

Fee Schedule

Account Close..... \$20.00
Within 16-90 days

Account Maintenance

A/C Balance Transfer to Other Banks..... \$20.00
Transfer between SHBC accounts.....\$5.00/transfer
(to cover cheque)

ATM Balance Inquiry

At SHBC Free
At Exchange Network Free

ATM Deposit

Exchange Network..... \$3.00

ATM Withdrawals

SHBC ATM Withdrawal \$0.50
Exchange Network..... \$1.50
Interac Network.....\$1.50
Cirrus Network Outside Canada..... \$5.00

Bank Draft (in CAD, USD) \$10.00

Bill Payments

Account Holder..... Free

Business Deposit Book..... \$7.50

Cash Handling

Deposit KRW (Cash or No Exchange Occur) 1.00%

Cash Order

Bill Order per \$1,000 \$2.00
Coin Order per Roll \$0.15

Certificate of Balance/Audit Confirmation

By Form..... \$15.00
By Letter.....\$25.00

Cheque Not Written in Currency of Account \$15.00

Cheque/Payment Services

Charge Back on Deposit Item..... \$7.00

Cheque Certification

- Account Holder (\$5,000 or Less) \$5.00
- Account Holder (\$5,000.01 +) \$10.00
- By Third Party \$25.00

Collection Items

Sending for Re-presentation within Canada Free
Outgoing Cheque Collection outside Canada
% Amount of Cheque0.10%
- Minimum..... \$30.00
- Maximum..... \$150.00
Unpaid..... \$45.00

Deposit Item Fee (Business Chequing Accounts)

Cheque Deposit per Cheque \$0.80
Cash Deposit per \$1,000\$2.50
Coin Deposit per Roll \$0.15

Foreign Exchange

Non-Account Holder..... CAD3.00/trans

International/Domestic Wire Transfers

Outgoing Money Wire Transfer (in CAD,USD,EUR)
(Cable Charge + T/T)
Cable Charge..... \$10.00
Telegraphic Transfer (T/T)
- \$100 or Less..... \$10.00
- Over \$100..... 0.20%
- Minimum T/T Charge \$15.00
- Maximum T/T Charge..... \$80.00
Amendment..... \$30.00

Outgoing Money Wire Transfer (in KRW)

Cable Charge..... KRW 10,000
Telegraphic Transfer (T/T)
- 100,000 Won or Less..... Free
- 100,000.01 Won + KRW 10,000
Amendment..... KRW 30,000
Cash Handling
- KRW Cash or No Exchange Occur..... 1.00%

Incoming Money Wire Transfer (in CAD, USD)

- \$100 or Less..... \$5.00
- \$100.01 + \$15.00

Incoming Money Wire Transfer (in KRW)

Cancellation
- in CAD, USD, EUR\$30.00
- in KRWKRW 30,000

Mail/Fax Confirmation of Any Transaction \$5.00/each

Monthly Minimum Service Charge

Personal Chequing Accounts \$2.00
Business Chequing Accounts \$6.00

Night Deposit Service (Annual fee) \$40.00

NSF(Non-Sufficient Funds) Items..... \$45.00

Overdraft (O/D) Protection

O/D Interest Rate..... 21.00%
O/D Processing Fee per Item without O/D Limit..... \$5.00

Overseas Korean Service Charge \$75.00

Post-dated Cheque Held for Deposit \$5.00/item

Postage

Domestic/Overseas Mail..... \$10.00 + postage
Courier Service.....\$15.00 + Actual Fee

Processing mailed-in deposit.....\$3.00/item

Re-issue

Bank Book..... \$3.00
Debit Card..... \$5.00
Internet Banking Security Card..... \$3.00

RRSP/RRIF/TFSA

Set up Fee..... Free
Outgoing Transfer Fee per Transfer..... \$150.00

Safety Deposit Boxes (Annual Fee)

3" x 10.375" x 24"..... \$120.00 + HST
5" x 10.375" x 24"..... \$200.00 + HST
Lost Key \$20.00+ Actual Fee

Searches/Notices

Vouchers, Statements, Cheque Tracing per item.....\$10.00
before 90 days from the date of the transaction incurred
Vouchers, Statements, Cheque Tracing per item\$20.00
after 90 days from the date of the transaction incurred
Detailed Bill Payment Investigation\$30.00/item
Detailed Record of A/C Transactions per Hour \$10.00

Inactive and Unclaimed Account Notice

2 year - 4 year Annual Notice..... \$20.00/ KRW 20,000
5 year - 9 year Annual Notice..... \$30.00/ KRW 30,000
10 year transfer to Bank of Canada..... \$40.00

Statement

Monthly Statement (Pick up) Free
Monthly Statement (Mail) \$5.00/month
Interim Statement..... \$3.00/month
Interim Statement with a Cheque Image..... \$5.00/month
On-line StatementFree

Stop Payment

With Complete Details \$12.50/request
Without Complete Details \$20.00/request

Temporary Cheque (HST included)

Personal..... \$0.50/cheque
Business..... \$0.80/cheque

Using a Non-MICR Encoded Cheque \$5.00/item

Withdrawal Fee (per transaction)

Cash/Cheque Withdrawal by Teller\$0.85
Cheque Withdrawal by Clearing \$0.75
Pre-Authorized Payment \$0.75
Interac Debit Payment (POS) \$0.50

Writing Cheque on Non-Chequing A/C..... \$5.00/item

Shinhan EZ Transfer

Electronic Fund Transfer Service

Bulk Transaction

Business

Online
- Maintenance Fee \$25.00/month
- Handling Fee..... \$15.00 /file; \$0.15/item
In person
- Maintenance Fee..... Free
- Handling Fee \$30.00/file; \$0.30/item

Single Transaction

Business/Personal

Online (% of Transfer Amount) 0.10%
- Minimum \$0.10
- Maximum..... \$15.00
In person (% of Transfer Amount) 0.20%
- Minimum..... \$5.00
- Maximum..... \$20.00

Return/Cancellation \$5.00/item

Bill Collection Service

Bulk Transaction

Business

Online
- Maintenance Fee \$25.00/month
- Handling Fee..... \$15.00/file; \$0.25/item
In person
- Maintenance Fee..... Free
- Handling Fee \$30.00/file; \$0.50/item

Single Transaction

Business

- Online..... \$5.00/item
- In person..... \$10.00/item

Return/ Cancellation \$5.00/item

Interac e-Transfer®

Personal

- Send / fulfill \$1.50
(Send/fulfill via Interac e-Transfer is included in the Number of Free Transactions per Month in all packages.)
- Receive Free
- Request Money \$1.50
- Cancel / Return \$5.00
(If the recipient has not deposited the funds into their account, the payment can be cancelled within the same day (EST) of the transaction for free. When the recipient does not accept/decline the Interac e-Transfer within 30 days, the funds will automatically be returned and the subject fee will be charged.)

*All applicable fees are subject to change with prior notice.

*Where applicable, USD/EUR account or transaction fees will be charged in USD/EUR, respectively.

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