



INVESTMENT ACCOUNTS FEATURES SUMMARY

PREMIUM TERM DEPOSITS

CAD Term Deposit^{1,2}

- Available only in Canadian Dollars (CAD)

Non-Redeemable:

- Minimum deposit of CAD1,000 required
- Offers premium interest on a variety of terms and amounts
- Term(s): 7 days to 5 years
- Interest rate and payment (refer to [Rate and Fee](#) for further details)^{1,2}:
 - Annual interest
 - Calculated daily on 365-day basis
 - Paid at maturity
- Special rate of higher return is available for deposit over CAD100,000
- No early redemption and cancellation before maturity are allowed
- No service charge

Redeemable:

- Fixed term deposit that offers a guaranteed interest rate
- Minimum deposit of CAD5,000 required
- Term: 5 years
- Interest rate and payment (refer to [Rate and Fee](#) for further details)^{1,2}:
 - Tiered interest
 - Calculated daily on 365-day basis
 - Paid at maturity
- Special rate of higher return is available for deposit over CAD100,000
- Redemption prior to maturity is allowed³:
 - Redemption within every anniversary date plus 15 business days (i.e., the grace period) is allowed
 - Partial redemption, where minimum redeemable amount is CAD1,000 and CAD5,000 minimum balance is required
- No service charge

CAD 5 Year Step Tier Term Deposit^{1,2}

- Fixed term deposit that offers a guaranteed interest rate
- Minimum deposit of CAD5,000 required
- Term: 5 years
- Interest rate and payment (refer to [Rate and Fee](#) for further details)^{1,2}:
 - Tiered interest
 - Calculated daily on 365-day basis
 - Paid at maturity
- Special rate of higher return is available for deposit over CAD100,000
- Redemption prior to maturity is allowed³:
 - Redemption within every anniversary date plus 15 business days (i.e., the grace period) is allowed
 - Partial redemption, where minimum redeemable amount is CAD1,000 and CAD5,000 minimum balance is required
- No service charge

Non-Redeemable USD Term Deposit^{1,2}

- Fixed term deposit that offers a guaranteed interest rate
- Minimum deposit of USD1,000
- Term(s): 7 days to 5 years
- Interest rate and payment (refer to [Rate and Fee](#) for further details)^{1,2}:
 - Annual interest
 - Calculated daily on 360-day basis
 - Paid at maturity
 - Choice of auto-rollover of principal and interest, or renewal of principal only with interest credited to account upon maturity
- Special rate of higher return is available for deposits over USD100,000
- No early redemption and cancellation before maturity are allowed
- No service charge



RMB Premium Term Deposit^{1,2}

- Fixed term deposit that offers a guaranteed interest rate
- Minimum deposit of RMB5,000
- Term(s): 1 to 12 months
- Interest rate and payment (refer to [Rate and Fee](#) for further details)^{1,2}:
 - Annual interest
 - Calculated daily on 360-day basis
 - Paid at maturity
 - Interest will be applied with minimum deposit of RMB5,000
- No early redemption and cancellation before maturity are allowed
- No service charge
- Internet Banking Services:
 - Balance enquiry and funds transfer to other saving accounts
 - RMB, CAD, and USD online foreign exchange available

Notes:

- 1) Please note that interest rates are per annum and subject to change by the Bank from time to time without any prior notice.
- 2) Deposit is eligible for insurance coverage by Canada Deposit Insurance Corporation up to applicable limits. Please refer to CDIC's brochure "protecting Your Deposits" for details.
- 3) Redemption within every anniversary date plus 15 business days (i.e., the grace period) is allowed.
- 4) Currently only offering this program to Chinese Residents. For more banks that may provide GIC for your country, please visit IRCC official website.
- 5) For a Student GIC certificate, applicant will be required to remit CAD10,000 for GIC principal, plus CAD200 for administrative fee, for a total of CAD10,200 to the new student account. Considering there may be some intermediate bank charges for remittance, the Bank suggests that the applicant remit CAD10300 to cover potential intermediate bank charges. Any residual fund over CAD10,200 will remain in the applicant's account. Funds are on hold in your GIC account. You cannot access it until you arrive in Canada and activate your account. After activation, your fund will be released according to the schedule.
- 6) Daily interest listed by ICBK Canada shall prevail.
- 7) Please refer to "Schedule of Charge" for all related bank service charge at https://www.icbk.ca/pdf/0149_SOC_Personal_Account_en.pdf.
- 8) If any of the above accounts are closed within 90 days of opening/ fund transfer to another financial institution (no fee if funds transfer to another account with our Bank), a CAD75.00 charge will apply. Charges may change from time to time; please refer to the Schedule of Charges.
- 9) Student under the age of 15 would need a guardian accompanied to activate the account and get a bank card in Canada.



TERM DEPOSITS			
Non-Redeemable-CAD Term Deposit	CAD 5 Year Step Tier Term Deposit	Non-Redeemable USD Term Deposit	RMB Premium Term Deposit
<p><i>This product is suited for you if:</i></p> <ul style="list-style-type: none"> ✓ Transact in CAD ✓ Can deposit a minimum of CAD1,000 ✓ Prefer a range of term selections ✓ Enjoy special rate of higher return ✓ Not looking for early redemption before maturity 	<p><i>This product is suited for you if:</i></p> <ul style="list-style-type: none"> ✓ Transact in CAD ✓ Can deposit a minimum of CAD5,000 ✓ Enjoy great rate of higher return each year ✓ Looking for early redemption, whether partial or full 	<p><i>This product is suited for you if:</i></p> <ul style="list-style-type: none"> ✓ Transact in USD ✓ Can deposit a minimum of USD1,000 ✓ Prefer a range of term selections ✓ Enjoy special rate of higher return ✓ Not looking for early redemption before maturity 	<p><i>This product is suited for you if:</i></p> <ul style="list-style-type: none"> ✓ Transact in RMB ✓ Can deposit a minimum of RMB5,000 ✓ Not looking for early redemption before maturity
<p><i>This product is not suited for you if:</i></p> <ul style="list-style-type: none"> X Transact in currency other than CAD X Cannot deposit a minimum of CAD1,000 X Looking for early redemption before maturity 	<p><i>This product is not suited for you if:</i></p> <ul style="list-style-type: none"> X Transact in currency other than CAD X Cannot deposit a minimum of CAD5,000 	<p><i>This product is not suited for you if:</i></p> <ul style="list-style-type: none"> X Transact in currency other than USD X Cannot deposit a minimum of USD1,000 X Looking for early redemption before maturity 	<p><i>This product is not suited for you if:</i></p> <ul style="list-style-type: none"> X Transact in currency other than RMB X Cannot deposit a minimum of RMB5,000



中国工商银行 (加拿大)
INDUSTRIAL AND COMMERCIAL BANK OF CHINA (CANADA)

Investment Accounts (Term Deposit & GIC) Product Summary