

Cheque Hold Policy.

Hold period for deposits:

All deposits are subject to a hold period of 5 business days for Canadian funds payable at a Bank within the province and 10 business days for Canadian funds payable outside the province. Hold period for US Dollars funds payable within Canada will be 15 business days and 20 business days if the funds are payable in USA. All funds payable in other currencies are subject to realization.