



UNITED OVERSEAS BANK LIMITED

Current Account & Cheque Related Fees

	Fee per Withdrawal or per Cheque/ PAP	Interest Rate for Overdraft without Pre-approved Limit	Credit Interest
Chequing Account	\$0.80	21 %	N/A
Chequing/ Savings Account	\$0.80	21 %	Interest is payable at prevailing interest rate only on credit balance of \$10,000 or more maintained at all times during the month

Remittance Related Fees

Outward Remittance Commission	0.20% (Min \$30 Max \$150)
Wire charges	\$20 or at cost
Inward Remittance Commission (irrespective of amount)	\$20 Flat
Foreign Currency Cheque Collection Courier	0.10% (Min \$25) As per table below
Standing Instructions	
• Per transaction	\$5
• Set up fee/amendment fee	\$5

**Note : For CAD & USD transactions, fees payable are in the currency of the transactions
For other currency transactions, fees are payable in CAD**

Service Fees

Stop Payment (Cheque or pre-authorized payment)	\$20
Inward Clearing Cheque Returned (NSF or other reasons)	\$45
Outward Clearing Cheque Returned (Chargeback)	\$7
Certify Cheque	
• As requested by account holder	\$10
• As requested by third party	\$15
Overdraft without Pre-approved Limit (processing fee per incident)	\$5
USD drawn on CAD Account	\$20
Local Bank Draft / Cashier Order (CAD / USD)	\$7
Post-dated cheque deposit (each item) (Except for loan repayment)	\$3

Account Related Fees

Account Closed within 180 days	\$20
Request for transfer of Funds to another financial institution on closing of account	\$20
Certificate of Account Balance	\$25
Bank (Audit) Confirmation	\$40 /hr (Min \$25)
Dormant Account	
• 2 years	\$20
• 5 years	\$30
• 9 years	\$40
Fax fees (per item)	
• Out of Province/North America	\$1
• Overseas	\$2
Record retrieval (per item)	
• Within 30 days	Free
• 31 to 60 days	\$3.50
• after 60 days	\$30 /hr (Min \$15)

For charges pertaining to other services not mentioned above, please contact your relationship manager or operations.