

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:

May 01, 2025

1. Personal checking Account:

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
\$3.50	12

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 \$0.75/per item.

B. Privilege Plan:

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

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 \$0.75/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.

2. 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
\$7.00	12

** 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
\$15.00	200

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
\$35.00	100

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

3. 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	\$10.00
b. Non Account Holder	\$15.00

B. Stop Payment (per item)

a. With complete details	\$15.00
b. Without complete details	\$20.00

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

a. If NSF returned by our side	\$40.00
b. If returned	\$30.00
c. If paid	\$10.00

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

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

E. Certificate of Account Balance, interest, etc.

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

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

(Whichever is less)

(By Bank Act 438, if a Canadian/US 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 **\$1.00** each

J. Business Deposit Slips (50 slips a book): **\$10.00/book**

4. Outward Remittance:

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

In addition, foreign bank and communication charges may apply.

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

Amount	Service Charge
Under \$1,000.00	\$10.00
\$1,000.00(inclusive) and up	\$15.00

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

- A.** Per Check/Draft **US\$100.00**
B. Returned & NSF / per item **US\$100.00**

In addition, foreign bank and communication charges may apply.

****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.

Banking Service Charges

Mega International Commercial Bank, Canada Branch

Principal Office:

4950 Yonge Street, 10th Floor, Suite 1002, Toronto, Ontario, M2N 6K1

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Vancouver Office:

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