



Habib Canadian Bank

A wholly owned subsidiary of Habib Bank AG Zurich

GENERAL SCHEDULE

(this schedule forms an integral part of the bank's disclosure statement)

Personal Accounts

Savings and Chequing Accounts

effective from January 1, 2012

(A) SERVICE CHARGES

* no monthly maintenance fee

* no minimum balance required

The fees below are:

* applicable in the currency of transaction, except where specified.

* applicable for each item / transaction, except where specified.

Debit transaction	0.50
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Returned Item:

returned due to Non Sufficient Funds (NSF)	42.50
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returned due to reason other than NSF	15.00
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deposited into your account Returned Unpaid-NSF	30.00
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deposited into your account Returned Unpaid-reason other than NSF	15.00
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Transfer from another account type to cover NSF	5.00
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Foreign currency cheque/item drawn on CDN\$ account	7.00
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Overdraft, if allowed at bank's discretion:	15.00	plus 18% interest
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intraday overdraft	15.00
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Collection item (item not processed through normal clearing):

within Canada	0.25% min 25.00	plus courier fee
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outside of Canada	0.25% min 40.00	plus courier fee
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(correspondent bank may deduct its own charges from the payment)

Stop Payment for any item (complete details provided)	12.50
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Stop Payment for any item (incomplete details provided)	17.50
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Post-dated item held for deposit - charges recovered at time of receipt of items	2.50
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Pre-authorized transactions / Standing instructions	5.00
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Transaction requested by Telephone, subject to branch discretion	4.00
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Bill Payment:	1.00
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Certified Cheque:

requested by account holder	10.00
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requested by non-account holder	15.00
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Bank Draft:

requested by account holder	6.00
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requested by non-account holder	10.00
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Wire Transfer - Outgoing:

\$10,000.00 or less	25.00
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\$10,000.01 to \$50,000.00	35.00
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Greater than \$50,000.00	45.00
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Wire Transfer - Incoming

Advice of Incoming TT	5.00
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Counter Cheques	1.50	per 3 cheques
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Account Statement - monthly	free
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Interim / Duplicate Account Statement	5.00
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Balance Confirmation Letter	15.00
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Document Attestation / Signature verification	20.00
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Credit Report requested by / issued on behalf of our customer	25.00
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Fax request for any item - International	2.00	per page
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		GENERAL SCHEDULE (continued)		
SERVICE CHARGES - Personal Accounts (continued)				
Tracing Requests for records / vouchers:				
	For item under 60 days			7.00
	For item over 60 days			15.00
Inactive Accounts:				
	One year inactive			20.00 per year
	Two to Nine year inactive			25.00 per year
	Ten year inactive, transfer to Bank of Canada			30.00 per year
(Inactive accounts may be closed after 24 months if balance is less than 25.00)				
Account Closing				
	Account closed within 90 days			10.00
	Account close and transfer to another institution (Wire Transfer charges will apply)			20.00
Safe Deposit Box (annual rental fee plus GST):				
	A size:	3 1/4 x 5 inches		45.00
	B size:	5 x 5 inches		70.00
	C size:	3 1/4 x 10 inches		100.00
	D size:	5 x 10 inches		150.00
	E size:	10 x 10 inches		250.00
	(Drilling of Box and Replacement of Lost Keys)			at cost
Courier on behalf of customer (overnight service):				
	Within Canada - items weighing up to 1.00 LB			30.00
	International - items weighing up to 1.00 LB			50.00
(additional fee may be charged for items over 1Lb and/or express delivery)				
ATM / INTERAC Transactions:				
	Cash Withdrawal from ATM at HCBs site			0.50
	Cash Withdrawal from ATMs at other Non-HCB locations (Interac)			1.25
	Point of Sale (POS) transactions			0.50
	ATM / POS / Interac Denied Transaction (one denied free)			0.50
	Cirrus Network			3.50
(Owner of other Canadian or International ABM may apply their own additional charges, which will be debited to your account)				
Long Distance telephone calls on behalf of account holder				
				20.00
(additional charge may apply if duration of call exceeds 5 minutes)				
		(B)	INTEREST RATE	

Interest is calculated based on the daily closing balance of the account. This balance includes transactions completed prior to closing of a business day. Transactions completed or processed after closing of a business day or anytime over the weekend or on a statutory holiday will be considered for interest calculation purposes to have been made on the next business day. Daily interest is calculated as follows: daily closing balance x interest rate for the appropriate account divided by 365 (by 360 for USD accounts). Interest accrues for each day during a leap year. When an account is closed, interest credited is calculated based on the previous business day. Interest is credited / paid to the appropriate account on a monthly basis or at maturity based on the terms of the account. Business day means Monday to Friday, excepting statutory holidays and excluding Saturdays and Sundays.

		(C)	INTEREST RATE - SAVINGS ACCOUNT	
Interest Rates presently offered on our Daily Savings Account is 0.100% p.a for balances up to CDN\$5,000.00 and 0.200% p.a for balances over CDN\$5,000.00. These rates are calculated on your daily balance and credited to your account on a monthly basis.				
No interest is paid on Chequing Accounts. Interest rates on savings account are subject to change without notice.				
		(D)	INTEREST ON TERM DEPOSITS	
Interest rates on Term Deposits are available on request and are subject to change without notice. Interest is paid at maturity				
A 60-day written notice will be mailed to the customers to notify any increase to the above mentioned fees.				