Annual Report on the Functioning and Performance of Complaint Handling Processes for 2025

As per Section 627.47 of the *Bank Act,* Shinhan Bank Canada (SHBC) is obligated to make certain information available to the public on an annual basis. Additionally, Section 5, paragraph 39 of FCAC's *Guideline on Complaint-Handling Procedures for Banks and Authorized Foreign Banks* clarifies FCAC's expectation of the following information:

In 2025, SHBC received three reportable complaints. The Chief Compliance Officer has included this information in the Complaints Report to the FCAC and made it publicly available on the Bank's website at: https://shinhan.ca/footer/legal/

Shinhan Bank Canada's customer complaints in 2025	
1. Shinhan Bank Canada's most senior position in complaint handling	Chief Compliance Officer (CCO)
2. Total number of complaints Resolved or Closed by the above employee	3 cases
- Number of complaints that were Closed	3 cases
- Number of complaints that were Resolved	Nil
3. Average length of time the Bank took to deal with the above complaints	38 Days
4. Description of the nature of the Complaints	The Bank's analysis of complaints handled by the Chief Compliance Officer reveals a slight increase from two cases in 2024 to three in 2025. The 2025 cases comprised two mortgage-related cases and one case concerning our chequing account. The Bank remains dedicated to remaining such low volume of complaints through commitment to service excellence and the proactive resolution of customer concerns.