



ACCOUNT FEES

Your Account	Sign Up	\$0.00
	Annual	\$0.00
	Monthly	\$0.00
	Mobile Deposit Capture	\$0.00
	Adding Funds via Domestic Linked Account	\$0.00
	Adding Funds via Domestic Debit Card	\$0.00



SEND MONEY FEES

Send Money Fees will be charged the Canadian equivalent in the currency position of the related transaction.

Sending		Zenbanx to Zenbanx (In-Network)		Out-of-Network	
From (Country)	To (Country)	Sender	Recipient	Sender	Recipient
Canada	→ Canada	\$0.00	\$0.00	\$0.00	\$0.00
Canada	→ United States	\$1.95	\$0.00	\$5.95	\$0.00
Canada	→ Australia	Not Available ⁵	Not Available	\$5.95	\$0.00
Canada	→ Europe ⁶	Not Available	Not Available	\$5.95	\$0.00
Canada	→ Hong Kong	Not Available	Not Available	\$5.95	\$0.00
Canada	→ India	Not Available	Not Available	\$3.95	\$0.00
Canada	→ Japan	Not Available	Not Available	\$5.95	\$0.00
Canada	→ Singapore	Not Available	Not Available	\$5.95	\$0.00
Canada	→ United Kingdom	Not Available	Not Available	\$5.95	\$0.00

Incoming Wires (Domestic and International)	\$5.00
Outgoing Wires (Domestic and International)	\$30.00



EXCHANGE WITHIN ZENBANX ACCOUNT

	New Customer	Purple Customer
Minimum	\$1.00	\$1.00
Maximum	Limited by balance	Limited by balance



OTHER FEES

Non-Sufficient/Uncollected Funds	Returned Item	\$12.00
	Paid Item	\$12.00
Inactive Account Fee (After 12 months of no customer-generated activity) ²		\$2.00 per month
Dormant Account Fee (After 24 months of no customer-generated activity) ³		\$8.00 per month
Stop Payment (Per Request) ⁴		\$30.00
Statement & Research – Legal Process (Garnishment, Levies, Subpoenas, Summons, etc.)		\$100.00
Statement & Research – Research & Reconciliation Per Hour		\$25.00
Statement & Research – Online Statement		\$0.00
Statement & Research – Copy From Archive, Per Statement		\$7.00

ACCOUNT MINIMUMS & MAXIMUMS

		New Customer	Purple Customer
Amount per deposit	Maximum	\$25,000	\$250,000
Amount to send per transaction	Maximum	\$5,000	\$10,000
	Minimum	\$1.00	\$1.00
Balance across all currencies	Maximum	\$100,000	\$500,000
Number of currencies you can have		9	9
Withdrawal (transfer out of account) /day	Maximum	\$5,000	\$250,000
Balance to accrue interest per position		\$0.00	\$0.00

HELPFUL INFORMATION ABOUT YOUR DEBIT CARD

Annual Fee		\$0.00	
Replacement Cards	Each Year	First Time	\$0.00
		Second Time	\$20.00
	Rush Order	\$25.00	
ATM Transactions ¹	In Network	\$0.00	
	Out-of-Network	\$1.00 / Transaction	
	Out-of-Country	\$3.00 / Transaction	
Point of Sale Transactions		\$0.00	
Daily Purchase Limit (PIN/Non-PIN combined)		\$3,000	
Daily ATM and OTC Cash Withdrawal		\$500	
Flash Payment Limit	Single Payment	\$100	
	Cumulative Amount Before PIN	\$200	

NOTES

¹ Additional charges may be imposed by other financial institutions' ATMs.

² If you have not logged into, made a withdrawal, or a deposit to your Zenbanx account ("customer-generated activity") for an extended period of time and we have been unable to contact you, your account may be classified as inactive. An Inactive Account Fee may be assessed after the first twelve (12) months of no customer-generated activity.

³ If you have not logged into, made a withdrawal, or a deposit to your Zenbanx account ("customer-generated activity") for an extended period of time and we have been unable to contact you, your account may be classified as dormant. After twenty four (24) months of no customer generated activity your account status will be changed from inactive to dormant and a Dormant Account Fee may be assessed.

⁴ Written Stop Payment Orders, and stop payments entered online, are effective for six (6) months and must be renewed by you to continue to be effective for another six (6) months. If you issue a stop payment order orally and do not confirm it in writing, it lapses after 14 calendar days. We will not be liable to you if you fail to provide enough information to identify the transaction, or if you fail to provide sufficient notice to implement the stop payment order.

⁵ This service is currently not available in all countries.

⁶ The list of supported European countries includes: Austria, Belgium, Cyprus, Estonia, France, Germany, Greece, Hungary, Ireland, Italy, Liechtenstein, Lithuania, Luxembourg, Monaco, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland.