

E-Sign Disclosure

This E-Sign disclosure ("Disclosure") applies to all of your accounts with Shinhan Bank America for which you agree to receive our Communication electronically. Please read the following Disclosure carefully and keep a copy for your record.

For purposes of this Disclosure, "we," "us," "our," or "the Bank" refer to Shinhan Bank America. "You," or "your," refer to each person or entity identified on the Account.

"Communication" refer to any periodic statement, or agreement, amendment, disclosure, notice, receipt, or all other information related to your Account, including but not limited to information that we are required by law to provide to you in writing.

You agree that we may provide you with any Communication for any of your account in electronic format, and that we may discontinue sending paper statements and notices to you, unless you withdraw your consent. You also agree that any legal notices that are normally included with the periodic statement will be delivered electronically which includes, but is not limited to: 1) all legal and regulatory disclosures associated with your Account or the product or services that we offer, 2) any change in terms notices or disclosures, or 3) Privacy policies and notices.

A notice that we provide to you in electronic form will be provided via e-mail, or by access to our website or our Internet Banking Service. In order to view, and download periodic statements and any related legal notices, you must have: 1) up-to-date Internet browser that we support; 2) electronic storage capacity to save a downloaded copy of the periodic statements or notices; and 3) a PDF viewer that enables you to view files in the PDF format.

All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records. If you wish to receive a paper copy of a Communication from us, you should contact your account managing branch. We may charge you a fee for providing paper copies of any Communication provided to you electronically. We reserve the right, but assume no obligation, to provide a paper copy of any Communication that you have authorized us to provide electronically.

You may withdraw your consent to receive the Communication in electronic form at any time by changing your Communication preferences on the Change User Information page within our Internet Banking Service or at any one of our branch.

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

We reserve the right to discontinue providing you with electronic statements and notices, or to terminate or change the terms and conditions on which we provide electronic communications at any time without prior notice to you.