

Habib Canadian Bank

Business Accounts

Schedule of Charges

Particulars	Charges
Balance Maintenance:	
» Monthly Maintenance Fee	Determined at The time of account opening
» Minimum Balance Requirement	None
Debit Transaction	CAD 0.80
Returned Item:	
» Returned Due to Non Sufficient Funds (NSF)	CAD 42.50
» Returned Due to Reason Other Than NSF	CAD 15.00
» Deposited Into Your Account Returned Unpaid-NSF	CAD 30.00
» Deposited Into Your Account Returned Unpaid-Reason Other than NSF	CAD 15.00
Transfer from Another Account Type to Cover NSF	CAD 5.00
Foreign Currency Cheque/Item Drawn on CDN\$ Account	CAD 7.00
Overdraft, if Allowed at Bank's Discretion	CAD 25.00 Plus 21% interest
Intraday Overdraft	CAD 30.00
Collection Item (item not processed through normal clearing):	
» Within Canada	0.25%, Min CAD 25.00 Plus Courier Fee
» Outside of Canada	0.25%, Min CAD 40.00 Plus Courier Fee
(correspondent bank may deduct its own charges from the payment)	
Stop Payment for Any Item (complete details provided)	CAD 12.50
Stop Payment for Any Item (incomplete details provided)	CAD 17.50

Particulars	Charges
Post-Dated Item Held for Deposit - Charges Recovered at Time of Receipt of Items	CAD 5.00
Pre-Authorized Transactions / Standing Instructions	CAD 5.00
Transaction Requested by Telephone, Subject to Branch Discretion	CAD 4.00
Bill Payment:	CAD 1.00
Certified Cheque:	
» Requested by Account Holder	CAD 10.00
» Requested by Non-Account Holder	CAD 15.00
Bank Draft:	
» Requested by Account Holder	CAD 6.00
» Requested by Non-Account Holder	CAD 10.00
Wire Transfer - Outgoing:	
» \$10,000.00 or Less	CAD 35.00
» \$10,000.01 to \$50,000.00	CAD 45.00
» Greater than \$50,000.00	CAD 55.00
Wire Transfer - Incoming	CAD 15.00
Advice of Incoming TT	CAD 5.00
Counter Cheques	CAD 1.50 Per 3 Cheques
Account e-Statement - Monthly	Free
Account Paper Statement - Monthly	CAD 5.00 (w.e.f. July 2020)
Interim / Duplicate Account Statement	CAD 5.00
Balance Confirmation Letter	CAD 15.00
Document Attestation / Signature verification	CAD 20.00
Credit Report Requested by / Issued on Behalf of Our Customer	CAD 35.00
Fax request for any item - International	CAD 2.00 Per Page
Monthly Copies of Cheques Cleared	CAD 5.00

Particulars	Charges
Tracing Requests for Records / Vouchers:	
» For Item Under 60 days	CAD 7.00
» For Item Over 60 days	CAD 15.00
Investigations (external)	CAD 50.00
Other Institution charges may apply	
Inactive Accounts:	
» First to Second	CAD 20.00 Per Year
» Two to Nine Year Inactive	CAD 25.00 Per Year
» Ten Year Inactive, Transfer to Bank of Canada	CAD 30.00 Per Year
(inactive accounts may be closed after 24 months if balance is less than 25.00)	
Account Closing	CAD 10.00
Account Closed Within 90 Days	CAD 20.00
Account Close and Transfer to Another Institution (wire transfer charges will apply)	CAD 20.00
Safe Deposit Box (annual rental fee plus GST):	
» A Size: 3 1/4 x 5 Inches	CAD 45.00
» B Size: 5 x 5 Inches	CAD 70.00
» C Size: 3 1/4 x 10 Inches	CAD 100.00
» D Size: 5 x 10 Inches	CAD 150.00
» E Size: 10 x 10 Inches	CAD 250.00
(drilling of box & replacement of lost keys)	At Cost
Courier on Behalf of Customer (overnight service):	
» Within Canada - Items Weighing Up To 1.00 LB	CAD 30.00
» International - Items Weighing Up To 1.00 LB	CAD 50.00
(additional fee may be charged for items over 1Lb and/or express delivery)	

Particulars	Charges
ATM / Interac Transactions:	
» Cash Withdrawal from ATM at HCBs Site	CAD 0.50
» Cash Withdrawal from ATMs at Other Non-HCB Locations (Interac)	CAD 1.25
» Point of Sale (POS) Transactions	CAD 0.50
» ATM / POS / Interac Denied Transaction (one denied free)	CAD 0.50
» Cirrus Network	CAD 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	CAD 20.00
(additional charge may apply if duration of call exceeds 5 minutes)	

Note:

a. The above-mentioned fees are:

- » Applicable in the currency of transaction, except where specified.
- » Applicable for each item / transaction, except where specified.

b. This schedule forms an integral part of the Bank's disclosure statement.

For more information, please email info@habibcanadian.com