



financial[®]

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%

* For every instance of presentment or re-presentment of the transaction.

®/TM Trademarks of Loblaw's Inc., used under license.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

President's Choice Bank is a licensee of the marks

President's Choice Financial Mastercard® and PC Money™ Account are provided by President's Choice Bank.

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

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
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

* For every instance of presentment or re-presentment of the transaction.

®/TM Trademarks of Loblaw's Inc., used under license.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

President's Choice Bank is a licensee of the marks

President's Choice Financial Mastercard® and PC Money™ Account are provided by President's Choice Bank.

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