

Personal Account Packages & Other Fees

■ Interac e-Transfer®

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.)	

■ Mail/Fax Confirmation of Any Transaction

.....	\$5.00 / each
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■ Monthly Minimum Service Charge

Personal Chequing Account	\$2.00
Business Chequing Account	\$6.00

■ Night Deposit Service (Annual fee)

.....	\$40.00
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■ NSF(Non-Sufficient Funds) Items

.....	\$45.00
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■ 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
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■ Post-dated Cheque Held for Deposit

.....	\$5.00 / item
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■ Postage

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

■ Processing mailed-in deposit

.....	\$3.00 / item
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■ Re issue

Bank Book	\$3.00
Internet Banking Security Card	\$3.00

■ RRSP/RRIF/TFSA

Setup Fee	Free
Outgoing Transfer Fee per Transfer	\$150.00

■ 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)

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

Return/Cancellation

.....	\$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

In person

Return/Cancellation

.....	\$5.00 / item
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■ 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 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

■ 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
Online 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

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
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**Shinhan Bank
Canada**

■ 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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Personal Deposit Accounts & Features

Saving Accounts						Chequing Accounts	
Regular			High Interest	Chequable	Regular		
C\$ / U\$	KRW	EUR	C\$ / U\$	C\$ / U\$	C\$ / U\$		
Flat Monthly Fee (Waived Under Package)							
Free	Free	Free (Transfers Only)	Free	Free	2.00		
Deposit Fee (Per Transaction)							
Free	1.00% (If cash or no exchange occurs)	Free (Transfers Only)	Free	Free	Free		
Cheque Image (Viewed Online)							
N/A	N/A	N/A	N/A	Free	Free		
Interest Payment							
On every dollar	N/A	N/A	Tiered; Begins at balance of \$1,000	On every dollar	N/A		
Writing Cheques							
No	No	No	No	Yes	Yes		

Personal Account Packages

Package Number	Monthly Basic Fee	Minimum Balance for Waiving Basic Fee	Number of Free Transactions per Month (Exchange Network Transaction*)	Excess of Free Transaction Fees (Per transaction)
1	3.00	500	15	0.50 - 3.00
2	5.00	1,000	20	0.50 - 3.00
3	8.00	2,000	30	0.50 - 3.00
4	10.00	3,000	45	0.50 - 3.00
5	20.00	5,000	Unlimited (2 free bank drafts per year)	N/A

*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/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
■ Cheque Not Written in Currency of Account \$15.00
■ Collection Items	Sending for Re-presentment within Canada Free 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	