

Information Summary Box – EasyTransaction Account		
Monthly Fees	Pay-as-you-go	Bundled Package
	\$0.00	\$3.95
Interac e-transfer (outgoing & request funds)	\$0.90 per item	Six free per calendar month \$0.90 per item thereafter
Other Fees and Charges	Service Fees	Charge Amount (per transaction)
	Wire Payment – Outgoing (CAD)	\$25.00
	Wire Payment – Incoming	\$10.00
	Wire payment investigation	\$30.00
	NSF Preauthorized Debit	\$45.00
	Printed Statement	\$5.00
	Balance inquiry	\$2.00
	e-Statement	No charge
	Returned cheque (chargeback)	\$7.00
	Withdrawal – Paper Cheque Issuing	\$10.00
	Wire Payment – Outgoing (CAD)	\$25.00
	Wire Payment – Incoming	\$10.00
	Wire payment investigation	\$30.00
	NSF Preauthorized Debit	\$45.00
	Printed Statement	\$5.00
	Balance inquiry	\$2.00
	e-Statement	No charge
Returned cheque (chargeback)	\$7.00	
General Account Fees	Charge Amount	
Searches	\$5.00 per item	
Detailed Account Investigation	\$25.00 per hour	
Penalties	There are no penalties applicable to your account.	
Electronic Alert	PBC will send you an electronic alert if your balance in your Account falls below \$100.00, or such other amount that you communicate to PBC, or another amount as prescribed by law. You must provide contact information that allows PBC to send you an electronic alert in order to receive alerts. You may opt out of receiving alerts by informing PBC in writing.	
Annual Interest Rate	0.00%	
Frequency of Interest Payments	None	
Minimum balance to earn interest	Not applicable	
Circumstances that affect interest rate	Not applicable	
Maximum Cheque Hold Period	Cheques up to and including \$100	Immediately
	Cheques for up to and including \$1,500	The first \$100 will be immediately available, the rest of the amounts will be available within 4 business days , starting from the day after the deposit is received by us.
	Cheques for greater than \$1,500	The first \$100 will be immediately available, the rest of the amounts will be available within 7 business days , starting the day after the deposit is received by us.
Cheque Hold Policy	Our Hold Funds Policy allows us to verify that funds will be available from the account held at the financial institution on which a cheque is drawn. Funds from cheques deposited into your account may not be immediately accessible.	

	<p>We may extend the maximum hold period in exceptional circumstances, including:</p> <ul style="list-style-type: none"> i. where required in order to complete investigations as to the validity of a cheque or other instrument, including where the cheque or other instrument has been damaged; ii. where we have reasonable grounds to believe a deposit is being made for fraudulent or illegal purposes in relation to your account; iii. for an account that has been open for less than 90 days; iv. for a cheque that has been endorsed more than once; or v. for a cheque that is deposited six months or more after it was dated. <p>Our "Holds On Accounts Policy" is available upon request, at our point of service, and on our website: www.peoplesbank.ca/en/legal/</p>
Your Obligations	<p>It is your obligation to review your account balance on a regular periodic basis, at least every 30 days and at the start of each calendar month for the preceding calendar month. Account statements, details of transaction activity, and account balance are available at PBC Online Banking. If you discover any errors, omissions, or unauthorized transactions in your account statement or any other transaction records, you must notify us immediately. If you have actual knowledge of or suspicion of unauthorized account activity, you must immediately change your electronic identification password for PBC Online Banking and notify us. You must provide us with your email address or contact number for SMS in order to receive electronic communications. You are responsible for informing us of any change in your email address or contact number for SMS.</p>
Cancellation Rights	<p>You may cancel your EasyTransaction account by informing us in writing within 14 business days after the day on which the account was opened. We will provide you with written confirmation on the day we open an account in your name.</p>
Complaints or Concerns	<p>If you wish to make any complaints, please visit here for our procedures to resolve your concerns: https://www.peoplesbank.ca/en/about-us/resolving-your-concerns/ .</p> <p>PBC is a member of the Ombudsman for Banking Services and Investments (OBSI). If your concern cannot be resolved through our internal complaints procedure, you may contact OBSI by:</p> <p>Mail: OBSI, 20 Queen Street West, Suite 2400 P.O. Box 8, Toronto, ON M5H 3R3 Toll-Free Phone: 1-888-451-4519 Email: ombudsman@obsi.ca</p> <p>Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to ensure that they comply with federal consumer protection laws. You may also contact the FCAC to submit a question or complaint by:</p> <p>Toll-free: 1-866-461-3222 Online: Submit a question or complaint (www.fcac-acfc.gc.ca) Mailing address: Financial Consumer Agency of Canada, 427 Laurier Avenue West, 6th Floor, Ottawa ON K1R 1B9</p> <p>For more information on your rights, please visit the FCAC website: https://www.canada.ca/en/financial-consumer-agency.html</p>
Contact Us	<p>If you have any questions, please contact us: Toll-Free: 833-309-4860 Telephone Hours: Monday to Friday, 5.00am – 4.30pm PST</p>