

## Fee Schedule

<b>Account Close</b> .....	\$20.00	
Within 16-90 days		
<b>Account Maintenance</b>		
A/C Balance Transfer to Other Banks.....	\$20.00	
Transfer between SHBC accounts.....	\$5.00/transfer (to cover cheque)	
<b>ATM Balance Inquiry</b>		
At SHBC .....	Free	
At Exchange Network .....	Free	
<b>ATM Deposit</b>		
Exchange Network.....	\$3.00	
<b>ATM Withdrawals</b>		
SHBC ATM Withdrawal .....	\$0.50	
Exchange Network.....	\$1.50	
Interac Network.....	\$1.50	
Cirrus Network Outside Canada.....	\$5.00	
<b>Bank Draft (in CAD, USD)</b> .....		\$10.00
<b>Bill Payments</b>		
Account Holder.....	Free	
<b>Business Deposit Book</b> .....		\$7.50
<b>Cash Handling</b>		
Deposit KRW (Cash or No Exchange Occur) .....	1.00%	
<b>Cash Order</b>		
Bill Order per \$1,000 .....	\$2.00	
Coin Order per Roll .....	\$0.15	
<b>Certificate of Balance/Audit Confirmation</b>		
By Form.....	\$15.00	
By Letter.....	\$25.00	
<b>Cheque Not Written in Currency of Account</b> .....		\$15.00
<b>Cheque/Payment Services</b>		
Charge Back on Deposit Item.....	\$7.00	
<b>Cheque Certification</b>		
- Account Holder (\$5,000 or Less) .....	\$5.00	
- Account Holder (\$5,000.01 +) .....	\$10.00	
- By Third Party .....	\$25.00	
<b>Collection Items</b>		
Sending for Re-presentation within Canada .....	Free	
Outgoing Cheque Collection outside Canada		
% Amount of Cheque .....	0.10%	
- Minimum.....	\$30.00	
- Maximum.....	\$150.00	
Unpaid.....	\$45.00	

<b>Deposit Item Fee (Business Chequing Accounts)</b>	
Cheque Deposit per Cheque .....	\$0.80
Cash Deposit per \$1,000 .....	\$2.50
Coin Deposit per Roll .....	\$0.15

<b>Foreign Exchange</b>	
Non-Account Holder.....	CAD3.00/trans

<b>International/Domestic Wire Transfers</b>	
<b>Outgoing Money Wire Transfer (in CAD,USD,EUR)</b> (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

<b>Outgoing Money Wire Transfer (in KRW)</b>	
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%

<b>Incoming Money Wire Transfer (in CAD, USD)</b>		
- \$100 or Less.....	\$5.00	
- \$100.01 + .....	\$15.00	
<b>Incoming Money Wire Transfer (in KRW)</b> .....		KRW 15,000
<b>Cancellation</b>		
- in CAD, USD, EUR .....	\$30.00	
- in KRW .....	KRW 30,000	

<b>Mail/Fax Confirmation of Any Transaction</b> .....	\$5.00/each
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<b>Monthly Minimum Service Charge</b>	
Personal Chequing Accounts .....	\$2.00
Business Chequing Accounts .....	\$6.00

<b>Night Deposit Service (Annual fee)</b> .....	\$40.00
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<b>NSF(Non-Sufficient Funds) Items</b> .....	\$45.00
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<b>Overdraft (O/D) Protection</b>	
O/D Interest Rate.....	21.00%
O/D Processing Fee per Item without O/D Limit.....	\$5.00

<b>Overseas Korean Service Charge</b> .....	\$75.00
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<b>Post-dated Cheque Held for Deposit</b> .....	\$5.00/item
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<b>Postage</b>	
Domestic/Overseas Mail.....	\$10.00 + postage
Courier Service.....	\$15.00 + Actual Fee

<b>Processing mailed-in deposit</b> .....	\$3.00/item
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<b>Re-issue</b>	
Bank Book.....	\$3.00
Debit Card.....	\$5.00
Internet Banking Security Card.....	\$3.00

<b>RRSP/RRIF/TFSA</b>	
Set up Fee.....	Free
Outgoing Transfer Fee per Transfer.....	\$150.00

<b>Safety Deposit Boxes (Annual Fee)</b>	
3" x 10.375" x 24" .....	\$120.00 + HST
5" x 10.375" x 24" .....	\$200.00 + HST
Lost Key .....	\$20.00+ Actual Fee

<b>Searches/Notices</b>	
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

<b>Inactive and Unclaimed Account Notice</b>	
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

<b>Statement</b>	
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 Statement .....	Free

<b>Stop Payment</b>	
With Complete Details .....	\$12.50/request
Without Complete Details .....	\$20.00/request

<b>Temporary Cheque (HST included)</b>	
Personal.....	\$0.50/cheque
Business.....	\$0.80/cheque

<b>Using a Non-MICR Encoded Cheque</b> .....	\$5.00/item
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<b>Withdrawal Fee (per transaction)</b>	
Cash/Cheque Withdrawal by Teller .....	\$0.85
Cheque Withdrawal by Clearing .....	\$0.75
Pre-Authorized Payment .....	\$0.75
Interac Debit Payment (POS) .....	\$0.50

<b>Writing Cheque on Non-Chequing A/C</b> .....	\$5.00/item
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## 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

<b>Return/Cancellation</b> .....	\$5.00/item
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### 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

<b>Return/ Cancellation</b> .....	\$5.00/item
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### Interac e-Transfer<sup>®</sup>

- 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.

\*Interac e-Transfer is a registered trademark of Interac Corp. Used under licence.

