



Dear Customer,

Please be advised that changes to our Personal Account Service and Personal Schedule of Charge will take effect on Dec 1st, 2025.

Summary of Key Changes:

1. Online Electronic Funds Transfer (EFT) - Direct Deposit (DD) service

1) Online EFT (DD) Transfer Limit

Item	Current	After (Dec 1 st , 2025)
Single Transfer Limit	\$10,000 CAD or equivalent	\$30,000 CAD or equivalent
Daily Limit	\$25,000 CAD or equivalent	\$30,000 CAD or equivalent

2) Service Fee:

Item	Current	After (Dec 1 st , 2025)
EFT (DD) to non-Linked Other Bank Account (via e-banking per transfer)	\$1 for ≤ \$5,000 \$5 for > \$5,000 (with single transaction limit of 10,000 CAD or equivalent)	\$1 per \$5,000 or portion thereof (e.g. transfer \$4,000, fee = \$1) (e.g. transfer \$5,000, fee = \$1) (e.g. transfer \$5,001, fee = \$2) (e.g. transfer \$10,000, fee = \$2)
EFT (DD) to Linked Other Bank Account (via e-banking per transfer)	\$1 per transaction (with single transaction limit of 10,000 CAD or equivalent)	\$1 per \$10,000 or portion thereof (e.g. transfer \$9,000, fee = \$1) (e.g. transfer \$10,000, fee = \$1) (e.g. transfer \$10,001, fee = \$2) (e.g. transfer \$20,000, fee = \$2)

* Charge the same currency as fund transferred.

(e.g. transfer \$100 CAD, fee = \$1 CAD; transfer \$100 USD, fee = \$1 USD)

** Some accounts or plans may include free EFT (DD) feature remain unchanged.

2. Basic Chequing Account and Associated Fee Plans



1) Basic Chequing Account - General Feature

Item	Current	After (Dec 1 st , 2025)
Monthly Debit Transactions Limit	12 Transactions	18 Transactions
Interest Rate	USD - 0.01% p.a. CNY - 0.05% p.a.	No longer Interest-bearing account

2) Basic Chequing Account - Special Group Plan

Item	Current	After (Dec 1 st , 2025)
Bank Draft (for domestic use)	Senior Plan: Unlimited Free Bank Draft Youth Plan: No RDSP and DTC Plan: No Newcomer Plan: No	2 free Bank Draft per calendar year (No accumulation)
Bill Payment - Branch Handling Fee (Branch Assisted Service)	Senior Plan: Unlimited Free Branch Payment Youth Plan: No RDSP and DTC Plan: No Newcomer Plan: No Student Plan: No	1 free Assisted Bill Payment per calendar month (No accumulation)

3. Safety Deposit Box (SDB) Service

1) Rental Fee

Item	Current	After (Dec 1 st , 2025)
SDB rental fee, per annum subject to HST(ON) / GST(BC)		
Small Size 3.25" x 5"	\$60.00 CAD	\$80.00 CAD



Medium Size 5" x 5"	\$100.00 CAD	\$150.00 CAD
Med-Large Size 3.25" x 10"	\$120.00 CAD	\$200.00 CAD
Large Size 5" x 10"	\$200.00 CAD	\$300.00 CAD
XL Size 10" x 10"	\$300.00 CAD	\$500.00 CAD

2) Other Fee

Item	Current	After (Dec 1 st , 2025)
SDB related fees subject to HST(ON) / GST(BC)		
SDB Key Security Deposit (will be refunded upon close of SDB)	\$100 per box	\$200 per box
replacement of lost keys	\$30 per key	\$50 per key
Drilling of box and replacement of lost keys	\$400.00 CAD	\$500.00 CAD (Drilling of box only)

4. Other Personal Banking Service and Fee Adjustment

1) Dormant (Inactive) Account Maintenance Fee

Item	Current	After (Dec 1 st , 2025)
Your account will become Dormant if you have not initiated any transactions for consecutive calendar years period. The fee is charged annually, starting from the date your account becomes dormant. If your account remains inactivated, fees will continue to be charged annually as following on the anniversary date of dormancy until the account is activated or closed.		
Dormant (Inactive) for 1 Year	\$ 10.00*	Free
Dormant (Inactive) for 2 Year	\$ 20.00*	\$ 20.00*



Dormant (Inactive) for 3 Year	Free	\$ 20.00*
Dormant (Inactive) for 4 Year	Free	\$ 20.00*
Dormant (Inactive) for 5 Year	\$ 30.00*	\$ 30.00*
Dormant (Inactive) for 6 Year	Free	\$ 30.00*
Dormant (Inactive) for 7 Year	Free	\$ 30.00*
Dormant (Inactive) for 8 Year	Free	\$ 30.00*
Dormant (Inactive) for 9 Year	\$ 40.00*	\$ 40.00*
* Fees for U.S. dollar accounts are charged in U.S. dollars. After 10 years, if your account remains dormant, your Canadian dollar balance is transferred to the Bank of Canada.		

2) Single Currency Account Feature

Item	Current	After (Dec 1 st , 2025)
USD Saving Account (Passbook Saving Account)	Interest Rate: 0.01% p.a.	No longer Interest-bearing account
CNY Saving Account (Passbook Saving Account)	Interest Rate: 0.05% p.a.	No longer Interest-bearing account

3) Other Personal Banking Service

Item	Current	After (Dec 1 st , 2025)
Bills Payment - via branch (Per payment)	Within Bank's Biller List: \$1.25 CAD Outside Bank's Biller List: \$3.00 CAD	Branch Handling Fee (Branch Assisted Service): \$3.00 CAD regardless of biller's list.



Electronic Password Token subject to HST(ON) / GST(BC)	\$10.00 CAD	Free
Bank Draft Issued by Debit Card	\$7.50 CAD	\$10.00 CAD
Registered Account (TFSA/RRSP) Balance Transfer to another financial institution (per account)	\$ 75.00 CAD	\$ 100.00 CAD
USD cheque drawn in US, per cheque deposit	\$80.00 USD plus any out of pocket expense	Service terminated (Bank accept USD cheque drawn in Canada only)
Chargeback for USD cheque drawn in US, per return item	\$80.00 USD	Service terminated (Bank accept USD cheque drawn in Canada only)

Thank you for choosing our bank. We remain committed to offering transparent and accessible banking services for all.

Sincerely,

Industrial and Commercial Bank of China (Canada)