



Habib Canadian Bank
(A subsidiary of Habib Bank AG Zurich-Switzerland)

GENERAL SCHEDULE

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

Business Accounts

effective from March 26 , 2020

(A) SERVICE CHARGES

* Monthly maintenance fee to be determined at the time of Account Opening

* 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	0.80
Returned Item:	
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
Overdraft, if allowed at bank's discretion:	25.00 plus 21% interest
intraday overdraft	30.00
Collection item (item not processed through normal clearing):	
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	5.00
Pre-authorized transactions / Standing instructions	5.00
Transaction requested by Telephone, subject to branch discretion	4.00
Bill Payment:	1.00
Certified Cheque:	
requested by account holder	10.00
requested by non-account holder	15.00
Bank Draft:	
requested by account holder	6.00
requested by non-account holder	10.00
Wire Transfer - Outgoing:	
\$10,000.00 or less	35.00
\$10,000.01 to \$50,000.00	45.00
Greater than \$50,000.00	55.00
Wire Transfer - Incoming	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	35.00
Fax request for any item - International	2.00 per page
Monthly copies of Cheques Cleared	5.00

(continued overleaf)



GENERAL SCHEDULE (continued)

SERVICE CHARGES - Business Accounts (continued)

Tracing Requests for records / vouchers:

For item under 60 days	7.00
For item over 60 days	15.00

Investigations (External)

Other Institution charges may apply	50.00
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Inactive Accounts:

First to Second	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.