

BUSINESS ACCOUNTS

Service Fee Guide Effective September 1, 2025

	Business Chequing	Small Business Chequing	Organization / Community Chequing	Business Savings
Monthly fee	\$6.50	\$11.00	Free	Free
Statement frequency	Monthly	Monthly	Monthly	Quarterly
Interest calculated	n/a	n/a	MMB*	EDB**
Interest paid	n/a	n/a	EOM***	Jun 30 & Dec 31
Cheque images included with statement	Yes	Yes	Yes	n/a
TRANSACTION FEES				
Deposit [In-branch, night, mail, remote]	\$0.65	\$1.00 ■	Free	Free
Deposit [Interac® e-Transfer/Receive]	Free	Free	Free	Free
Deposit [Pre-authorized]	\$0.65	Free	Free	Free
Deposit [ATM]	\$0.65	Free	Free	Free
Withdrawal [In-branch]	\$0.65	\$1.00 ■	Free	Free
Withdrawal [GVC ATM]	\$0.65	Free	Free	Free
Withdrawal [The Exchange® ATM ①]	\$1.00	\$1.00	\$1.00	\$1.00
Withdrawal [Interac® ATM ②]	\$2.00	\$2.00	\$2.00	\$2.00
Withdrawal [International ATM ③]	\$3.00	\$3.00	\$3.00	\$3.00
Payment [Pre-authorized debit]	\$0.65	\$1.00 ■	Free	\$1.25
Payment [Point of Sale - Interac®/Accel®]	\$0.65	\$1.00 ■	Free	\$0.55
Cheque clearing	\$0.65	\$1.00 ■	Free	\$1.25
Transfer [In-branch, pre-authorized]	\$0.65	\$1.00 ■	Free	Free
Transfer [Phone request ♦]	\$3.00	\$3.00	\$3.00	\$3.00
Transfer [Online Banking]	\$0.65	\$1.00 ■	Free	\$0.60
Transfer [Pre-authorized between GVC accounts]	Free	Free	Free	Free
Transfer [ATM]	\$0.65	\$1.00	Free	\$0.60
Transfer [Interac® e-Transfer/Send]	Free	Free	Free	Free
Transfer [Interac® e-Transfer/Request]	Free	Free	Free	Free
Bill Payment [In-branch]	\$1.50	\$1.50	Free	\$1.50
Bill Payment [Phone request ♦]	\$3.00	\$3.00	Free	\$0.75
Bill Payment [Online Banking]	\$0.65	\$1.00 ■	Free	\$0.75
Stop Payment [In-branch, phone request - full/partial details ♦]	\$10/\$15	\$10/\$15	\$10/\$15	\$10/\$15
Stop Payment [Online Banking ♦]	\$5.00	\$5.00	\$5.00	\$5.00
Official Cheque ♦	\$10.00	\$10.00	\$10.00	\$10.00
USD Bank Draft ♦	\$10.00 USD	\$10.00 USD	\$10.00 USD	\$10.00 USD
In-Branch Cheque Printing [12 cheques] ♦	\$10.00	\$10.00	\$10.00	n/a
■ Free transactions per month	n/a	■ 15	n/a	n/a

MMB-minimum monthly balance, EDB-end of day balance. ♦ Non-system generated fee. Fee will be collected at the time of transaction/service request. ① Transaction fees may apply on some packages. ② Surcharges from other financial institution ATMs may apply. ③ Additional fees may be charged by third parties as part of the transaction amount. The ATM or POS transaction amount request we receive is in Canadian dollars. Any currency conversion to calculate the Canadian dollar transaction amount is done by a third party in the electronic network your debit request comes



*For fees related to general services, including wire transfers and loan or mortgage-related charges, please refer to the General Service Fee Schedule effective September 1, 2025.

LOW RATE BUSINESS MASTERCARD®

The practical solution for business purchases.



Keep costs down with the Low Rate Business Mastercard while streamlining expense reporting to help make budgeting easier.

Annual Fee: \$25.00 Interest Rate: 13.99%

Canada Revenue Agency Filing and Payments

Use GVC's online banking to access filing and payment features including;

GST/HST 34 Filing and Remittance
GST/HST Amount Owning Remittance (RC 159)
GST/HST Interim Payments Remittance (RC 160)
Corporation Tax (RC 159/RC 160)
Payroll and Source Deduction - Current Year