

# WIRE TRANSFER REQUEST 송금신청서 및 영수증



(If the Wire Transfer Request is received after 11a.m. Pacific Time, it will be processed the next business day)

Date	Purpose of Outgoing Wire Transfer Request for \$3,000.00 and more			
Originator 송금인	Wire Amount in U.S. Dollars	Service Charge	Total Received	
	Name	Account No.	Phone No.	
	Address	City	State	Zip Code
	<b>Non Customer Only (Maximum Limit \$1,000.00)</b>			
	Social Security Number	ID Number	D/L Passport	Other State/Country
Beneficiary 수취인	Beneficiary Name	Account No.	Phone No.	
	Address	City	Country	Zip Code
	Beneficiary Bank	ABA No.		
	Address	City	State/Country	
Intermediary Bank 중개은행 (Optional)	Name	ABA No.		
	Address	City	State/Country	
Special Instructions 기타 요청사항				

My signature here indicates that I have the authority to execute this agreement for fund transfers from the named account above, and agree to the terms and conditions of Saehan Bank Wire Transfer Agreement on the back page of this application. Saehan Bank is authorized to rely on the information on this request form in making the fund transfer.

Signature	Date
X	

BANK USE ONLY - DO NOT COMPLETE THE SECTION BELOW					
<b>1. Method of Payment</b>					
Cash Amount:	Debit Memo Account No.	Cashier's Check C/C No.	Account Information Account Number: Available Balance: Average Balance:		
<b>2. Approval &amp; Process / Branch or Department Code ( )</b>					
Accepted by	Date and Time	Approved by	Date	Test Key No./Initial	
Callback Conducted by	Date and Time	Contact Name (Authorized)	Phone No.		
<b>Wire Department</b>					
Prepared by	Date	Verified by	Approved by	OFAC	Test Key No./Initial

# WIRE TRANSFER AGREEMENT 송금계약서

*IN THIS WIRE TRANSFER AGREEMENT THE WORDS "CUSTOMER" REFERS TO ORIGINATOR WHO DESIRES TO USE THE SERVICES OF SAEHAN BANK, HERE AFTER REFERRED TO AS THE "BANK", TO TRANSFER FUNDS FOR THE CUSTOMER UPON A WRITTEN OR ELECTRONIC REQUEST. THE BANK PROVIDES THESE SERVICES AS A METHOD TO ORIGINATE DOMESTIC AND INTERNATIONAL WIRE TRANSFERS FOR CUSTOMERS. THEREFORE, THE CUSTOMER AND THE BANK AGREEMENT IS AS FOLLOWS.*

1. The Bank is authorized to debit the account or accounts designated by the Customer for payment of transfer requests. When the Customer remits the funds to an account in foreign value and the funds need to be converted, the Bank may, at its discretion, convert said funds received into foreign values at the Bank's selling rate on the day such funds are converted, unless the Customer directs the bank in writing not to convert the funds into foreign value.
2. Transfer requests shall be transmitted to the Bank in compliance with the format requirements and cut off hours established by the Bank from time to time. The Bank is not responsible for the accuracy of the routing number supplied by the Customer and contained in the Customer's transfer request. Transfer requests received by the Bank after such cut off hours established by the Bank may be treated as received on the following business day.
3. Customer shall have no right to cancel or amend a payment order after it has been received by the Bank. However, the Bank shall make a reasonable effort to act on the Customer's request for cancellation or amendment of a payment order prior to the time that the Bank executes such payment order, but shall have no liability if such cancellation or amendment is not effected.
4. Customer understands and agrees that the payment of a wire transfer request may be made by the Bank or any other financial institution used to carry out the transfer request on the basis of an identifying or account number which the Customer has provided for a beneficiary, even if the number identifies a person different from the Customer's intended beneficiary. Customer also understands that the Bank and other banks to which a request is forwarded may rely on any bank identification number supplied by the Customer as a means to identify any other bank, even if the identification number is different than the bank named by the Customer.
5. Bank shall be under no obligation to obtain the receipt of the payee. The Bank on request will use its best efforts to trace payment. No request for tracing shall be made prior to three weeks from the date of this order.
6. Bank and Customer agree the following security procedures are commercially reasonable methods of providing security against unauthorized Payment Orders:
  - Only individuals authorized to originate shall issue wire transfer requests to the Bank and the Bank reserves the right to telephonically contact any individual who has signed the application or authorized to originate a wire transfer request for the applicable account for the purpose of confirming a transfer request, regardless of amount, although Bank has no obligation to do so.
  - Bank has no responsibility to verify the identity of any party identifying themselves as an individual authorized to receive the call back other than to verify that the name given by such party corresponds to a party that has signed the application or is an authorized individual for the account.
  - If, for any reason, the Bank is not satisfied that the transfer request was issued by an individual authorized to originate or confirmed by an authorized individual, the Bank may refuse to execute the transfer request. In so refusing, Bank shall not incur any liability of any nature.
7. Bank and Customer agree that transfer requests received by the Bank are effective as the transfer request of the Customer, whether or not authorized, if the Bank accepted the transfer request in compliance with the above security procedures.
8. All fees are determined by the Bank's fee schedules for wire transfers, which the Bank may change from time to time. If a situation arises and the expenses are in excess of the Bank's fee schedule, the Customer agrees to reimburse the Bank for any actual expenses the Bank may incur to effect or revoke any wire transfer or perform any related act at the Customer's request. In addition, if it is necessary that the wire transfer should be routed through an intermediary bank or through other banks, any additional charges imposed by the intermediary or other banks will be deducted from the wire transfer amount.
9. Bank shall have no liability for delays and mistakes, provided it acts in good faith and with reasonable care. The Bank is absolved from any and all liabilities for loss arising from any cause beyond its control, including but not limited to the following:
  - a. The act, failure, or neglect of any agent or correspondent selected by the Bank for the remittance thereof;
  - b. Any delay, error, omission or default of any mail, telegraph, cable or wireless operator
  - c. The acts of edicts of any government or government agency or other group or groups exercising governmental powers, whether de jure or de facto
  - d. The negligence of the Customer or breach of this agreement including any ambiguity or inaccuracy in any instruction or information
10. The Bank shall be under no liability to make any refund prior to the receipt of the transfer cancellation from the correspondent, agent or subagent engaged by the Bank for transferring of funds. In the case of funds already converted, the refund will only be on the basis of the Bank's buying rate on the day the refund is made, less the expenses of the Bank, its correspondents and agents. The Bank may discharge said liability, if any, by assigning to the Customer its interest in any credit which may be established as a result of this order with its correspondent, agent, or subagent.
11. Customer acknowledges that payment orders may be received by the Bank and may be executed by the Bank using Federal Reserve Communication System (Fedwire), or SWIFT, and will be subject to Regulation J and its accompanying subpart B, and SWIFT operating rules respectively.
12. The Bank may terminate this agreement at any time by giving written or oral notice to Customer. Unless terminated by the Bank, this agreement shall remain in effect until Bank receives customer's written notice of termination and has been afforded a reasonable opportunity to act on such notice.