

## MEGA INTERNATIONAL COMMERCIAL BANK (CANADA)

### DEPOSIT RATE

Effective : July 30, 2015

#### CANADIAN DOLLARS:

*TERM DEPOSIT:TERM	1MTH	2MTH	3MTH	6MTH	9MTH	12MTH	Cashable
1,000-9,999	0.15	0.15	0.25	0.40	0.45	0.80	0.15
10000-99999	0.20	0.20	0.30	0.50	0.55	1.00	0.20
100000 & 249999	0.20	0.20	0.30	0.50	0.55	1.00	0.20
250,000 & UP	0.20	0.20	0.30	0.50	0.55	1.00	0.20
*SAVING AND CHECKING DEPOSIT: 0.03 % P.A							

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

*TERM DEPOSIT:AMOUNT/TERM	1MTH	2MTH	3MTH	6MTH	9MTH	12MTH	Cashable
1,000-9,999	0.10	0.10	0.15	0.25	0.30	0.50	0.10
10000-99999	0.10	0.10	0.20	0.30	0.35	0.55	0.10
100000 & UP	RATE ON REQUEST						
*SAVING AND CHECKING DEPOSIT: 0.05 % P.A							

#### EUROS: (NOT INSURED BY CDIC)

*TERM DEPOSIT: AMOUNT /TERM	1W	1MTH	2MTH	3MTH	6MTH	9MTH	12MTH
50,000-99999	0.10	0.25	0.25	0.25	0.50		
100000 & UP/ Term 9 MTH, 12MTH	RATE ON REQUEST						
*SAVING AND CHECKING DEPOSIT: 0.1 % P.A							

#### **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.
3. THE MINIMUM AMOUNT OF ONE YEAR CASHABLE TERM DEPOSIT IS ABOVE C\$(US\$)5000 AND CAN BE CASHED OUT ONLY AFTER 1 MTH , NO INTEREST PAID IF REDEEMED WITHIN 1 MTH, BEFORE MATURITY, EACH MINIMUM REDEEMED AMOUNT OF CASHABLE IS C\$(US\$)5000 AND THE INTEREST & MATURITY OF REMAINING DEPOSIT WILL BE CALCULATED AS ORIGINAL STIPULATED.
4. BEFOREMATURITY, EACH MINIMUM RREDEEMED AMOUNT OF CASHABLE IS C\$(US\$)5000 AND THE INTEREST & MATURITY OF REMAINING DEPOSIT WILL BE CALCULATED AS ORIGINAL STIPULATED.
5. FOREIGN CURRENCY DEPOSITS ARE NOT INSURED BY CANADA DEPOSIT INSURANCE CORPORATION