July 1, 2026

BUSINESS ADDITIONAL SERVICES AND ASSOCIATED CHARGES

The following are fees and services that may not be included in the monthly account or transaction fees. Fees are applied in Canadian dollars except for US dollar accounts where fees are charged in US dollars.

Service[1]	Fee per item[2]
Cheque/Payment Services	
Post dated cheques held for deposit per item	$5.00
Cheque processed in USD on a CAD account	$20.00
Non MICR encoded cheque	$5.00
NSF items (cheques, EFTs, ATB Financial loan and mortgage payments, US cheques)	
NSF Fee on Business Accounts	$45.00
Stop Payments	
Team member assisted cheques and EFT (full or partial details)	$20.00
Online cheques and EFT (full or partial details)	$12.50
Drafts[3]	
CAD currency	$9.95
USD currency	$9.95
Multicurrency	$9.95
***Interac* e-Transfer® Service[4]**	
Sending an Interac e-Transfer®	$1.50[5]
Receiving an Interac e-Transfer®	$0.00
Cancellation of sent *Interac* e-Transfer®	$5.00
Autodeposit via Interac e-Transfer®	$0.00
Request Money via *Interac* e-Transfer®	$1.50
Account Maintenance	
Close account within 90 days	$20.00
Reopen closed account	$20.00
Transfer balance to another FI from ATB	$35.00

Service[1]	Fee per item[2]
Account Maintenance	
Fund transfer request by customer via mail	$2.00
Fund transfer request by customer via phone	$5.00
In-branch record of activity print out	$3.00
Account Statements Does not include Mastercard, loan or investment statements	
E-statement	Free
Paper statement - Single account	$4.00
Paper statement - Consolidated	$5.00
Service[6]	**Fee per item[7]**
Automated Bank Machine (ABM)	
Account balance at ATB ABM	$0.00
Account balance inquiry by phone	$3.00
Withdrawal in Canada at non-ATB ABM (*Interac*® network)	$2.00[8]
Withdrawal outside Canada (Cirrus or Visa Plus ATM network)	$5.00[9]

Service[6]	Fee per item[7]
Debit Card Foreign Currency Transactions The following currency conversion fees apply to debit card transactions made in currencies other than Canadian Dollars.	
Foreign currency purchases or withdrawals made with your Visa Debit enabled Debit Card (debit cards with a Visa logo)	The transaction amount, including any applicable ABM fees that are charged by ATB or the ABM provider, will be converted to Canadian dollars based on the rate set by Visa International in effect on the transaction date and will include a fee equal to 2.9% of the converted amount.
Foreign currency purchases or withdrawals made with an Interac® -only enabled Debit Card (debit cards without a Visa logo)	The transaction amount, including any applicable ABM fees that are charged by ATB or the ABM provider, will be converted to Canadian dollars based on the rate set by Interac Corp. in effect on the transaction date and will include a fee equal to 2.5% of the converted amount.

BUSINESS ADDITIONAL SERVICES AND ASSOCIATED CHARGES

Service[6]	Fee per item[7]
Bill Payments	
In-branch (plus any applicable transaction fee)	
Business chequing and savings accounts	$0.00 – $1.50 Depends on account
Trace Requests	
(Cheques, deposits, debits and credits to accounts, bill payments, chargebacks, NSF traces)	
EFT traces	$25.00
Items dated less than 90 days	$10.00
Research and investigation for recap of account transactions	$35.00/ hour
Unclaimed Account	
2 years (2nd notice)	$20.00
4 years (3rd notice)	$25.00
7 years (4th notice)	$25.00

Service[6]	Fee per item[7]
Overdraft Protection	
Accounts without overdraft protection (applies to business accounts that have not set up a line of credit)	$5.00 applies to each item that placed your account in an overdrawn position. Interest is calculated on the daily closing overdrawn balance at 19.25% per annum, charged and payable monthly. Unprotected overdrafts are payable in full immediately.

BUSINESS ADDITIONAL SERVICES AND ASSOCIATED CHARGES

Service[10]	Fee per item[11]
Safe Deposit Boxes[12]	
Annual Fees	
1.5 x 5 x 24	$55.00
2.5 x 5 x 24	$75.00
2.5 x 10 x 24	$90.00
5 x 5 x 24	$135.00
5 x 10 x 24	$235.00
10 x 10 x 24	$350.00
Steel Chest	$375.00
Drilling	$240.00 plus costs
Replacement key	$21.00 plus costs
Night Deposit	
Annual fee	$25.00
Deposit bags	$30.00 per 100
Head key	$25.00 (first 3)
Each additional key	$25.00
Lost key	$25.00 plus costs
Collection items	
Incoming CAD or USD items from Canadian financial institutions. (other bank charges may apply)	$35.00
Incoming item from US bank	0.125% of item ($7.50 minimum)
Outgoing item to another financial institution	$25.00

BUSINESS ADDITIONAL SERVICES AND ASSOCIATED CHARGES

Service[13]	Fee per item[14]
Foreign/ International Wire Transfers and Services	
Outgoing Wires	
CAD and USD currency	
$1 – $10,000	$30.00
$10,001 – $50,000	$50.00
$50,001 – $100,000	$80.00
$100,000 and over	$80.00
Other Currency	
$1 – $10,000	$30.00
$10,001 – $50,000	$50.00
$50,001 – $100,000	$80.00
$100,000 and over	$80.00
Incoming Wires (other fees may apply)	
CAD, USD	$17.00
Buy/Sell USD	
$100,000 and over	Exchange rate
Registered and Non-Registered Investments	
Registered products (RRSP, RRIF, RESP, TFSA, FHSA)	
Transfer funds to another financial institution	$100.00
Duplicate receipts (T4 RSP, T4 RIF, RSP official receipt, T5, NR4, T3)	$10.00 each
Non-redeemable products (TFSA, RRIF, RRSP & GIC)	
Subject to an interest rate penalty fee and an administration fee.	Call or ask in-branch to find out what fees are applicable to you.

ATB BUSINESS ACCOUNTS AND SERVICES

Business Self-serve Account	
Fee Description	**Current Fee**
Monthly maintenance fee	$6.00
Online, mobile, & ABM transactions (Electronic debit and credit)	Unlimited
ATB Moneris deposits	Unlimited
Interac e-Transfer®(Outgoing)	10 included then $1.50 each
Interac e-Transfer®(Incoming)	Unlimited
Branch transactions	$5.00 team member assisted fee
Cheques written	$2.50 per item
Cheques deposited (ABM/Branch)	$1.00 per item
Cash deposited / supplied	$3.50 per $1,000
Coin deposited / supplied	$3.50 per $100
E-statements	$0.00

Business Plus Account	
Fee Description	**Current Fee**
Monthly maintenance fee	$40.00
Online, mobile, & ABM transactions (Electronic debit and credit)	150 included then $1.50 each
ATB Moneris deposits	Unlimited
Interac e-Transfer®(Outgoing)	50 included then $1.50 each
Interac e-Transfer®(Incoming)	$0.00 + $1.50 each (after 150 included electronic debits and credits)
Branch transactions	10 included then $1.50 per transaction
Cheques written	10 included then $1.50 per item
Cheques deposited (ABM/Branch)	10 included then $0.22 per item

Cash deposited / supplied	Included up to $2,500, then $2.50 per $1,000
Coin deposited / supplied	Included up to $250, then $2.50 per $100
E-statements	$0.00

Business Premium Service Account	
Fee Description	**Current Fee**
Monthly maintenance fee	$100.00
Minimum monthly balance for monthly maintenance fee waiver	$75,000.00
Online, ABM & mobile transactions (Electronic debit and credit)	Unlimited
ATB Moneris deposits	Unlimited
Interac e-Transfer®(Outgoing)	100 included then $1.50 each
Interac e-Transfer®(Incoming)	Unlimited
Branch transactions	100 included then $1.50 per transaction
Cheques written	100 included then $1.50 per item
Cheques deposited (ABM/Branch)	100 included then $0.22 per item
Cash deposited / supplied	Included up to $10,000, then $2.50 per $1,000
Coin deposited / supplied	Included up to $1,000, then $2.50 per $100
E-statements	$0.00

ATB Wealth Private Business Banking	Effective May 6, 2024
Fee Description	**Current Fee**
Online, mobile, & ABM transactions (Electronic debit and credit)	150 included then $1.50 each
ATB Moneris deposits	Unlimited
Interac e-Transfer®(Outgoing)	50 included then $1.50 each
Interac e-Transfer®(Incoming)	$0.00
Branch transactions	10 included then $1.50 per transaction

Cheques written	10 included then $1.50 per item
Cheques deposited (ABM/Branch)	10 included then $0.22 per item
Cash deposited / supplied	Included up to $2,500, then $2.50 per $1,000
Coin deposited / supplied	Included up to $2,500, then $2.50 per $100
E-statements	$0.00
Overdraft Handling Fee	$3.50

Go 5 Business Account (no longer available for new sign-up)	
Fee Description	**Current Fee**
Monthly maintenance fee	$5.00
Price per item (after 5 included transactions)	$1.50
Electronic debit and credit	$1.50 each
In-branch debit and credit	$1.50 each
Cheques deposited	5 included then $0.22 per item
Cash deposited	$2.50 per $1,000
Cash supplied	$2.00 per $1,000
Coin deposited	$2.50 per $100
Coin supplied	$2.00 per $100

Flex Fit Business Account (no longer available for new sign-up)	
Fee Description	**Current Fee**
Tier 1 From 0 to 25 transactions	$24.00
Tier 2 from 33 to 40 transactions	$34.00
Tier 3 from 48 to 60 transactions	$42.00
Tier 4 from 88 to 110 transactions	$73.00

Electronic debit and credit	$1.15 each
In-branch debit and credit	$1.15 each
Cheques written	$1.15 per item
Cheques deposited	40 included then $0.22 per item
Cash deposited	Included up to $5,000, then $2.50 per $1,000
Cash supplied	Included up to $5,000, then $2.00 per $1,000
Coin deposited	Included up to $500 and $2.50 per $100
Coin supplied	Included up to $500 and $2.00 per $100

Unlimited Business Account (no longer available for new sign-up)	
Fee Description	**Current Fee**
Monthly maintenance fee	$100.00
Minimum monthly balance for monthly maintenance fee waiver	$70,000.00
Electronic debit and credit	$0.00
In-branch debit and credit	$0.00
Cheques written	70 included then $1.00 per item
Cheques deposited	70 included then $0.22 per item
Cash deposited	Included up to $15,000, then $2.50 per $1,000
Cash supplied	Included up to $15,000, then $2.00 per $1,000
Coin deposited	Included up to $1,500, then $2.50 per $100
Coin supplied	Included up to $1,500, then $2.00 per $100

Pay As You Go Business Account (with or without interest)	
Fee Description	**Current Fee**
Monthly maintenance fee	$11.00 with interest $9.00 without interest

Electronic debit and credit	$1.10 each
In-branch debit and credit	$1.35 each
Cheques written	$1.35 per item
Cheques deposited	$0.22 per item
Cash deposited	$2.50 per $1,000
Cash supplied	$2.00 per $1,000
Coin deposited	$2.50 per $100
Coin supplied	$2.00 per $100

Business Savings Account	
Fee Description	**Fee per item**
Electronic credit	$1.50 each
In-branch credit	$1.50 each
Electronic debit	$3.50 each
In-branch debit	$3.50 each
Bill payment (In-branch)	$1.25 + $3.50 In-branch debit fee
Interac e-Transfer®(Outgoing)	$1.50 + $3.50 Electronic debit fee
Interac e-Transfer®(Incoming)	$0.00 + $1.50 Electronic credit fee
Cheques written	$5.00 per item
Cheques deposited	$0.22 per item
Cash deposited	$2.50 per $1,000
Cash supplied	$2.00 per $1,000
Coin deposited	$2.50 per $100
Coin supplied	$2.00 per $100

Business Growth Plus Savings Account	
Fee Description	**Fee per item**
Electronic credit	$1.25 each
In-branch credit	$1.25 each
Electronic debit	$5.00 each
In-branch debit	$5.00 each
Bill payment (In-branch)	$1.25 + $5.00 In-branch debit fee
Interac e-Transfer®(Outgoing)	$1.50 + $5.00 Electronic debit fee
Interac e-Transfer®(Incoming)	$0.00 + $1.25 Electronic credit fee
Cheques written	$5.00 per item
Cheques deposited	$0.22 per item
Cash deposited	$2.50 per $1,000
Cash supplied	$2.00 per $1,000
Coin deposited	$2.50 per $100
Coin supplied	$2.00 per $100

Business US Dollar Chequing Account	
Fee Description	**Current Fee (USD)**
Monthly maintenance	$7.00
Electronic credit	$1.15 each
In-branch credit	$1.25 each
Electronic debit	$1.15 each
In-branch debit	$1.25 each
Cheques written	$1.25 per item
Cheques deposited	$0.22 per item
Cash deposited	$2.50 per $1,000
Cash supplied	$2.00 per $1,000
Coin deposited	$2.50 per $100
Coin supplied	$2.00 per $100

Business US Dollar Savings Account	
Fee Description	**Current Fee (USD) per item**
Monthly fee	$0
Electronic debit	$3.50 each
Electronic credit	$1.25 each
In-branch credit	$1.25 each
In-branch debit	$3.50 each
In-branch bill payment	$1.25 + $3.50 debit fee
Cheques written	$5.00 per item
Cheques deposited	$0.22 per item
Cash deposited	$2.50 per $1,000
Cash supplied	$2.00 per $1,000
Coin deposited	$2.50 per $100
Coin supplied	$2.00 per $100

Business Community Spirit Account	
Fee Description	**Current Fee per item**
Monthly maintenance fee (up to 15 total service transactions combined)	$0
Minimum balance for all fees waiver	$100,000.00
Online, mobile, & ABM transactions (Electronic debit and credit)	After 15 total transactions: $0.60 each
ATB Moneris deposits	Unlimited
Interac e-Transfer®(Outgoing)	After 15 total transactions: $1.50 each
Interac e-Transfer®(Incoming)	$0.00
Branch transactions	After 15 total transactions: $0.80 each
Cheques written	After 15 total transactions: $0.80 each
E-statements	$0.00

[1] This list does not represent a comprehensive list of all the additional services and charges that ATB Financial may choose to levy. For more information regarding other fees, please visit the branch.
[2] All fees are per item unless otherwise stated and fees are subject to change.
[3] Fee may be charged in the currency of the payment source.
[4]Interac e-Transfer is a registered Trademark of Interac Corp. Used under license.
[5] Depending on the account, Interac e-Transfers sent may be included in the account features with no additional fee. [6] This list does not represent a comprehensive list of all the additional services and charges that ATB Financial may choose to levy. For more information regarding other fees, please visit the branch.
[7] All fees are per item unless otherwise stated and fees are subject to change.
[8] Depending on account, ABM withdrawals in Canada (excluding Alberta) get a refund of up to $4.50 per withdrawal on a set number of withdrawals per month.
[9] Depending on account, ABM withdrawals in the U.S. get a flat fee refund of $8.00 per withdrawal on a set number of withdrawals per month.
[10] This list does not represent a comprehensive list of all the additional services and charges that ATB Financial may choose to levy. For more information regarding other fees, please visit the branch.
[11] All fees are per item unless otherwise stated and fees are subject to change.
[12] Some sizes may not be available at all branches.
[13] This list does not represent a comprehensive list of all the additional services and charges that ATB Financial may choose to levy. For more information regarding other fees, please visit the branch.
[14] All fees are per item unless otherwise stated and fees are subject to change.