

**MEGA INTERNATIONAL COMMERCIAL BANK**  
**CANADA BRANCH**

Effective: March 18, 2025

**CANADIAN DOLLARS: (NOT INSURED BY CDIC)**

<b>*TERM DEPOSIT:TERM</b>	<b>1 MTH</b>	<b>3 MTH</b>	<b>6 MTH</b>	<b>9 MTH</b>	<b>12 MTH</b>	<b>1 YEAR CASHABLE</b>
	2.25%	2.25%	2.15%	2.15%	2.75%	2.15%

\*SAVING AND CHECKING DEPOSIT: 0.03 % P.A

**U.S. DOLLARS: (NOT INSURED BY CDIC)**

<b>*TERM DEPOSIT:TERM</b>	<b>1 MTH</b>	<b>3 MTH</b>	<b>6 MTH</b>	<b>9 MTH</b>	<b>12 MTH</b>	<b>1 YEAR CASHABLE</b>
	2.80%	2.90%	3.10%	3.15%	3.75%	2.75%

\*SAVING AND CHECKING DEPOSIT: 0.02 % P.A

**\*\*\* PLEASE NOTE THAT MINIMAL BALANCE OF EACH TERM DEPOSIT SHOULD BE KEPT AT \$10,000.00.**

**Remark:**

1. TERM DEPOSIT: (1) TERMS UNDER ONE YEAR INTEREST IS PAYABLE AT MATURITY.  
(2) PRIOR WITHDRAWALS OF NON-CASHABLE TERM DEPOSIT MAY BE ARRANGED WITH THE CONSENT OF THE BANK. BUT PENALTY CHARGES MAY BE APPLIED AND THE INTEREST PAID WILL BE CALCULATED AS FOLLOWS:
  - A. IF THE DURATION OF THE TERM DEPOSIT IS LESS THAN 1 MTH , THERE IS NO INTEREST TO BE PAID FOR PRIOR WITHDRAWAL.
  - B. IF THE DURATION OF THE TERM DEPOSIT IS LONGER THAN 1 MTH , THE INTEREST WILL BE PAID FOR 80% OF EXACT DURATION AND CALCULATED BY USING THE MOST CLOSE TERM DEPOSIT RATE FOR THAT DURATION WHEN THE DEPOSIT WAS INITIATED.
- PERSONAL SAVINGS: (1) INTEREST IS PAYABLE MONTHLY AT THE RATES PER ANNUM, AS OFFERED.  
(2) INTEREST WILL BE CALCULATED BY MULTIPLYING THE INTEREST RATE FOR EACH TIER BY THE PORTION OF THE DAILY CLOSING BALANCE IN THAT TIER.
2. THESE RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE AND PROVIDED FOR INFORMATION ONLY.