

Changes to our Personal Banking Agreement, effective June 30, 2022.

Part	Current	Proposed
14. Cashing Government of Canada Cheques	<p>If your cheque is issued by Government of Canada, we will deposit or cash the cheque without charging any fees for customers and non-customers. There are following requirements accepting government cheques:</p> <ul style="list-style-type: none"> (a) The Government of Canada cheque must have a value of \$1,500 or less. (b) There is no evidence that the cheque has been altered or is counterfeit. (c) There is no evidence that there has been an illegal or fraudulent activity in connection with the cheque. 	<p>If your cheque is issued by Government of Canada, we will deposit or cash the cheque without charging any fees for customers and non-customers. The following are the requirements for accepting government cheques:</p> <ul style="list-style-type: none"> (a) The Government of Canada cheque must have a value of \$1,750 or less. (b) There is no evidence that the cheque has been altered or is counterfeit. (c) There is no evidence that there has been an illegal or fraudulent activity in connection with the cheque.
25. Changes to this Agreement	<p>SHBC is entitled to change this Agreement or replace this Agreement with another agreement from time to time. If SHBC does, it will give you a 60-days' notice that this Agreement has been or will be changed by (at its option) sending you a notice, or posting a notice in the branch.</p>	<p>SHBC is entitled to change this Agreement or replace this Agreement with another agreement from time to time. If SHBC does, it will give you a 30-days' notice that this Agreement has been or will be changed by (at its option) sending you a notice, or posting a notice in the branch.</p>
32. Complaint Resolution	<p>Your business is important and we are dedicated to providing our services in a professional and efficient manner. If you have a problem or complaint, please let us know and give us the opportunity to resolve your concerns.</p> <p>Step 1 We encourage you to immediately contact us so we can find an appropriate solution for your complaint. As a first step, you can contact a Customer Service Representative (CSR) by phone or by visiting your branch. If you are not satisfied with the response, a meeting will be arranged</p>	<p>Your business is important and we are dedicated to providing our services in a professional and efficient manner. If you have a problem or complaint, please let us know and give us the opportunity to resolve your concerns.</p> <p>Step 1 We always encourage you to immediately contact us so we can find an appropriate solution for your complaint. As a first step, you can contact a Customer Service Representative (CSR) or the Customer Care Officer where you do business with us, by phone or by visiting your</p>

with the Customer Care Officer or Branch General Manager for you.

Step 2

If your complaint is not resolved after following Step 1, you may escalate the matter to the Chief Compliance Officer at Shinhan Bank Canada, listed below.

Shinhan Bank Canada
Chief Compliance Officer
5140 Yonge Street, Suite 2300
Toronto, Ontario M2N 6L7
Telephone: 416-250-3500
Toll Free: 1-855-SHINHAN (1-855-744-6426)
Fax: 416-250-3529
E-mail: customercare@shinhan.ca

Step 3

If you feel that the Bank has not resolved your concerns after following Steps 2 and 3, you may escalate the matter to the Ombudsman for Banking Services and Investments. The Ombudsman for Banking Services and Investments (OBSI) is an independent organization that investigates unresolved disputes from customers about services provided by the Bank, and thereby advises and provides recommendations to each party.

Please be advised that the OBSI will only accept your request after you have either received a response letter from the Bank which is obtainable if the Bank needs to communicate its final decision or 90 days have passed since you have first submitted a complaint to the Bank.

branch. We aim to resolve each case as soon as possible, not exceeding 10 calendar days from the date on which the complaint is first communicated to the Bank.

Step 2

If you are not satisfied with the response from step 1, you may escalate your concern to the Branch General Manager, who will aim to resolve your complaint within 30 calendar days from the date on which your complaint was first communicated to the Bank. A meeting will be arranged with the Branch General Manager at your local branch for you if necessary.

Step 3

Assuming that you have followed the complaint escalation steps outlined above and you are dissatisfied with the Branch General Manager's resolution, you may escalate the matter to the Chief Compliance Officer (CCO) at Shinhan Bank Canada. The CCO will conduct an impartial review of your concern and provide you a response, not exceeding 56 days from the date on which the complaint was first communicated to the Bank.

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Fax: 416-250-3529
E-mail: customercare@shinhan.com

Ombudsman for Banking Services and Investments

401 Bay Street, Suite 1505,
P.O. Box 5
Toronto, Ontario M5H 2Y4
Toll free telephone: 1-888-451-4519
Toll free fax: 1-888-422-2865
Toronto area telephone: 416-287-2877
Toronto area fax: 416-225-4722
Email: ombudsman@obsi.ca
Website: www.obsi.ca

Step 4

You may escalate the matter to the Ombudsman for Banking Services and Investments if you remain unsatisfied with the response provided by the CCO from step 3 or if your concern was not resolved within **56** days from the date on which the complaint was first communicated to the Bank.

The Ombudsman for Banking Services and Investments (OBSI) is an independent organization that investigates unresolved disputes from customers about services provided by the Bank, and thereby advises and provides recommendations to each party.

Please be advised that the OBSI will only accept your request after you have either received a response from the Bank which is obtainable if the Bank needs to communicate its final decision or 56 days have passed since you have first communicated a complaint to step 1. If you choose to contact OBSI at the conclusion of the CCO's investigation, you should do so within 180 days from the date of receiving our final response.

Ombudsman for Banking Services and Investments

401 Bay Street, Suite 1505, P.O. Box 5
Toronto, Ontario M5H 2Y4
Toll free telephone: 1-888-451-4519
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