



Bank of China (Canada)

LOW-COST ACCOUNT & NO-COST ACCOUNT DISCLOSURE STATEMENT

The Bank of China (Canada) (the "Bank" and "BOCC") will observe and comply with the Financial Consumer Agency of Canada ("FCAC") low-cost and no-accounts guideline requirements on providing Canadians with access to basic banking services at a nominal cost through low-cost and no-cost banking services. The BOCC low-cost and no-cost banking service features and costs are listed below for your reference.

Low-Cost Product Features:

BASIC CHEQUING ACCOUNT (CAD) 1) 2)

- Monthly maintenance fee: \$4.00

(Waived with minimum daily closing balance of \$1,000.00);

- 2 free debit transactions for over-the-counter cash withdrawals, cheques issued, or EFT debits per month*;
- 12 free debit transactions for debit card, on-line banking, or funds transfer per month*.

* \$1.25 for each additional transaction

No-Cost Product Features:

NO-COST CHEQUING ACCOUNT (CAD) 1) 2)

No-cost account designed for certain customers only (detailed information can be obtained from our branches)

- 2 free debit transactions for over-the-counter cash withdrawal, cheques issued, or EFT debit per month**;
- 12 free debit transactions for debit card, online banking, or funds transfer per month**.

** \$2.00 for each additional transaction

1) *No credit interest*

2) *Chequing account with a monthly statement (\$2.00 per month for a paper statement). No statement will be mailed out if there is no account activity.*