

# CWB Business Banking Charges Guide



This guide sets out the standard fees and charges that apply to business deposit accounts. Certain services and their associated fees may not be listed in this guide. Information about those services and the charges and fees that may apply is available from your relationship manager at CWB.

All fees are charged in the currency of the account applied to, unless otherwise stated. Listed transaction fees apply once the monthly free transaction limit is exceeded where applicable.

Effective March 1, 2025

## OPERATING ACCOUNTS

Account Features		Business Current Account	CWB Business Advantage Account™	CWB Business Unlimited Account™	Organization Account	Business Current Account PLUS <sup>6</sup>	US Dollar Business Account
Currency		CAD	CAD	CAD	CAD	CAD	USD
Monthly Fee		\$5.00 minimum	\$35.00 <sup>7</sup>	\$75.00 <sup>8</sup>	Free	\$9.00 minimum	Free
Included transactions per month		5	60 transactions Unlimited Electronic Transactions <sup>10</sup>	Unlimited	2 credit transactions	Up to a \$9.00 value in transactions <sup>9</sup>	0
Transactions <sup>1</sup>		\$1.00 each	\$1.00 each	Free	\$0.50 each	\$0.75 per electronic <sup>10</sup> \$0.90 per paper <sup>11</sup>	\$1.00 per debit
Drafts <sup>2</sup>	Canadian	\$9.50	\$9.50	\$9.50	\$9.50	\$9.50	\$9.50
	USD	\$9.50	\$9.50	\$9.50	\$9.50	\$9.50	\$9.50
Interac e-Transfer <sup>2,3</sup> (per transaction)	Outgoing	\$1.00	Free	Free	\$1.00	\$1.00	N/A
	Incoming	Free	Free	Free	Free	Free	N/A
ATM Withdrawals <sup>2</sup> (per transaction)	THE EXCHANGE <sup>®</sup> Network in Canada	Free	Free	Free	Free	Free	N/A
	Non-EXCHANGE Network <sup>4</sup> in Canada	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	N/A
	THE EXCHANGE Network <sup>4</sup> US only	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	N/A
	Cirrus <sup>®</sup> and Maestro <sup>®4</sup> outside Canada	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	N/A
Monthly Statement (with cheque images)	Electronic	Free	Free	Free	Free	Free	Free
	Mailed <sup>5</sup> (per month)	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00

<sup>1</sup> \$0.18 per cheque deposited

<sup>2</sup> In addition to transaction fee (if applicable).

<sup>3</sup> Only available on cwb.digital™ and CWBdirect® Online Banking

<sup>4</sup> An additional surcharge may be levied by some ATM's. The Exchange network, additional service charges may be levied in the US when using the ACCEL network.

<sup>5</sup> Mailed statements for high volume business accounts is negotiable.

<sup>6</sup> Business Current Account PLUS is no longer available for sale. Features listed apply to existing account holders only.

<sup>7</sup> Monthly fee is waived if you maintain a minimum monthly balance of \$50,000 or more in your account at the end of each day in the month.

<sup>8</sup> Monthly fee is waived if you maintain a minimum monthly balance of \$100,000 or more in your account at the end of each day in the month.

<sup>9</sup> You may complete a combination of paper electronic transactions without charge up to the indicated dollar value (standard fees and charges apply to calculate when the indicated dollar value has been reached). Once the indicated dollar value has been reached, standard fees and charges apply for services and transactions not included in the account package.

<sup>10</sup> Electronic transactions include online bill payments and transfers, Automated Teller Machine (ATM) transactions, Interac® Direct Purchase payments, and any other electronic debits and credits

<sup>11</sup> Paper transactions are manually posted transactions including cleared cheques

## SAVINGS ACCOUNTS

Account Features		Business Savings Account	AgriInvest Account	US Dollar Business Savings Account
Currency		CAD	CAD	USD
Monthly Fee		Free	Free	Free
Included transactions per month		Unlimited transfers incoming 4 transfers outgoing to a CWB account	Unlimited <sup>12</sup>	Unlimited transfers incoming 4 transfers outgoing to a CWB account
Transactions <sup>1</sup>		\$5.00 per debit	Free	\$5.00 per debit
		\$1.00 per credit		\$1.00 per credit
Drafts <sup>2</sup>	Canadian	\$9.50	\$9.50	\$9.50
	USD	\$9.50	\$9.50	\$9.50
Interac e-Transfer <sup>2,3</sup> (per transaction)	Outgoing	\$1.00	N/A	N/A
	Incoming	Free	N/A	N/A
ATM Withdrawals <sup>2</sup> (per transaction)	THE EXCHANGE <sup>®</sup> Network in Canada	Free	N/A	N/A
	Non-EXCHANGE Network <sup>4</sup> in Canada	\$1.50	N/A	N/A
	THE EXCHANGE Network <sup>4</sup> US only	\$3.00	N/A	N/A
	Cirrus <sup>®</sup> and Maestro <sup>®4</sup> outside Canada	\$3.00	N/A	N/A
Monthly Statement (with cheque images)	Electronic	Free	Free	Free
	Mailed <sup>5</sup> (per month)	\$5.00	\$5.00	\$5.00

<sup>1</sup> \$0.18 per cheque deposited

<sup>2</sup> In addition to transaction fee (if applicable).

<sup>3</sup> Only available on cwb.digital™ and CWBdirect® Online Banking

<sup>4</sup> An additional surcharge may be levied by some ATM's. The Exchange network, additional service charges may be levied in the US when using the ACCEL network.

<sup>5</sup> Mailed statements for high volume business accounts is negotiable.

<sup>12</sup> Account holders can only make one deposit by the deadline shown on their Deposit Notice. If they deposit less than the maximum deposit, they cannot make up for it later.



## TRUST ACCOUNTS

Account Features		CWB Business Trust Account™	Trust Fund Investment Account	CWB Business Trust Account™ USD
Currency		CAD	CAD	USD
Monthly Fee		Free	Free	Free
Included transactions per month		Unlimited	N/A	Unlimited
Transactions <sup>1</sup>		Free	\$1.00 each	Free
Drafts <sup>2</sup>	Canadian	\$9.50	\$9.50	\$9.50
	USD	\$9.50	\$9.50	\$9.50
Interac e-Transfer <sup>2,3</sup> (per transaction)	Outgoing	N/A	N/A	N/A
	Incoming	N/A	N/A	N/A
ATM Withdrawals <sup>2</sup> (per transaction)	THE EXCHANGE <sup>®</sup> Network in Canada	N/A	N/A	N/A
	Non-EXCHANGE Network <sup>4</sup> in Canada	N/A	N/A	N/A
	THE EXCHANGE Network <sup>4</sup> US only	N/A	N/A	N/A
	Cirrus <sup>®</sup> and Maestro <sup>®4</sup> outside Canada	N/A	N/A	N/A
Monthly Statement (with cheque images)	Electronic	Free	Free	Free
	Mailed <sup>5</sup> (per month)	\$5.00	\$5.00	\$5.00

<sup>1</sup> \$0.18 per cheque deposited

<sup>2</sup> In addition to transaction fee (if applicable).

<sup>3</sup> Only available on cwb.digital™ and CWBdirect® Online Banking

<sup>4</sup> An additional surcharge may be levied by some ATM's. The Exchange network, additional service charges may be levied in the US when using the ACCEL network.

<sup>5</sup> Mailed statements for high volume business accounts is negotiable.

## Business Account Services and Fees

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

### Cash Management Services

Customer Automated Funds Transfer (CAFT)	Ask banking centre for details
Card processing	Ask banking centre for details

### Online Banking

cwb.digital™	Free
CWBdirect® Online Banking	Free
CWBdirect® Business Online Banking <sup>1</sup>	\$25.00 per month

### Wire Services

CWB Wire Service	\$35.00 per wire		
Incoming wires <sup>2</sup>	\$12.00 per wire		
Outgoing wires made from a banking centre:			
Wire Fund Destination	CAD	USD	Other Currency
Within Canada	\$45 per wire	\$50 per wire	\$60 per wire
Funds wired to USA	\$50 per wire	\$50 per wire	\$60 per wire
International wires (excluding USA)	\$60 per wire	\$60 per wire	\$60 per wire
Returned wire fee <sup>3</sup> (banking centre or CWB Wire Service)	\$33.00 per wire		

### Bill payments

Paid by cheque or cash at a banking centre	\$1.50 each
Bill payment recall or trace request	\$15.00 each

### Transfer between accounts

Phone, email, or fax requests	\$4.00 per transfer
Cover draft	Negotiable per transfer

### Cheque Services

Counter cheques	\$1.50 each
Post-dated cheques held for deposit	\$3.00 each
Foreign cheques: E.g., Cheque written in USD on a CAD account Or USD item deposited as CAD	\$15.00 each
Posting of a non-encoded item (e.g., cleared counter cheque)	\$5.00 each
Negotiating a CWB cheque for non-clients (Does not apply to Government of Canada cheques and other payment instruments)	\$10.00 each

### Replacement Bank Drafts

Replacement for lost or stolen Bank Draft:	\$20.00 each
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### Stop Payment (cheque or pre-authorized payment)

With complete details	\$15.00 each
Without complete details	\$20.00 per month

### Processing and Service Fees

Items charged back	\$7.00 each
Returned Items [Non-sufficient funds (NSF) cheques or pre-authorized payment]	\$45.00 each
Re-qualified and rejected clearing	\$2.00 each
Overdraft handling charge (applicable to unauthorized overdrafts or excesses to lines of credit)	\$5.00 each

### Collection Items

Clean	\$20.00 each
Documentary	\$25.00 each

### Cash and Coin<sup>4</sup>

Cash deposited	\$2.50 per \$1,000
Coin deposited	\$3.50 per \$100
Cash supplied	\$1.50 per \$1,000
Coin supplied	\$3.50 per 10 rolls

### Depository Services (where available)

Annual Service Fee for Disposable Bag Service <sup>5</sup> (GST included)	\$24.00
Canvas Bag Service Annual Fee <sup>6</sup>	\$120.00 per bag
Disposable Plastic Bags (GST included)	\$25.00 for 25 bags
Non-Personalized Deposit Books	\$15.00 each

### Safe Deposit Boxes (where available)

Annual leasing fee (GST not included)	\$40.00 - \$325.00 (dependent on size)
Safe Deposit Box Key Replacement	\$50.00 minimum (ask your banking centre for estimate)
Safe Deposit Box Drilling	\$250.00 minimum (ask your banking centre for estimate)



## Statements

Interim statements	\$3.00 minimum (\$1.00 per page)
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## Photocopy Retrieval & Tracing Fees<sup>3</sup>

Item posted to account up to two years ago	\$40.00 per 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 per hour (minimum charge \$40.00 plus \$75.00 per item)

## Bank Confirmation

Bank confirmation to auditor	\$40.00 per hour (minimum charge: \$40.00)
Credit checks and account inquiries	\$18.00 each
Account confirmation / certificate of balance	\$10.00 per request

## 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

## Inactive Account Notice Charge

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

## GIC Changes

Adding or deleting joint names to existing GICs / re-registration of GICs	\$25.00 per certificate
Interest frequency charge request	\$25.00 per product
GIC transfers	\$100.00 per certificate

## EFT Fees - Processed in Banking Centre<sup>7</sup>

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

<sup>1</sup> Monthly fee is waived for the CWB Business Advantage™ and CWB Business Unlimited Accounts™.

<sup>2</sup> Correspondent financial institutions may levy additional fees.

<sup>3</sup> Subject to surcharge from 3rd party clearing institution.

<sup>4</sup> Cheque or Large cash transactions are subject to negotiated handling charges.

<sup>5</sup> Annual fee does not include the cost of the disposable bags.

<sup>6</sup> Existing canvas bag users only.

<sup>7</sup> For EFT transactions processed in the banking centre. Does not apply to CAFT transactions.

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