

CWB Personal Banking Charges Guide

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

CHEQUING ACCOUNTS

Account Features		CWB Prestige™ Account	Apex® Account	Standard Chequing Account	Gold Leaf PLUS® Account ⁴	Student Account	Youth Account ⁵	Basic Account	US Dollar Personal Account
Currency		CAD	CAD	CAD	CAD	CAD	CAD	CAD	USD
Monthly Fee		Free ⁶	\$14.25 ⁷	\$4.00 ⁸	Free	Free	Free	Free	Free
Included transactions per month		Unlimited	Unlimited	15	Unlimited	Unlimited	Unlimited	0	0
Transactions ¹		Free	Free	\$1.00 each	Free	Free	Free	Ask banking centre for details	\$1.00 each
Drafts ²	Canadian	Free	Free	\$9.50	Free	\$9.50	\$9.50	\$9.50	\$9.50
	USD	Free	\$9.50	\$9.50	\$9.50	\$9.50	\$9.50	\$9.50	\$9.50
Interac e-Transfer ^{®2} (per transaction)	Outgoing	Free	Free	\$1.00	Free	Free	Free	N/A	N/A
	Incoming	Free	Free	Free	Free	Free	Free	N/A	N/A
ATM Withdrawals ² (per transaction)	THE EXCHANGE® Network in Canada	Free	Free	Free	Free	Free	Free	N/A	N/A
	Non-EXCHANGE Network ³ in Canada	Free	\$1.50	\$1.50	Free	\$1.50	\$1.50	N/A	N/A
	THE EXCHANGE Network ³ US only	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	N/A	N/A
	Cirrus® and Maestro ^{®3} outside Canada	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	N/A	N/A
Monthly Statement (with cheque images)	Electronic	Free	Free	Free	Free	Free	Free	Free	Free
	Mailed (per month)	Free	\$1.00	\$2.00	Free	\$2.00	\$2.00	\$2.00	\$2.00

¹ Transactions are any manual or electronic debits including but not limited to: withdrawals, cleared cheques, bank draft issuance, debit card transactions, ATM transactions, pre-authorized payments, wire transfers or bill payments.

² In addition to transaction fee (if applicable).

³ An additional surcharge may be levied by some ATM's. For the Exchange network, additional service charges may be levied in the US when using the ACCEL network.

⁴ Available to clients aged 57 and older.

⁵ For clients 0-18 years of age. Cheques not permitted on Youth Account.

⁶ Must meet qualifying criteria. Talk to your local banking centre for details.

⁷ Monthly fee is waived if you maintain a minimum monthly balance of \$3,000 or more in your account at the end of each day in the month.

⁸ Monthly fee is waived if you maintain a minimum monthly balance of \$1,000 or more in your account at the end of each day in the month or is a Registered Disability Savings Plan (RDSP) beneficiary.

SAVINGS ACCOUNTS

Account Features		Summit Savings Account®	US Dollar Personal Savings
Currency		CAD	USD
Monthly Fee		Free	Free
Included transactions per month		Free transfers between CWB accounts	Free transfers between CWB accounts
Transactions ¹		\$5.00 each	\$5.00 each
Drafts ²	Canadian	\$9.50	\$9.50
	USD	\$9.50	\$9.50
Interac e-Transfer® ² (per transaction)	Outgoing	\$1.00	N/A
	Incoming	Free	N/A
ATM Withdrawals ² (per transaction)	THE EXCHANGE® Network in Canada	Free	N/A
	Non-EXCHANGE Network ³ in Canada	\$1.50	N/A
	THE EXCHANGE Network ³ US only	\$3.00	N/A
	Cirrus® and Maestro® ³ outside Canada	\$3.00	N/A
Monthly Statement (with cheque images)	Electronic	Free	Free
	Mailed (per month)	\$2.00	\$2.00

¹ Transactions are any manual or electronic debits including but not limited to: withdrawals, cleared cheques, bank draft issuance, debit card transactions, ATM transactions, pre-authorized payments, wire transfers or bill payments.

² In addition to transaction fee (if applicable).

³ An additional surcharge may be levied by some ATM's. For the Exchange network, additional service charges may be levied in the US when using the ACCEL network.



Personal 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.**

Wires

Incoming wires ¹	\$12.00 per wire		
Outgoing:			
Wire Fund Destination	CAD	USD	Other Currency
Within Canada ²	\$45 per wire	\$50 per wire	\$60 per wire
Funds wired to USA ²	\$50 per wire	\$50 per wire	\$60 per wire
International wires ² (excluding USA)	\$60 per wire	\$60 per wire	\$60 per wire
Returned wires ³	\$33.00 per wire		

Bill payments

Paid by cheque or cash at a banking centre ⁴	\$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	\$0.50 each

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	\$6.00 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 Coin⁵

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 ⁶ – (GST included)	\$24.00
Canvas Bag Service Annual Fee ⁷	\$120.00 per bag
Disposable Plastic Bags (GST included)	\$25.00 for 25 bags

Safe Deposit Boxes (where available)

Annual leasing fee ⁸ (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)
Mortgage- interest paid statement on paid-out -replacement	\$10.00 per statement

Photocopy Retrieval & Tracing Fees³

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
RRSP/RRIF/TFSA plan closed within 1 year of opening	\$75.00
RRSP/RRIF/TFSA plan transferred in full or in part to another financial institution	\$75.00

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 change request	\$25.00 per product
GIC transfers	\$100.00 per certificate

EFT Fees - Processed in Banking Centre

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

¹ Correspondent financial institutions may levy additional fees.

² CWB Prestige™ account: within Canada - \$20.00; International - \$23.00.

³ Subject to surcharge from 3rd party clearing institution.

⁴ Waived for CWB Prestige™ account & Gold Leaf PLUS®.

⁵ Cheque or large currency transactions may be subject to handling charges.

⁶ Annual fee does not include the cost of the disposable bags.

⁷ Existing canvas bag users only.

⁸ \$15 discount for Gold Leaf PLUS® account holders. \$40 discount for CWB Prestige™ account holders.

⁹ Interac and Interac e-Transfer are registered trademarks of Interac Inc.

¹⁰ THE EXCHANGE Network is a registered trademark of Fiserv, Inc.

¹¹ Cirrus and Maestro are registered trademarks of Mastercard International Inc.

¹² Apex, Summit Savings Account, Gold Leaf PLUS, CWBdirect, Canadian Western Bank and "W and Maple Leaf" logo, and CWB Prestige are registered and unregistered trademarks of Canadian Western Bank.

