

# Business Account Packages & Other Fees



<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
<b>■ NSF(Non-Sufficient Funds) Items .....</b>	
	\$45.00
<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
<b>■ Post-dated Cheque Held for Deposit .....</b>	
	\$5.00 / item
<b>■ Postage</b>	
Domestic/Overseas Mail .....	\$10.00 + postage
Courier Service .....	\$15.00 + Actual Fee
<b>■ Processing mailed-in deposit .....</b>	
	\$3.00 / item
<b>■ Re issue</b>	
Bank Book .....	\$3.00
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
Inactive and Unclaimed A/C Notice Fees	
Charged on annual basis after no account activity for a 24-month period:	
- 2 - 4 years of inactivity:	
CAD 20.00/ USD 20.00/ EUR 20.00/ KRW 20,000	
- 5 - 9 years of inactivity:	
CAD 30.00/ USD 30.00/ EUR 30.00/ KRW 30,000	
- 10 years of inactivity (prior to transfer to Bank of Canada):	
CAD 40.00/ USD 40.00/ EUR 40.00/ KRW 40,000	

<b>■ Shinhan EZ Transfer</b>	
<b>Electronic Fund Transfer Service</b>	
<b>Bulk Transaction</b>	
<b>Business</b>	
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
<b>Single Transaction</b>	
<b>Business/Personal</b>	
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
<b>Bill Collection Service</b>	
<b>Bulk Transaction</b>	
<b>Business</b>	
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
<b>Single Transaction</b>	
<b>Business</b>	
Online .....	\$5.00 / item
In person .....	\$10.00 / item
<b>Return/Cancellation .....</b>	\$5.00 / item
<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
<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

- All applicable fees are subject to change with prior notice
- Fees for foreign-currency accounts or transactions, where applicable, are charged in the same currency as the account or transaction.



**Shinhan Bank  
Canada**



## 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
<b>Excess of free transaction fees</b>								
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

<b>Account Close</b> Within 16-90 days ..... \$20.00
<b>Account Maintenance</b> A/C Balance Transfer to Other Banks ..... \$20.00 Transfer between SHBC accounts to cover cheque ..... \$5.00 / transfer
<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) ..... \$10.00</b>
<b>Bill Payments</b> Account Holder ..... Free
<b>Business Deposit Book ..... \$7.50</b>
<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 . \$15.00</b>
<b>Cheque/Payment Services</b> 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-resentation 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
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### International/Domestic Wire Transfers

<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

### 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
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### Cancellation

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

### Mail/Fax Confirmation of Any Transaction

.....	\$5.00 / each
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