

Business Account Packages & Other Fees



**Shinhan Bank
Canada**

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

■ 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
■ 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 Statement	Free

■ 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

- 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.



Business Account Features & Packages

	Shinhan Package 6	Shinhan Package 7	Shinhan Package 8	Shinhan Package 9	Shinhan Package 21	Shinhan Package 22	Shinhan Package 23	Shinhan Package 24
Monthly Basic Fee	15	30	50	100	10	20	35	40
Minimum Balance for Waiving Basic Fee	10,000	20,000	40,000	100,000	5,000	15,000	25,000	30,000
Number of Free Transaction per Month (Exchange Network Tx *)	15	30	50	150	10	20	20	40
Free Cheque Deposit (Cheques)	5	10	15	20	3	7	10	20
Free Cash Deposit	5,000	10,000	50,000	100,000	3,000	7,000	30,000	20,000
Regular Fee	24.00	48.00	162.00	341.00	14.90	33.10	93.00	86.00
Excess of free transaction fees								
Per Transaction	0.50 – 3.00	0.50 – 3.00	0.50 – 3.00	0.50 – 3.00	0.50 – 3.00	0.50 – 3.00	0.50 – 3.00	0.50 – 3.00
Cheque Deposit (per item)	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80
Cash Deposit (per \$1,000)	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50

* Exchange network transactions are included in the number of free monthly transactions.
* Packages are only available for C\$ currency accounts.

Fee Schedule

■ **Account Close**
Within 16-90 days \$20.00

■ **Account Maintenance**
A/C Balance Transfer to Other Banks \$20.00
Transfer between SHBC accounts
to cover cheque \$5.00 / transfer

■ **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-presentment within CanadaFree
Outgoing Cheque Collection outside Canada
% Amount of Cheque 0.10%
- 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 CAD 3.00 / 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 + T/T)
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)
..... KRW 15,000

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

■ **Mail/Fax Confirmation of Any Transaction**
..... \$5.00 / each