

MEGA INTERNATIONAL COMMERCIAL BANK (CANADA)

Effective from July 15, 2015, the Bank's Fees Schedule will be as follows:

兆豐國際商業銀行 收費標準如下 (自 2015/07/15 起生效):

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
\$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 \$0.50/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 \$0.50/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
\$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

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	\$8.00
b. Non Account Holder	\$12.00

B. Stop Payment (per item)

a. With complete details	\$10.00
b. Without complete details	\$15.00

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

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

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**

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 dollar account remains inactive after 10 years, the balance is transferred to the Bank of Canada)

notice will be posted in all branches 60 days before the change is effective.

- 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. Daily cash deposit into MEGA ICBC account
- a. Amount less than \$1,000.00 Free
 - b. Amount more than \$1,000.00 0.5% of deposit amount
- I. Post dated check:
- a. deposit: \$1.00 per item
 - b. withdrawal: \$2.00 per item.
- (mortgage loan installment not applicable)
- J. Counter checks issued for your account: free 3 item when account open but extra request \$0.5 each

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

Banking Service Charges

Mega International Commercial Bank (Canada)

Head Office:

4950 Yonge Street, 10th Floor, Suite 1002, Toronto, Ontario, M2N 6K1
Tel: 416-947-2800 Fax: 416-947-9421 & 9964

Chinatown Branch:

241 Spadina Avenue, unit 100A Toronto, Ontario, M5T 1G6
Tel: 416-597-8545 Fax: 416-597-6526

Vancouver Branch:

1095 West Pender Street, Suite 1250, Vancouver, B.C. V6E 2M6
Tel:604-689-5650 Fax: 604-689-5625

Richmond Branch:

6111, No. 3 Road, Richmond, B. C. V6Y 2B1
Tel:604-273-3107 Fax: 604-273-3187