions apply)</i>	\$0.60	\$2.00*
Account closed within 90 days of opening	\$15.00*	\$20.00*
Inactive Account Maintenance	\$10.00 for 1 yr \$20.00 for 2 yrs \$30.00 for 5 yrs \$40.00 for 9 yrs	\$10.00 for 1 yr \$20.00 for 2, 3, 4 yrs \$30.00 for 5, 6, 7, 8 yrs \$40.00 for 9 yrs
Bank Confirmation Letter - Detail information Bank Confirmation Letter - Balance only	\$22.00	\$40.00 \$22.00
Cheque sent for collection, <i>per item plus out of pocket expenses</i>		
- to Financial Institution within Canada	\$15.00*	\$25.00*
- to Financial Institution outside Canada	\$30.00*	\$50.00*
Account and Voucher search, within 60 days, <i>each</i>	\$5.00	\$10.00
ATM Withdrawal Fee (convenience fee for non ICBK customer using ICBK ATM for cash withdrawal)	\$2.00	\$3.00
Safety Deposit Box rental fee, <i>per annum subject to HST(ON) and GST(BC)</i>		
SDB Small (3.25 x 5)	\$50.00	\$60.00
SDB Medium (5 x 5)	\$80.00	\$100.00
SDB Med-Large (3.25 x 10)	\$100.00	\$120.00
SDB Large (5 x 10)	\$160.00	\$200.00
SDB XL (10 x 10)	\$250.00	\$300.00
Safety Deposit Box Key Security Deposit <i>(Will be refunded upon close of SDB)</i>	None	\$100.00 per SDB
Drilling of Safety Deposit Box and replacement of lost keys <i>subject to HST(ON) and GST(BC)</i>	Min \$300.00	\$400.00 plus HST/GST
USD cheque drawn on US, <i>per each cheque deposited</i>	USD40.00	USD80.00 Plus out of pocket expenses
Incoming Remittance Handling Fee, <i>per payment</i>	\$15.00	\$15.00**
Wire Payment Investigation Fee	NA	\$25.00**
Cancellation / Amendment of Outgoing Wire Payments	\$15.00*	\$25.00**
<i>Remark: ** Charge USD amount for payment remitted to USD account; charge CNY equivalent for payment remitted to CNY account.</i>		



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CNY Cash Deposit Fee, <i>per transaction or minimum</i>	0.25% or min ¥25.00	0.50% or min ¥50.00
CNY Cash Withdrawal Fee, <i>per transaction or minimum</i>	0.25% or min ¥25.00	0.50% or min ¥50.00
Cash Supplied, CAD and USD notes <i>per \$1,000</i> \$0.01 - \$50,000.00	\$1.80* per \$1,000 plus out of pocket expenses	\$2.00* per \$1,000
\$50,000.01 and above		0.30%*
RRSP Transfer Fee to another Financial Institution, <i>each</i>	\$50.00	\$75.00
TFSA Transfer Fee to another Financial Institution, <i>each</i>	\$50.00	\$75.00
For Business Account	Current	New
Cash Supplied : CAD and USD notes <i>per \$1,000</i> \$0.01 - \$50,000.00	\$1.80* per \$1,000 plus out of pocket expenses	\$2.00* per \$1,000
\$50,000.01 and above		0.30%*
Cash Deposit : CAD and USD notes <i>counted</i> \$0.01 - \$50,000	0.225%*	0.225%*
\$50,000.01 and above		0.30%*
Discontinuation of Service	Current	New
Night Deposit Services, <i>per annum</i>	\$25.00	Discontinue this service

* For US dollar accounts, same amount will be charged in US currency.

For a complete listing of all account and product service charges, please refer to the Schedule of Charges.