



China Construction Bank Toronto Branch

Fee Schedule for Business Account

Effective November 2026

Business Account Charges

Current Account monthly maintenance fee (CAD and USD)	\$30.00 (minimum)
(Exact fee subject to negotiation)	
Including: administration fee; credit and debit fee; cheque deposit; advice or transaction receipt sent by mail or facsimile transmission at your request	
SWIFT MT940 statement (Per month)	\$50.00
Interim Statements (May be requested at any time, per statement)	\$5.00
Chargeback - each item deposited but returned unpaid	\$7.00
Account Closed (within 90 days of opening)	\$20.00
Inactive Account Maintenance	
- Over 1 year, the lesser of account balance or	\$25.00
- Over 2 years, the lesser of account balance or	\$50.00
- Over 5 years, the lesser of account balance or	\$60.00
- Over 9 years for transfer to Bank of Canada, or the lesser of account balance	\$100.00
-Notice will be sent to you when the account is inactive over 1, 2, 5 and 9 years	
NSF Cheque, each cheque or pre-authorized payment drawn on your account but returned due to non-sufficient funds	\$10.00
Stop payments	\$30.00
Each item paid creating an overdraft	\$10.00
Interest on daily overdrawn balance, per annum rate	21.00%



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Related Banking Charges

Account and Voucher Search

-Within 60 days (Per day)	\$5.00
-After 60 days (Per hour)	\$50.00
-After 60 days, minimum if less than one hour	\$20.00

Bank Confirmation Letter, each letter prepared or form filled out at your request to certify interests, fees, or account balances	\$50.00
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Cheque Book

Vary in prices depending on style & quantity

Cheque sent for collection, per item plus out-of-pocket expense

-To financial institution outside Canada (Per item)	\$30.00
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Remittance

- Outgoing handling fee, per payment	
Up to 10,000.00	\$50.00
Between \$10,000.01 and \$50,000.00	\$70.00
Over \$50,000.00	\$100.00
- Incoming handling fee (per payment)	\$20.00

CNY Remittance

- Outgoing handling fee, per payment	¥150.00
- Incoming handling fee, per payment	¥50.00

Token fee (each)	\$50.00
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Deposit Account / Current Account

Each cheque, EFT-Electronic Fund Transfer (Per item)	\$2.50
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Paid by cheque drawn from another financial institution	\$3.00
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*All fees for account services are charged in the currency of the account.

*Charges in this Fee Schedule are subject to changes from time to time. Updated fee schedule, including any new service charges will be available 60 days prior to taking effect. Please contact your Relationship Manager for the most recent version.