



PC MONEY™ ACCOUNT – OPTIONAL SERVICE ACCOUNT FEES

Your PC Money™ Account has no monthly fees and unlimited everyday transactions. Refer to this chart to see the fees associated with our optional services.

Unlimited In-Store Purchases (\$CAD)	Free
Unlimited Online Purchases (\$CAD)	Free
Unlimited ATM Withdrawals at PC Financial ATMs	Free
Unlimited Bill Payments	Free
Non-Sufficient Funds (NSF) If a transaction on your Account is rejected due to a reason of non-sufficient funds in the Account.	\$40.00
Domestic ATM withdrawal (not PC Financial ATM)	\$1.50
International ATM withdrawal (Mastercard Network)	\$3.00
Foreign Exchange Transaction Fee For foreign currency transactions, the foreign currency conversion markup percentage charged for purchases and cash withdrawals and deducted from refunds is 2.5% of the amount of the transaction.	2.5%
Send <i>Interac</i>® e-Transfer	Free
Receive <i>Interac</i>® e-Transfer	Free
Cancel <i>Interac</i>® e-Transfer If the recipient has not deposited an <i>Interac</i> ® e-Transfer, it may be cancelled within 30 days of the transfer being sent.	\$3.50
Optional Overdraft Protection Fee Charged each month when overdraft is used.	\$5.00
Optional Overdraft Protection Interest (Per annum) Applies to overdrawn balances, calculated daily and charged monthly.	19%
Bill Payment Trace Request to investigate the status of a completed bill payment transaction.	\$15.00
Bill Payment Recall Request to attempt a cancellation of a bill payment after completion of the transaction.	\$24.00
Rush Card Replacement	\$5.00

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PC Optimum™ program is provided by President's Choice Services Inc.

Card Replacement (1st Free per Year) Charged for the second replacement card ordered within each calendar year. Your first replacement card is free of charge. Standard delivery period applies.	\$5.00
Printed Copy of Previous Account Statement	\$5.00
Inactivity Fee (yearly) Your Account is considered inactive if you have not transacted on your Account after a 12-month period. To avoid this fee, any monetary transaction must be initiated by you at least once every 365 days.	\$20.00
Assisted Transaction via Customer Service Representative (per transaction)	\$1.00