



**GENERAL SCHEDULE**

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

**Personal Accounts**

**Sirat Chequing Accounts**

**effective from 1 December 2024**

**(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
<b>Returned Item:</b>	
returned due to Non Sufficient Funds (NSF)	42.50
returned due to reason other than NSF	15.00
deposited into your account Returned Unpaid-NSF	30.00
deposited into your account Returned Unpaid-reason other than NSF	15.00
Transfer from another account type to cover NSF	5.00
Foreign currency cheque/item drawn on CDN\$ account	7.00
<b>Overdraft, if allowed at bank's discretion:</b>	-
intraday overdraft	-
<b>Collection item (item not processed through normal clearing):</b>	
within Canada	0.25% min 25.00 plus courier fee
outside of Canada	0.25% min 40.00 plus courier fee
(correspondent bank may deduct its own charges from the payment)	
Stop Payment for any item (complete details provided)	12.50
Stop Payment for any item (incomplete details provided)	17.50
Post-dated item held for deposit - charges recovered at time of receipt of items	2.50
Pre-authorized transactions / Standing instructions	5.00
Transaction requested by Telephone, subject to branch discretion	4.00
<b>Cheque Book</b>	As per the banks official vendor fees
<b>Bill Payment:</b>	1.00
<b>Certified Cheque:</b>	
requested by account holder	10.00
requested by non-account holder	15.00
<b>Bank Draft:</b>	
requested by account holder	6.00
requested by non-account holder	10.00
<b>Wire Transfer - Outgoing:</b>	
\$10,000.00 or less	25.00
\$10,000.01 to \$50,000.00	35.00
Greater than \$50,000.00	45.00
<b>Wire Transfer - Incoming</b>	15.00
Advice of Incoming TT	5.00
Counter Cheques	1.50 per 3 cheques
Account e - statement - monthly	free
Account Paper Statement - monthly	5.00 (w.e.f. July 2020)
Interim / Duplicate Account Statement	5.00
Balance Confirmation Letter	15.00
Document Attestation / Signature verification	20.00
Credit Report requested by / issued on behalf of our customer	25.00
	2.00 per page

**(continued overleaf)**



**GENERAL SCHEDULE (continued)**

**SERVICE CHARGES – Sirat 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) RETURN ON INDEX LINKED TERM DEPOSITS**

The Return on the Principal Amount of the Index-Linked Term Deposit is calculated as follows:

First, the calculation of the Average of Sets Value is determined as of the Final Valuation Date. Then, the Starting Value is subtracted from the Average of Sets Value to find the resulting difference (the difference between the Average of Sets Value and the Starting Value, the "Difference"). Next, the Difference is divided by the Starting Value and that result is the "Index Amount". To determine your Return, the Index Amount is multiplied by the Principal Amount.

In the event that the calculation of the Difference is zero or is a negative number you will not receive any Return on your Index-Linked Term Deposit and you will receive only the Principal Amount on the Maturity Date.

The Return is not an annual interest rate but rather represents the total return on your Index-Linked Term Deposit over the Term.