



Schedule of Charges for ICBK Personal Banking Bank Account, Plan, and Services

Schedule of Charges

- Account-Based Charges
- Service-Based Charges (Pay per use)
- Safety Deposit Box
- Access Channel Charges

The fees and service items are subject to change by the Bank at any time. A Notice of Change will be posted in the Bank 60 days prior to the effective date of the change, or mailed to you with your monthly statement 30 days prior to the effective date of the change.

At the customer's special request, the Bank may provide additional services beyond the standard scope of personal banking, such as international delivery of banking materials or identity verification proof. Where extra handling is required, a reasonable administrative fee may apply. Any applicable charges will be disclosed and confirmed with the customer before the service is provided.

Effective Date:

March 1st, 2026

Multi-currency Daily Banking Account

ICBK offers multi-currency personal account that supports Canadian Dollar (CAD), U.S. Dollar (USD), and Chinese Yuan (CNY). The CAD sub-account is a chequing account and serves as the primary transaction component. This type of account uses a single unified account number with USD and CNY foreign currency sub-accounts are embedded.

Account Name	Basic Chequing Account (FCAC Low-Cost Account)			Easy Account			Group Banking-Student Account		
Monthly Fee	\$4.00			FCAC No-Cost Plan Enrollment			\$20.00		
Monthly Fee Waiver Conditions	Every day-end CAD balance ≥ CAD 1,000 in calendar month			Plan Eligible groups: - Youths aged 18 and under - Students - Seniors aged 60 and older - Beneficiaries of a Registered Disability Savings Plan (RDSP) or Recipients of the Disability Tax Credit - Newcomers for 1st year in Canada			Every day-end CAD balance ≥ CAD 5,000 in calendar month		
Currency	CAD(Primary AC)	USD	CNY				CAD(Primary AC)	USD	CNY
Per-Debit-Transactions Fee (by # of trans.)	\$0.80 (Free for 18 transactions in a calendar month)	Free	Free				Free	Free	Free
Cheque Writing	√	-	-				√	√	-
Interest Bearing	-	-	-				√	√	√
Paper Statement	Free						\$2.00/month		
Digital Statement	Free						Free		
Additional Feature & Additional Note	<p>The "FCAC No-Cost" Plan is exclusively available with the "Basic Chequing Account". Other account types are not eligible for this plan. FCAC No-Cost Plan Waiver: 1) No monthly fee of \$4.00 2) No Per-Debit-Transactions 3) Two free bank draft each calendar year (no accumulation). 4) One free Branch Assisted Bill Payment Service each month (no accumulation)</p>			<p>* Valid proof may be required. Plan will has expiry date for Youths, Students, and Newcomers based on nature of the group.</p>			<p>1) Free Electronic Fund Transfer (EFT) - Direct Deposit (DD) 2) One free bank draft each month (no accumulation). 3) Free 25 counter cheque upon request (one time offer)</p>		
							<p>1) Two free bank draft each calendar year (no accumulation). Special Eligibility: Referral by Industrial and Commercial Bank of China (joint product under ICBC Bank Group)</p>		

Single-currency Account

Account Name	USD Chequing A/C
Monthly Fee	USD \$1.50
Monthly Fee Waiver Conditions	Every day-end balance ≥ USD 1,000 in calendar month
Per-Debit-Transactions Fee (by # of trans.)	USD \$0.80
Cheque Writing	√
Interest Bearing	-
Paper Statement	\$2.00/month
Digital Statement	Free

Personal Line of Credit

Account Name	CAD Credit Line	USD Credit Line
Monthly Fee	Free	Free
Per-Debit-Transactions Fee (by # of trans.)	Free	Free
Cheque Writing	√	√
Interest Rate (Variable Individually)	Floating on CAD Prime Rate	Floating on USD Prime Rate
Paper Statement	\$2.00/month	\$2.00/month
Digital Statement	Free	Free

- 1) Rates are floating and subject to change. No interest is charged on unused credit.
- 2) Interest calculated daily on end-of-day balance, and interest posted on 1st day of every months.

Multi-currency Term-Deposit Account

ICBK offers you to place fixed-term deposits (GICs) of CAD, USD, or CNY under a main unified account number. Terms and interest rates are determined at the time of placement and are available upon request at your local branch.

Early Redemption Rule and applicable Penalties are determined and subject to the terms agreed at the time of GIC fund placement and GIC purchase. The bank reserves the right to deny early redemption requests if it was not permitted in the signed agreement. A 14-days cool-off period applies to all GICs.

Discontinued Personal Account

(For existing customers only; not available for new opening)

Monthly Fee	Per-Debit-Transactions Fee (by # of trans.)	Paper Statement
CAD Saving Account, Cheque & Yield Account, and Jumbo Yield Account (Discontinued on December 31, 2014)	\$0.80 (Free for 12 transactions)	Free
\$ 4.00		
Premium Chequing Account (Discontinued on May 1, 2019)		
\$ 7.00	Free	\$2.00/month

- 1) Monthly fee of all Discontinued Account above to be waived with minimum daily account balance of \$1,000 in calendar month.
- 2) Other features and daily account operation can refer to Basic Chequing Account without plan. No account switching fee.

Account-Based Charges

Item	Fee
Inactive Account Maintenance	
An account is considered as dormant when there has been no customer-initiated activity for 2-consecutive-years. The fee is charged annually with 60-day grace period to reactivate account, starting from date of dormancy/continuing dormancy.	
Continuing dormancy of 2, 3 or 4 years	\$20.00/Year*
Continuing dormancy of 5, 6, 7 or 8 years	\$30.00/Year*
Continuing dormancy of 9 years	\$40.00/Year*
1) Fees for USD accounts are charged in USD. 2) The fees may be deducted from CNY account if CAD/USD account does not have sufficient fund) 3) Notice will be sent to customers when the account is inactive for over 2, 5 and 9 years 4) After 10 years, if your account remains dormant, all balance is converted in CAD and transferred to the Bank of Canada.	
Bank Confirmation Letter	
Account Balance Confirmation (Standardized Template or Simple form)	\$22.00 per item
Detail Information Confirmation (Customized or Complex 3rd-party form)	\$40.00 per item
Statement	
Extra copy or interim statement, each	\$5.00
Past statement, each per month	\$5.00
Mail Paper statement, enrollment	\$2.00/month
Early Cancellation/Account Closure	
Within 14 days of opening	Free
From 15 to 90 days of opening	\$20.00

Service-Based Charges (Pay per use)

Item	Fee
Cash Handling	
Uncounted Note/Coin Deposit	\$30.00/hour
Coin Roll - Deposit/Supply	\$0.25 each
Foreign Cash Deposit	
USD (any bills & no coins)	0.225%*
CNY (¥100 notes only)	0.50% CNY (Min. ¥50.00) *
Cash Supply	
CAD or USD (any bills & no coins)	
- up to \$ 50,000 ***	\$2.00** per thousand
- above \$ 50,000 ***	0.3%**
CNY (¥100 notes only)	0.50% CNY (Min. ¥50.00) *
<i>Large/Special Cash Demand requires advance notice and subject to any out-of-pocket (ordering) expenses.</i>	
Cheque & Payment Service	
Counter Cheque (<i>conditions apply</i>)	\$2.00*each
Cheque book (3 rd party supply; depending on style & quantity)	Price varies
Post-dated Cheque Deposit	\$3.00*each
Non-MICR Encoded Cheque Deposit	\$5.00*each
Cheque Sent for Collection	
- to financial institution in Canada	\$25.00*each
- to financial institution outside Canada plus any out-of-pocket expenses	\$50.00*each
Chargeback – each item deposited but returned unpaid	\$5.00*each
Unauthorized Overdraft	\$5.00*each
Unauthorized Overdraft Interest	21%
<i>calculated daily on overdrawn amount</i>	<i>per annum</i>
Non-Sufficient Fund (NSF) Fee	Free
Stop Payment	
- with full particulars (date, cheque number, amount & payee)	\$12.00**each
- without full particulars	\$20.00**each
Bank Draft	
Issuance	\$10.00 each
Cancellation	\$10.00 each
RRSP/TFSA Transfer	
Inter-Bank Balance Transfer	\$100.00 each
RRSP withdrawal within 1 year of initial deposit	\$50.00 each
Transaction Records Search	
within 60 days, each	\$10.00 each
after 60 days, per Half Hour	\$25.00/HH
Advice or Transaction Receipt sent by mail or facsimile transmission at your request, photo copy per transmission	\$3.00 each

Item & Amount	Assisted Service at Branch	Self-Service via e-Banking
Utility Bills Payment		
Flat Fee	\$3.00 each	Free
Transfer between accounts within ICBK		
Flat Fee	\$4.00* each	Free
Electronic Fund Transfer (EFT)		
Direct Deposit (DD) to non-Linked Other Bank Account		
per \$5k***transfer amount (or portion thereof)	Not Available	\$1.00**per 5k
Direct Deposit (DD) to Linked Other Bank Account		
per \$10k***transfer amount (or portion thereof)	Not Available	\$1.00**per 10k
Pre-Authorized Debit (PAD) from Linked Other Bank Account		
Flat Fee	Not Available	Free
Outgoing Remittance via SWIFT to ICBC Bank Group		
- Up to \$10k****	\$35.00 each	\$28.00 each
- Above \$10k up to \$50k****	\$45.00 each	\$36.00 each
- Above \$50k****	\$70.00 each	\$56.00 each
Current Promotion (Flat)	Not Available	\$12.00** each
Outgoing Remittance via SWIFT to Other Bank		
- Up to \$10k****	\$45.00 each	\$36.00 each
- Above \$10k up to \$50k****	\$60.00 each	\$48.00 each
- Above \$ 50k****	\$90.00 each	\$72.00 each
Current Promotion (Flat)	Not Available	\$15.00** each
RMB Easy Transfer (RMB Pre-settlement Remittance)		
- Up to \$10k****	\$45.00 each	Free
- Above \$10k up to \$50k****	\$60.00 each	Free
- Above \$ 50k****	\$90.00 each	Free
Incoming Remittance via SWIFT		
USD handling fee		USD \$15.00
CAD & other currency handling fee		CAD \$15.00
Outgoing Remittance Follow-up		
Investigation Fee		\$25.00** each
Cancellation / Amendment		\$25.00** each
<i>Additional charges may be deducted from the SWIFT Remittance payment amount by the receiving financial institution and/or its intermediaries. Service charge is not refundable, if the SWIFT wire transfer failed to deliver due to incorrect information provided by customers or through any cause beyond the control of the bank.</i>		
Discontinued Service		
(For existing and pre-approved customers of this service only; not available for new offering)		
Cheque returned with Statement		\$2.00/cheque
Passbook re-issue/replace		\$5.00 each

Safety Deposit Box (SDB)

ICBK offers safe deposit box rental services at select branches. Availability is limited and subject to capacity at each location. The following fees apply: All fees of SDB below subject to HST(ON) / GST+PST(BC)

Item	Fee(before tax)
Annual Rental Fee (by box size)	
3.25" x 5"	\$80.00/year
5" x 5"	\$150.00/year
3.25" x 10"	\$200.00/year
5" x 10"	\$300.00/year
10" x 10"	\$500.00/year
Other SDB Related Fees	
Key Security Deposit (will be refunded upon close of SDB and return of two keys)	\$200.00 per box
Replacement of lost key	\$50.00 per key
Drilling of box	\$500.00 per box
Early Cancellation	
Within 14 days of opening	Free
From 15 to 90 days of opening	3 month rental fee

Access Channel

ATM - The Exchange Network in Canada

Cash Withdrawal	Free
Account Enquiry	Free
PIN Change	Free

ATM - Interac Network in Canada

Cash Withdrawal	\$1.00 each
Account Enquiry	Not Available
PIN Change	Not Available

ATM - UnionPay Network in China

Cash Withdrawal - ICBC ATM	CNY¥25.00 each
Cash Withdrawal - non-ICBC ATM	CNY¥35.00 each
Account Enquiry - ICBC ATM (Enquiry CNY account balance only)	Free
Account Enquiry - non-ICBC ATM (Enquiry CNY account balance only)	CNY¥7.00 each
PIN Change	Not Available

ATM - UnionPay Network in US or Other Country

Cash Withdrawal	\$5.00 each
Account Enquiry	Not Available
PIN Change	Not Available

E-Banking

Setup & Access & Account Enquiry	Free
On-line cheque image viewing	Free

Other e-banking transaction subject to a service fee will be displayed on confirmation page before your authentication.

For More Information

Personal Banking Branch in Ontario	SDB	ATM
■ Richmond Hill Branch Suite 102–103, 350 Highway 7 East Richmond Hill, Ontario, Canada L4B 3N2 Tel: (905) 882–8182	Y	Y
■ Markham Branch Unit B–88, Pacific Mall, 4300 Steeles Avenue East Markham, Ontario, Canada L3R 0Y5 Tel: (905) 940–2218	Y	Y
■ Mississauga Branch Suite GR05, 25 Watline Avenue Mississauga, Ontario, Canada L4Z 2Z1 Tel: (905) 890–2388	Y	N
Personal Banking Branch in British Columbia	SDB	ATM
■ Richmond Branch, Vancouver 6740 No. 3 Road Richmond, British Columbia, Canada V6Y 2C2 Tel: (604) 699-3210	Y	Y
ICBK Scarborough Operations Centre	SDB	ATM
(For Safety Deposit Box Service) Unit 38, Dynasty Center 8 Glen Watford Drive Scarborough, Ontario, Canada M1S 2C1 Tel: (905) 771-5688	Y	Y

Hotline: 1-877-779-5588

Website: www.icbk.ca

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Footnotes

(Fees listed in CAD unless otherwise specified)

* Fees are charged and expressed in \$ for USD account, and ¥ for CNY account. (Not CAD-equivalent)

** Fees are charged in USD if the transaction currency is in USD (Not CAD-equivalent). Otherwise, fees are charged in CAD.

***Tiered fees are calculated directly based on the original transaction currency amount.

**** For Transaction in non-CAD, tiered fees are calculated based on the CAD-equivalent value amount using the Bank's spot exchange rate at the time of transaction.