

## MEGA INTERNATIONAL COMMERCIAL BANK, CANADA BRANCH

兆豐國際商業銀行 加拿大分行 收費標準如下:

November 01, 2021

### 1. Personal checking Account:

Free for Passbook or free for Monthly Printed Statement;

No extra charge for deposits and pre-authorized payment form;

Interest rates are set in tier range and to be announced on a regular basis;

Charge for paid check image return to account holder: **\$4.00/month** (Free for Basic Plan ).

#### A. Basic Plan :

Monthly Account Fee	Allowed Check/Debit/Counter Transaction
<b>\$3.50</b>	<b>12</b>

If daily balance is not lower than **\$1,000.00**, monthly account fee of **\$3.50** will be waived.

Additional Check/Debit/Counter Transactions will be charged for \$0.50/per item.

#### B. Privilege Plan:

Monthly Account Fee	Allowed Check/Debit/Counter Transaction
<b>\$5.00</b>	<b>20</b>

If daily balance is not lower than **\$1,500.00**, a monthly account fee of **\$5.00** will be waived.

Additional Check/Debit/Counter Transaction will be charged for \$0.50/per item.

#### C. NO-cost Plan

**With proper government-issued documents, youths, full-time students, GIS recipient seniors and any RDSP beneficiaries are eligible for a Basic Plan Account at no cost, and minimum daily balance is not required.**

### 2. Money Market Account:

Maximum of Withdrawal per month:	3
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Additional withdrawal: \$1.00/per item.

No monthly account fee and only Passbook will be provided.

Floating Interest Rate to be applied

### 3. Business Checking Account:

Non-interest bearing

Free Monthly Statement.

Charge for selected paid check image return to account holder: **\$7.00/per month.**

#### A. Basic Plan:

Monthly Account Fee	Allowed Check/Debit/Counter Transaction
<b>\$7.00</b>	<b>12</b>

\*\* If daily balance is not lower than **\$1,500.00**, a monthly account fee of \$7.00 will be waived

Additional Check/Debit/Counter Transaction will be charged for \$0.75/per item.

### B. Premium Plan:

Monthly Account Fee	Allowed Check/Debit Transaction
<b>\$15.00</b>	<b>200</b>

\*\*If daily balance is not lower than **C\$20,000.00**, a monthly account fee of **\$15.00** will be waived.

Additional Check/Debit/Counter Transaction will be charged for \$0.75/per item.

### C. Fixed Charge Plan:

Monthly Account Fee	Allowed Check/Debit Transaction
<b>\$35.00</b>	<b>100</b>

No daily minimum account balance is required

Additional Check/Debit/Counter Transaction will be charged for \$0.75/per item

(To compare features for different accounts provided by different banks, please refer to FCAC's Account Selector Tool at the following website:

<http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/BankingT-OutilsIn.aspx>)

### 4. Other account related information and Bank account fees summary:

The following fees are in addition to any applicable transaction fees. Canadian dollars and U.S. dollars will be applied respectively.

#### A. Certified check (per check)

a. Account Holder	<b>\$8.00</b>
b. Non Account Holder	<b>\$12.00</b>

#### B. Stop Payment (per item)

a. With complete details	<b>\$10.00</b>
b. Without complete details	<b>\$15.00</b>

#### C. Return & NSF items (checks, pre-authorized payments, loan payments etc)

a. If NSF returned by our side	<b>\$35.00</b>
b. If returned	<b>\$15.00</b>
c. If paid	<b>\$5.00</b>

#### D. At client's request, account closed within 90 days of opening

a. Funds transferred to another MEGA ICB(c) product or account:	<b>Free</b>
b. Funds withdrew or transferred to other Financial Institution:	<b>\$10.00</b>
(Additional charges of <b>\$10.00</b> for the cost of transfer may be applied)	

#### E. Certificate of Account Balance, interest, etc.

or issuance of Bank Reference/other documents	<b>\$10/per item</b>
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#### F. Inactive Unclaimed Accounts

a. Inactive for 2 years	<b>\$10.00</b> or Account Balance
b. Inactive for 5 years	<b>\$20.00</b> or Account Balance
c. Inactive for 9 years	<b>\$30.00</b> or Account Balance

(Whichever is less)

(By Bank Act 438, if a Canadian dollar account remains inactive after 10 years, the balance is transferred to the Bank of Canada)

- G. Search and retrieve:
- a. Within past 90 days \$5.00 per item
  - b. 90 days ago \$10.00 per item
  - c. Multiple items \$40.00 per hour  
\$20.00 minimum
- (the Bank's error determined not applicable )
- H. Post dated check:
- a. deposit: \$1.00 per item
  - b. withdrawal: \$2.00 per item.
- (mortgage loan installment not applicable)
- I. Counter checks issued for your account: free 3 item when account open but  
extra request \$0.5 each

# Banking Service Charges

## 5) Outward Remittance:

### A. Telegraphic (SWIFT) Transfer:

(Canadian Dollars and U.S. Dollars applied)

Amount	Remittance fee	Cable Charge
Under \$20,000.00	\$20.00	\$20.00
\$20,000(inclusive) --\$39,999.99	\$25.00	\$20.00
\$40,000(inclusive) --\$99,999.99	\$45.00	\$20.00
\$100,000(inclusive) and up	\$60.00	\$20.00

### B. Cashiers' Check/Demand Draft:(Canadian Dollars and U.S. Dollars applied)

Amount	Service Charge
Under \$1,000.00	\$5.00
\$1,000.00(inclusive) and up	\$7.00

Request for refund or replacement of lost or stolen draft \$10.00

In addition, foreign bank and communication charges may apply.

## 6) Inward Remittance: (Canadian Dollars and U.S. Dollars applied)

- A. \$8.00 for customer.
- B. \$10.00 if paid by T/T to other bank

## 7) Clean Bill Collection

Per Check/Draft	US\$50.00
Returned & NSF / per item	US\$50.00

## \*\*Notice of Fee Changes\*\*

If a fee applicable to your account is increased or a new account fee is introduced and you receive regular statements, we will mail you a notice of the change at least 30 days before it is effective. For customers not receiving a regular statement, a notice will be posted in all branches 60 days before the change is effective.

## Mega International Commercial Bank, Canada Branch

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