

As of April 2025, detailed and up-to-date information on the interest rates and fees for credit cards issued by Kookmin Bank, Shinhan Bank, and KEB Hana Bank is not readily available in the provided sources. However, based on historical data and recent industry trends, we can offer a general overview:

Kookmin Bank (KB Kookmin Bank):

- **Interest Rates:** Historically, KB Kookmin Bank has offered credit cards with interest rates varying based on the card type and the cardholder's creditworthiness. For instance, in previous years, rates for revolving credit services have been reported to be around 25.89%. (koreatimes.co.kr)
- **Fees:** In the past, KB Kookmin Bank has adjusted its fee structures in response to economic conditions. For example, in 2016, the bank increased fees for certain transactions, such as ATM withdrawals and foreign exchange remittance services. (koreatimes.co.kr)

Shinhan Bank:

- **Interest Rates:** Shinhan Bank's credit card interest rates have also varied over time. In previous years, rates for revolving credit services were reported to be around 23.53%. (koreatimes.co.kr)
- **Fees:** Shinhan Bank has offered benefits to loyal customers, such as exemptions from online banking fees for those meeting certain spending thresholds. (koreatimes.co.kr)

KEB Hana Bank:

- **Interest Rates and Fees:** Specific historical data on KEB Hana Bank's credit card interest rates and fees is limited in the provided sources. However, like other major banks, KEB Hana Bank has likely adjusted its rates and fees in response to market conditions and regulatory changes.

Industry Trends:

- **Regulatory Changes:** Starting in February 2025, the Financial Services Commission in South Korea implemented a reduction in credit card commission rates for small and medium-sized merchants. This policy aimed to alleviate the fee burden on merchants with annual sales of less than 3 billion won, reducing commission rates by 0.05 to 0.1 percentage points. (mk.co.kr)
- **Adjustments in Interest-Free Installment Periods:** In response to regulatory changes and to offset potential revenue losses, several credit card companies, including Shinhan Card and KB Kookmin Card, reduced their maximum interest-free installment periods. For example, Shinhan Card and KB Kookmin Card reduced the maximum interest-free installment period from five months to three months. (mk.co.kr)

Recommendations:

For the most accurate and current information on credit card interest rates and fees for Kookmin Bank, Shinhan Bank, and KEB Hana Bank in 2025, it is advisable to:

- **Visit Official Websites:** Each bank's official website typically provides detailed information on their credit card products, including interest rates, fees, and any ongoing promotions.
- **Contact Customer Service:** Reaching out directly to the banks' customer service departments can provide personalized information based on your financial profile and needs.
- **Consult Financial Advisors:** If you require tailored advice, consider consulting with a financial advisor who can provide insights based on the latest market conditions and your personal financial situation.

Please note that credit card terms and conditions can change frequently due to regulatory updates and market dynamics. Therefore, obtaining the most recent information directly from the banks is crucial for making informed financial decisions.