

Personal Account Packages & Other Fees



■ Interac e-Transfer®	
Send / fulfill	\$1.50
(Send/fulfill via <i>Interac</i> 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 <i>Interac</i> 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

■ 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)¹	
Canadian dollar accounts	\$10.00 CAD
U.S. dollar accounts	\$5.00 USD

■ Overdraft (OD) Protection	
O/D Interest Rate	21.00%
O/D Processing Fee per day	
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	
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

■ 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 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	

■ 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	\$5.00 / item
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■ 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
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■ ¹ An NSF fee will not be charged more than once within two (2) business days for the same account. NSF fee will not be charged if your account is overdrawn by less than CAD \$10.00 or USD \$5.00

■ Fees for foreign-currency accounts or transactions, where applicable, are charged in the same currency as the account or transaction

■ All applicable fees are subject to change with prior notice

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**Shinhan Bank
Canada**

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

<ul style="list-style-type: none"> 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-presentation 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