

Banking Charges Guide



Our Personal Accounts and Service Fees

Effective September 17, 2023

Account	Monthly Fee	Transactions Included Per Month	Other Transactions and Handling Fees	Paper Transactions	Electronic Transactions
CWB Prestige Account™	FREE ^B	Unlimited	Includes monthly electronic paperless statement EXCHANGE® Network ATM WithdrawalsFREE Non-EXCHANGE Network ATM Withdrawals ^CFREE Interac® e-TransferFREE	Unlimited	Unlimited
Apex® Account	\$14.25 ^D	Unlimited	Includes monthly electronic paperless statement EXCHANGE® Network ATM WithdrawalsFREE Non-EXCHANGE Network ATM Withdrawals ^C\$1.50 Interac® e-TransferFREE	Unlimited	Unlimited
Standard Chequing Account	\$4.00 ^E	15 transactions included	Includes monthly electronic paperless statement EXCHANGE® Network ATM Withdrawals FREE Non-EXCHANGE Network ATM Withdrawals ^C \$1.50 Interac® e-Transfer ^A \$1.00	\$1.00	\$1.00
Summit Savings Account®	FREE	Free transfers between CWB Accounts	EXCHANGE® Network ATM Withdrawals FREE Non-EXCHANGE Network ATM Withdrawals ^C \$1.50 Interac® e-Transfer ^A \$1.00	\$5.00	\$5.00
Gold Leaf PLUS® Account^F	FREE	Unlimited	EXCHANGE Network ATM WithdrawalsFREE Non-EXCHANGE Network ATM Withdrawals ^CFREE Interac® e-TransferFREE	Unlimited	Unlimited
Student Account	FREE	Unlimited	Non-EXCHANGE Network ATM Withdrawals ^C \$1.50 Interac® e-TransferFREE	Unlimited	Unlimited
Youth Account^G	FREE	Unlimited	Non-EXCHANGE Network ATM Withdrawals ^C \$1.50 Interac® e-TransferFREE	Unlimited ^H	Unlimited
Basic Account	FREE	N/A	N/A	Ask banking centre for details	N/A
US Dollar Personal Account^I	FREE	N/A	N/A	\$1.00	\$1.00
US Dollar Personal Savings^I	FREE	Free transfers between CWB Accounts	N/A	\$5.00	\$5.00

^A An additional electronic transaction fee will apply if the e-Transfer exceeds the number of included transactions per month.

^B Must meet qualifying criteria. Talk to your local banking centre for details.

^C ATM owner may levy a transaction maintenance fee. This fee is the responsibility of the card holder.

^D Waived if minimum monthly balance is \$3,000 or greater.

^E Waived if minimum monthly balance is greater than \$1,000 or is a Registered Disability Savings Plan (RDSP) beneficiary.

^F Available to clients 57 and older.

^G For clients 0-18 years of age.

^H Cheques not permitted.

^I Fees charged in US Dollars.

Paper items include: cheque deposits, cheque withdrawals, in-branch deposits, withdrawals, bill payments and branch assisted transactions.

Electronic items include: online bill payments and transfers, Automated Teller Machine (ATM) transactions, Interac® Direct Purchase payments, electronic funds transfers, direct deposits, automatic payments and other electronic debits and credits.

For more information on any charges not included in the Banking Charges Guide, please contact your local banking centre.

Personal Account Related Services and Administration Fees

The following fees are in addition to any applicable transaction fees. For more information please ask your banking centre for details. All fees are charged in the currency of the account applied to, unless otherwise stated.

Payment and Other Sundry Services

Bill Payments

Paid by cheque or cash at a banking centre.....	\$1.50
Over-the-counter bill payments (per month) ²	\$3.00
Transaction tracing or recall (per item)	\$15.00

Cash Withdrawals (Outside Canada)³

Cirrus® and Maestro® ⁴	\$3.00
THE EXCHANGE Network ATM (USA only) ⁵	\$3.00
Interac® outgoing e-Transfer (per transfer).....	\$1.00
Incoming e-Transfer	FREE

Transfer between Accounts

Customer using CWBdirect® Online Banking or in person	FREE
Customer by phone/facsimile (per transfer) ²	\$4.00
Coverdraft (per transfer)	\$0.50
Item charged back	\$6.00
NSF (Cheques, Pre-Authorized Payment) ⁶	\$45.00
Requalified and Rejected Clearing (per item)	\$2.00

Overdraft Handling Charge.....	\$5.00
Applicable to unauthorized overdrafts or excesses to lines of credit (min. per item)	

Stop Payment (cheque or pre-authorized payment)

With complete details	\$15.00
Without complete details (per month)	\$20.00

Canadian Drafts ¹	\$9.50
US Drafts ⁷	\$9.50
Replacement for lost or stolen Bank Draft	\$20.00

Cheque Certification

Account Holder ¹ (cheque issuer).....	\$15.00
Payee (cheque recipient).....	\$20.00
Counter Cheques (per cheque).....	\$1.50
Foreign Cheques	\$15.00
E.g. Cheque written in USD on a CAD account Or USD item deposited as CAD	

Posting of a non-encoded item	\$5.00
E.g. cleared counter cheque	

Post-dated cheques held for deposit (per item).....	\$3.00
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Negotiating a CWB cheque for non-customers	\$10.00
(Does not apply to Federal Government cheques and other payment instruments)	

Safe Deposit Boxes

Safe Deposit Boxes ⁹ (where available).....	\$40.00-\$325.00
Dependent on size (per annum, GST not included)	
Safe Deposit Box Key Replacement	
\$50 minimum (ask your banking centre for estimate)	
Safe Deposit Box Drilling.....	
\$250 minimum (ask your banking centre for estimate)	

Currency Deposited ⁹	\$2.50 per \$1,000
Coin Deposited.....	\$3.50 per \$100
Currency Supplied ⁹	\$1.50 per \$1,000
Coin Supplied.....	\$3.50 per 10 rolls

Night Depository (where available)

Annual Service Fee for disposable bag service ¹⁰ (GST included).....	\$24.00
Annual Service Fee for canvas bags ¹¹ (per bag)	\$120.00
Disposal plastic bags (GST included)	\$25.00 for 25 bags

Account Maintenance

Transaction History &/or Duplicate Statements	\$3.00 min. (\$1.00 per page)
Printed monthly statement with cheque images mailed	
• CWB Prestige Accounts	FREE
• Gold Leaf PLUS	FREE
• Apex Accounts (min. charge per month)	\$1.00
• All other personal accounts (min. charge per month).....	\$2.00
• Interest Paid Statement on Paid-Out Mortgages (Replacement Statement).....	\$10.00

CWBdirect® Online Banking

Personal Customers	FREE
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Account Closure and Transfers

Within 14 days of opening	FREE
Within 15 to 90 days of opening.....	\$20.00
Transfer to another Financial Institution	\$20.00
RRSP/RRIF/TFSA Plan closed within 1 year of opening ¹²	\$75.00
RRSP/RRIF/TFSA Plan transferred in full or in part to another Financial Institution ¹²	\$75.00

Photocopy Retrieval & Tracing Fees¹³

Item posted to account up to two years ago.....	\$40.00/hour (Minimum charge: \$40.00 plus \$1.00 per item)
Item posted to account over two years ago	Negotiable (Ask your banking centre for details)
Item deposited to account	\$40.00/hour (Minimum charge \$40.00 plus \$75.00 per item)

Credit Checks/Account Inquiries (per credit check).....	\$18.00
Certificate of Balance/Account Confirmation	\$10.00
Bank confirmation to auditor.....	
\$40.00 per hour (minimum charge: \$40.00)	

Unclaimed Account Notice Charge

Two Year	\$20.00
Five Year	\$30.00
Nine Year	\$40.00

Collection Items

Clean	\$20.00
Documentary.....	\$25.00

Wires

Incoming ¹⁴	\$12.00
Outgoing: Canadian and US currency	
Canadian Funds wired within Canada ¹⁵	\$45.00
Canadian Funds wired to USA ¹⁵	\$50.00
US Funds wired within Canada or USA ¹⁵	\$50.00
Canadian Funds wired outside of Canada/USA ¹⁵	\$60.00
US Funds wired outside of Canada/USA ¹⁵	\$60.00
Outgoing: All other currency	
Foreign currency from a Canadian Account ¹⁵	\$60.00
Foreign currency from a US Account ¹⁵	US\$60.00
Returned Wires ¹³	\$33.00

EFT Fees – Processed in Banking Centre

EFT Recall.....	\$25.00
EFT Trace	\$25.00
EFT Error Correction	\$25.00

¹ Waived for Apex Account, CWB Prestige Account & Gold Leaf PLUS

² Waived for CWB Prestige Account & Gold Leaf PLUS

³ ATM owner may levy a transaction maintenance fee. This fee is the responsibility of the card holder.

⁴ Charged in CDN dollar equivalent.

⁵ A transaction maintenance fee of \$1.50 may also be levied by the ACCEL/THE EXCHANGE Network at certain ATM locations in the USA.

⁶ Cheques, loan/mortgage payments, electronic debits, etc.

⁷ Waived for CWB Prestige Account

⁸ \$15 discount for Gold Leaf Plus Account holders.

⁹ \$40 discount for CWB Prestige Account holders.

⁹ Cheque or large currency transactions are subject to handling charges.

¹⁰ Annual Fee does not include the cost of the disposable bags.

¹¹ Existing canvas bag users only.

¹² Fee also applicable to Valiant Trust and Canadian Western Trust accounts

¹³ Subject to surcharge from 3rd party clearing institution.

¹⁴ Correspondent financial institutions may levy additional fees.

¹⁵ CWB Prestige Account: Within Canada - \$20.00 International - \$23.00.

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