

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



*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.