

New and Old Provisions Comparison Table :

TERMS & CONDITIONS FOR ELECTRONIC Banking Transactions

Before the change		After the change	
ARTICLE 1	PURPOSE	ARTICLE 1	PURPOSE
ARTICLE 2	DEFINITIONS OF TERMS	ARTICLE 2	DEFINITIONS OF TERMS
<p>6. "Means of Access" shall mean any of the following means or the information equivalent there to, which can be used to make a Transaction Request in the Electronic Financial Transactions or to secure the authenticity of the User or content of transaction:</p> <p>b. Algorithm information on Digital Signature or authorized certificate under the Digital Signature Act;</p>		<p>6. "Means of Access" shall mean any of the following means or the information equivalent there to, which can be used to make a Transaction Request in the Electronic Financial Transactions or to secure the authenticity of the User or content of transaction:</p> <p>b. <u>Electronic signature</u> creating information or certificate under the Digital Signature Act;</p>	
ARTICLE 3	APPLICABLE TRANSACTIONS	ARTICLE 3	APPLICABLE TRANSACTIONS
<p>1. Transactions using cash dispensers, ATM's or debit terminals;</p> <p>2. Transactions using computers;</p> <p>3. Transactions using telephones;</p> <p>4. Transactions using debit card terminals; and</p> <p>5. Transactions using other Electronic Means.</p>		<p>1. Transactions using cash dispensers, ATM's or debit terminals;</p> <p>2. Transactions using computers;</p> <p>3. Transactions using telephones;</p> <p><u>4.</u> Transactions using other Electronic Means.</p>	
ARTICLE 4	EXECUTION AND TERMINATION OF AGREEMENTS FOR TRANSACTIONS	ARTICLE 4	EXECUTION AND TERMINATION OF AGREEMENTS FOR TRANSACTIONS
<p>1. Simple inquiries (e.g., account balances, records of deposits and withdrawals made, etc.);</p> <p>2. Simple transactions which are processed with payment of service fees;</p> <p>3. Transactions using cash dispensers, ATM's or debit terminals; and</p> <p>4. Other transactions designated by the Bank.</p> <p>② The User may terminate the Electronic Financial Transactions Agreement by application therefore to the Bank in writing or through the Electronic Means in accordance with the individual terms and conditions regarding the electronic financial transactions.</p>		<p>1. Simple inquiries (e.g., account balances, records of deposits and withdrawals made, etc.);</p> <p><u>2.</u> Transactions using cash dispensers, ATM's or debit terminals; and</p> <p><u>3.</u> Other transactions designated by the Bank.</p> <p>② The User may terminate the Electronic Financial Transactions Agreement <u>re</u> to the Bank in writing or through the Electronic Means in accordance with the individual terms and conditions regarding the electronic financial transactions.</p>	
ARTICLE 5	ISSUANCE AND REGISTRATION OF MEANS OF ACCESS	ARTICLE 5	ISSUANCE AND REGISTRATION OF MEANS OF ACCESS
<p>2. With respect to the Means of Access, which have been used within six (6) months prior to the scheduled date of renewal or replacement, if the Bank notified the User of the scheduled issuance not later than one (1) month prior to such scheduled date and the Bank has not received any objection from the User.</p>		<p>2. With respect to the Means of Access, which have been used within six (6) months prior to the scheduled date of renewal or replacement, if the Bank notified the User of the scheduled issuance not later than one (1) month prior to such scheduled date and the Bank has not received any objection from the User <u>within twenty (20) days upon notifying the User of the scheduled issuance.</u></p>	
ARTICLE 6	MANAGEMENT OF MEANS OF ACCESS	ARTICLE 6	MANAGEMENT OF MEANS OF ACCESS
<p>Unless otherwise provided in the applicable laws, the User shall not lend, entrust, assign</p>		<p><u>Users shall not engage in any of the following acts unless otherwise specified</u></p>	

<p>or encumber to a third party the Means of Access necessary for the Electronic Financial Transactions. The User shall not disclose the Means of Access to a third party, and shall take good care in safeguarding the Means of Access to prevent stealing, forgery or alteration of the same.</p>	<p><u>in other laws regarding Means of Access necessary for Electronic Financial Transactions, and shall pay sufficient attention to management to prevent theft, forgery, or alteration of Means of Access.</u></p> <p>1. <u>The act of lending or delegating the use of Means of Access to a third party</u> 2. <u>The act of providing Means of Access to a third party for the purpose of transfer or furnishing security</u> 3. <u>The act of disclosing, exposing, and neglecting Means of Access even though a third party knew or could have easily recognized that it could conduct Electronic Financial Transactions using the User's Means of Access without authority.</u></p>
<p>ARTICLE 7 USE OF AUTHORIZED CERTIFICATE</p> <p>① The User shall use the authorized certificate under the Digital Signature Act for use of the Electronic Financial Transactions, to which these Terms and Conditions apply, except in any of the following cases:</p> <p>1. In case of inquiry to the account of the User;</p> <p>2. In case of the Electronic Financial Transactions using the Electronic Means, such as ARS, ATM or debit terminals, etc., for which it is impossible to install and operate the authorized certificate;</p> <p>3. In case of payment of tuition fees, admission application fees, etc., wherein the personal certification of the User is possible and the Deposit Account is designated;</p> <p>4. In case of settlement by credit card for payment in electronic commerce transaction, or on-line Transfer Services of amount less than 300,000 Won;</p> <p>5. In case where electronic currency or electronic prepayment means are used on line; or</p> <p>6. Other cases that are deemed necessary and approved by the Governor of the Financial Supervisory Service.</p> <p>② In case of using a digital certificate for account transfer, user shall use a designated terminal or go through the process of supplementary identity verification.</p>	<p>ARTICLE 7 Use of THE AUTHENTICATION <u>METHOD DETERMINED BY THE BANK</u></p> <p><u>Users must use the authentication method determined by the Bank in consideration of the type, nature, and risk level of Electronic Financial Transactions when engaging in Electronic Financial Transactions subject to this General Terms and Conditions.</u></p>
<p>ARTICLE 8 SERVICE HOURS</p> <p>② The service hours may be subject to change depending on the circumstances of the Bank. If the Bank wishes to change the service hours, it shall post such changes one (1) month in advance both at its head office and branches and over Electronic Means, which are amenable to posting of notice or to which the User may easily access, except in the cases of inevitable circumstances, such as</p>	<p>ARTICLE 8 SERVICE HOURS</p> <p>② The service hours may be subject to change depending on the Bank's circumstances, <u>and if the Bank wants to change its service hours, such shall be notified one (1) month before the change through Electronic Means or branches that are accessible to Users. However, there may be exceptions in inevitable cases</u></p>

system recovery, urgent program repair works, external causes, etc.	<u>such as system failure recovery, urgent program repair, external factors, etc.</u>
ARTICLE 9 SERVICE FEES	ARTICLE 9 SERVICE FEES
② Service fees shall be determined in accordance with the Bank's method of calculating the service fees. In the event the Bank wishes to change the service fees, it shall post the proposed changes both at its head office and branches and over Electronic Means, to which the User may easily access, for one (1) month starting from one (1) month prior to the effective date of the changes.	<u>② The Bank shall post fees (rate) through Electronic Means or at branches that are accessible Users so that they can check such fee. In addition, Article 29 shall apply mutatis mutandis to changing fees (rate).</u>
ARTICLE 10 CEILING AMOUNT FOR TRANSFER SERVICES	ARTICLE 10 CEILING AMOUNT FOR TRANSFER SERVICES
ARTICLE 11 CONSTITUTION OF TRANSACTIONS	ARTICLE 11 CONSTITUTION OF TRANSACTIONS
ARTICLE 12 CRITERIA FOR PROCESSING THE TRANSACTION REQUESTS	ARTICLE 12 CRITERIA FOR PROCESSING THE TRANSACTION REQUESTS
① The Bank shall process a Transaction Request upon verification of the Means of Access, such as identify of the account number, password, user number, etc. stated on the Transaction Request against those reported to the Bank.	① The Bank shall process a Transaction Request upon verification of the Means of Access <u>or terminal information</u> , such as identify of the account number, password, user number, etc. stated on the Transaction Request against those reported to the Bank.
③ Notwithstanding paragraph ② above, if the Electronic Documents of the same contents are repeatedly received during the time set by the Bank, the Bank may disuse, at its discretion, other Electronic Documents after undergoing the procedures for verification of real intention of the User for a Transaction Request through telephone or other Electronic Means which can be used for immediate notification to the User.	③ Notwithstanding paragraph ② above, if the Electronic Documents of the same contents are repeatedly received during the time set by the Bank, the Bank may <u>delete</u> , other Electronic Documents after undergoing the procedures for verification of real intention of the User for a Transaction Request through telephone or other Electronic Means which can be used for immediate notification to the User.
④ There could be a delay in withdrawing money at ATMs for about 10 minutes within a certain range in case more than 3 million won is deposited through a single remittance or transfer transaction. Provided, it is not concerned with the case in which checks and bills are deposited.	
⑤ When the Bank withdraws funds from the Withdrawal Account pursuant to the Transaction Request of the User, the Bank may effect such withdrawal without utilizing passbooks, withdrawal request forms or checks, notwithstanding the provisions of the General Terms and Conditions of Deposit Transactions.	④ When the Bank withdraws funds from the Withdrawal Account pursuant to the Transaction Request of the User, the Bank may effect such withdrawal without utilizing passbooks, withdrawal request forms or checks, notwithstanding the provisions of the General Terms and Conditions of Deposit Transactions.
⑥ In case of transactions where the Recipients cannot be confirmed due to the nature of the requested transactions, such as batch Transfer Services and Transfer Services to accounts opened at another bank, etc., the requested transactions shall be processed on the basis of the account numbers of the Recipients.	⑤ In case of transactions where the Recipients cannot be confirmed due to the nature of the requested transactions, such as batch Transfer Services and Transfer Services to accounts opened at another bank, etc., the requested transactions shall be processed on the basis of the account numbers of the Recipients.
⑦ Transfer Services to accounts opened at another bank shall be processed on a same-day basis, provided that in the event the same-day processing is not possible, the requested transactions shall be	⑥ Transfer Services to accounts opened at another bank shall be processed on a same-day basis, provided that in the event the same-day processing is not possible, the requested transactions shall be processed in accordance with paragraph ④ of

<p>processed in accordance with paragraph ④ of Article 19.</p> <p>⑧ In case of Reserved Transfer Services and Reserved Collection Transfer Services, the requested transactions shall be processed only if the Withdrawal Account has sufficient funds to cover the amount requested by the User on the Transaction Request at the time of execution of the requested transactions.</p> <p>⑨ In case of paragraph (7) above, if the requested transfer date falls on a Bank's holiday, then the requested transactions shall be processed on the following Business Day.</p>	<p>Article 19.</p> <p>⑦ In case of Reserved Transfer Services and Reserved Collection Transfer Services, the requested transactions shall be processed only if the Withdrawal Account has sufficient funds to cover the amount requested by the User on the Transaction Request at the time of execution of the requested transactions.</p> <p>⑧ In the case of <u>a Reserved Transfer Services and Reserved Collection Transfer Services, if the transfer designation date is set at the Bank's holiday, the transaction request will be processed on the next business day.</u></p>
<p>ARTICLE 13 CONSENT ON WITHDRAWAL FROM THE WITHDRAWAL ACCOUNT</p> <p>① The Bank may not effect the Collection Transfer Services without the consent of the Payer on withdrawal from the Withdrawal Account, which shall be obtained by any of the following methods:</p> <p>1. Method wherein the Bank receives the written application for withdrawal (this term hereinafter shall include the Electronic Document containing the authorized digital signature) from the Payer; or</p>	<p>ARTICLE 13 CONSENT ON WITHDRAWAL FROM THE WITHDRAWAL ACCOUNT</p> <p>① The Bank may <u>engage in</u> the Collection Transfer Services <u>upon receiving</u> consent of the Payer <u>regarding</u> withdrawal by any of the following methods:</p> <p>1. Method wherein the Bank receives the written application for withdrawal (this term hereinafter shall include the Electronic Document containing the authorized digital signature <u>or other electronic signatures determined by the Bank</u>) from the Payer; or</p>
<p>ARTICLE 14 RESTRICTIONS ON TRANSACTIONS</p> <p>6. In case where a user fails to go through the process of supplementary identity verification provided by the Bank, except for identity verification via access channel. But, this shall not apply in any of the following categories.</p> <p>a. In case where a customer concludes a separate agreement with the Bank since supplementary identity verification is impossible owing to circumstances beyond the customer's control</p> <p>b. In case where it is supposed to receive the results of transfer through text message</p> <p>c. In case where departure has been confirmed</p> <p>d. In case of using braille safety card and security token</p> <p>e. In case of using an OTP device</p> <p>7. In case the Bank determines that provision of services may not be appropriate for reasons of legal restraints placed on withdrawal, violation of the Electronic Financial Transactions Act and other relevant laws, etc.</p>	<p>ARTICLE 14 RESTRICTIONS ON TRANSACTIONS</p> <p>6. In case where a user fails to go through the process of supplementary identity verification provided by the Bank, except for identity verification via access channel. But this shall not apply in any of the following categories.</p> <p>a. In case where a customer concludes a separate agreement with the Bank since supplementary identity verification is impossible owing to circumstances beyond the customer's control</p> <p><u>b.</u> In case where departure <u>from Korea</u> has been confirmed</p> <p><u>c.</u> In case of using braille safety card</p> <p><u>d.</u> In case of using an OTP device</p> <p>7. In case the Bank determines that provision of services <u>is inappropriate</u> for <u>the</u> violation of the Electronic Financial Transactions Act and other relevant laws <u>including the attachment, provisional attachment, preliminary injunction, and other legal restraints placed on withdrawal.</u></p>
<p>ARTICLE 15 EFFECTIVENESS OF PAYMENT</p>	<p>ARTICLE 15 EFFECTIVENESS OF PAYMENT</p> <p>③ When the payment is made in</p>

<p>③ For payment made by other electronic payment means such as the electronic currency or electronic debenture, the payment shall be effective upon inputting the information on amount subject on the Transaction Request on the Electronic Means of a bank with which the account of the Recipient is opened.</p>	<p><u>advance electronic prepaid payment means and electronic money, the payment becomes effective when the information on the transaction order amount reaches the Electronic Means designated by the recipient.</u></p> <p>④ For payment made by other electronic payment means, the payment shall be effective upon inputting the information on <u>the amount of</u> the Transaction Request on the Electronic Means of a bank with which the account of the Recipient is opened.</p>
<p>ARTICLE 16 REVOCATION OF THE TRANSACTION REQUESTS</p> <p>⑤ Neither death or adjudication of quasi-incompetency or incompetency of the User nor dissolution, bankruptcy or merger of the User or the Bank by itself will have the effect of revoking or modifying the Transaction Requests or affect the powers of the Bank.</p>	<p>ARTICLE 16 REVOCATION OF THE TRANSACTION REQUESTS</p> <p>⑤ Neither death <u>nor</u> adjudication of quasi-incompetency <u>nor</u> incompetency of the User nor dissolution, bankruptcy <u>nor</u> merger of the User <u>nor</u> the Bank by itself will have the effect of revoking or modifying the Transaction Requests or affect the powers of the Bank.</p>
<p>ARTICLE 17 VERIFICATION OF THE TRANSACTION RESULTS</p>	<p>ARTICLE 17 VERIFICATION OF THE TRANSACTION RESULTS</p>
<p>ARTICLE 18 CORRECTION OF ERRORS</p> <p>① When the User learns that there was an Error in the Electronic Financial Transaction, he/she may request the Bank to immediately correct the Error. In such case, the Bank shall immediately investigate and effect appropriate corrections, such as verification of money transfer course and restriction on withdrawal there of, and shall notify the User of the results of corrections within two (2) weeks from the receipt of such request.</p> <p>② When the Bank learns that there was an Error in the Electronic Financial Transaction, it shall immediately investigate and effect appropriate corrections to the processed transaction, and shall notify the User of the results of corrections within two (2) weeks there from.</p>	<p>ARTICLE 18 CORRECTION OF ERRORS</p> <p>① When the User learns that there was an Error in the Electronic Financial Transaction, he/she may request the Bank to immediately correct the Error. In such case, the Bank shall immediately investigate and effect appropriate corrections, such as verification of money transfer course and restriction on withdrawal there of, and shall notify the User of the <u>causes and</u> results of corrections within two (2) weeks from the receipt of such request.</p> <p>② When the Bank learns that there was an Error in the Electronic Financial Transaction, it shall immediately investigate and effect appropriate corrections to the processed transaction, and shall notify the User of the <u>causes and</u> results of corrections within two (2) weeks there from.</p>
<p>ARTICLE 19 HANDLING AT THE TIME OF ACCIDENT OR IMPEDIMENT</p> <p>④ In the event that the Electronic Financial Transactions cannot be processed as requested on the Transaction Request due to telecommunications impediment or other causes, the Bank shall deposit the money back to the Withdrawal Account and notify the User of such fact to the reported contact point of the User.</p>	<p>ARTICLE 19 HANDLING AT THE TIME OF ACCIDENT OR IMPEDIMENT</p> <p>④ In the event that the Electronic Financial Transactions cannot be processed as requested on the Transaction Request due to telecommunications impediment or other causes, the Bank shall deposit the money back to the Withdrawal Account and notify the User of such fact to the reported <u>final</u> contact point of the User.</p>
<p>ARTICLE 20 INDEMNIFICATION</p> <p>① If the User has suffered any damages from an accident arising out of forgery or alteration of the Means of Access, or an accident arising in the course of execution of agreement or transmitting or processing of the Transaction Request by the electronic means, or an accident arising from the use of the Means of Access that has been acquired by false or illegal means breaking in the Information and Communication Network as defined under the</p>	<p>ARTICLE 20 <u>COMPENSATION AND INDEMNIFICATION</u></p> <p>① <u>The Bank compensates the User for damages if a third party uses the Means of Access and causes damage to the User after receiving a notice of loss or theft of the Means of Access from the User.</u></p> <p>② <u>The Bank compensates the User for damages in the event of damage as indicated in the above paragraph, caused</u></p>

Article 2 (1) 1. of the 'Information and Communication Network Use And Protection Of Information Law', the Bank shall be liable for amount of such damages together with interests accrued there on calculated at the rate of a one-year time deposit, provided that if the amount of the damage caused to the account concerned by such wrongful transfer exceeds the amount calculated at the rate of a one-year time deposit, then the Bank shall compensate the actual damage amount.

② Notwithstanding paragraph (1) above, the Bank shall not be held liable for all or any part of the damages suffered by the User in any of the following cases:

1. In case of (i) acts of God, war or terror or (ii) force majeure such as stoppage of power supply, fire, destruction of building, or other events that is not attributable to the Bank;

2. In case that the User lends, entrusts, assigns or encumbers to a third party the Means of Access;

3. In case that the User divulges or discloses his/her Means of Access to a third party, or permits such divulgement or disclosure even though the User knew or could easily know that such third party could do, without authorization, the Electronic Financial Transactions by using the Means of Access of the User; or

4. In case that any events prescribed in the Article 9 (1) 3. of the Electronic Financial Transactions Act has been occurred due to the User's denial to the Supplementary identity verification for strengthening of security without a reasonable cause.

5. In case that the User takes one of the actions as follow with respect to the means or information that used for the Supplementary identity verification;

a. Divulgement or disclosure

b. Lending, entrusting, assignment or providing as a collateral

6. In case that the User, which is a juristic person (except the small enterprises as set forth in Article 2(2) of the Framework Act on Small and Medium Enterprises), has suffered the damages but the Bank has fulfilled its obligations of due care as reasonably requested, such as establishment of, and thorough compliance with, the security proceedings in order to prevent any accident.

③ In case that the Bank is notified from the User of the theft or loss of the Means of Access, the Bank shall compensate the amount of damages suffered by the User out of use of the Means of Access by a third party from the time of receipt of such notice.

by an accident under any of the following subparagraphs.

1. Accidents caused by forgery or alteration of Means of Access.

2. Accidents that occurred in the process of electronic transmission or processing of a contract or transaction instruction.

3. Accidents occurred due to the use of Electronic Means for Electronic Financial Transactions or Means of Access obtained by false or other fraudulent means by breaking into the Bank's information and communication network pursuant to Article 2 (1) 1 of Act on Promotion of Information and Communications Network Utilization and Information Protection Act

③ In the event of financial damage pursuant to paragraphs (1) and (2), the relevant amount and the elapsed interest calculated at the one-year fixed deposit rate shall be compensated. However, if the amount of damage exceeds the amount calculated by the relevant amount and the one-year fixed deposit rate, the actual loss amount is compensated.

④ Notwithstanding the provisions of paragraph (2), the Bank shall not bear all or part of its responsibility even if the User suffers damage if the Bank can prove the following acts were conducted by the User intentionally or negligently.

1. Where the User lends or delegates the use of the Means of Access to a third party or provides it for the purpose of transfer or furnishing security. (Excluding transfer of prepaid electronic prepaid payment means or electronic money as collateral pursuant to Article 18 of the Electronic Financial Transactions Act.)

2. In a case where the User leaks, exposes, or neglects his/her Means of Access even though a third party knew or could easily recognize that he/she could conduct Electronic Financial Transactions using the User's Means of Access without authority

3. In the case where an accident occurs because the Bank rejects additional security measures required in advance for Electronic Financial Transactions to strengthen security, in addition to verifying the identity, authority, and transaction instructions of the User through the Means of Access

4. In a case where an accident occurs because the User commits any of the following acts on media, means, or information used for additional security measures under subparagraph 3

a. An act of leakage, exposure, or negligence

b. The act of lending or delegating

	<p><u>the use thereof to a third party or providing it for the purpose of transfer or security.</u></p> <p><u>5. In the event of damage to a corporation (excluding small businesses pursuant to Article 2 (2) of the Framework Act on Small and Medium Businesses), the Bank has reasonably fulfilled its duty of care, such as establishing security procedures to prevent accidents</u></p>
ARTICLE 21 PROVISION OF TRANSACTION RECORDS AND DATA	ARTICLE 21 PROVISION OF TRANSACTION RECORDS AND DATA
ARTICLE 22 MAINTENANCE OF TRANSACTION RECORDS	ARTICLE 22 MAINTENANCE OF TRANSACTION RECORDS
ARTICLE 23 METHOD AND EFFECT OF NOTICE	ARTICLE 23 METHOD AND EFFECT OF NOTICE
<p>① In notifying matters in the process of the Electronic Financial Transactions under paragraph ② of Article 17 and paragraphs ④ and ⑤ of Article 19, the Bank shall provide notice either by phone, in writing or through other Electronic Means to the contact point reported by the User.</p> <p>② When the Bank provides a notice in writing, it shall be deemed delivered upon passage of normal time required for such delivery, except in cases of acts of God and other force majeure events.</p> <p>③ In the event that the written notice sent by the Bank under the foregoing paragraph ② does not reach or is delayed in reaching the User due to the User's negligence in notifying any changes pursuant to Article 24, the notice shall be deemed delivered upon passage of normal time required for such delivery.</p>	<p>① In notifying matters in the process of the Electronic Financial Transactions under paragraph ② of Article 18 and paragraphs ④ and ⑤ of Article 19, the Bank shall provide notice either by phone, in writing, or through other Electronic Means to the contact point reported by the User. <u>If a User requests a written notification, the Bank shall notify in writing.</u></p> <p><u>② The Bank's expression of will takes effect only when the notice is reached. However, when general matters such as the transaction result are notified in writing, it is presumed to have reached after the normal mail period. In addition, when the User does not report a change under Article 24, it is deemed to have reached the User.</u></p>
ARTICLE 24 AMENDMENT OF REPORTED ITEMS	ARTICLE 24 AMENDMENT OF REPORTED ITEMS
ARTICLE 25 MATTERS TO BE COMPLIED WITH, ETC.	ARTICLE 25 MATTERS TO BE COMPLIED WITH, ETC.
ARTICLE 26 RECORDING OF THE TRANSACTIONS	ARTICLE 26 RECORDING OF THE TRANSACTIONS
ARTICLE 27 CONFIDENTIALITY	ARTICLE 27 CONFIDENTIALITY
<p>② In case where user's information is robbed or leaked out due to the Bank's negligence in management, the Bank shall assume responsibility for it.</p>	<p>② In case where user's information is robbed or <u>leaked</u> due to the Bank's negligence in management, the Bank shall assume responsibility for it.</p>
	<p><u>ARTICLE 28 CLARIFICATION, DELIVERY AND EXPLANATION OF GENERAL TERMS AND CONDITIONS</u></p> <p><u>① The Bank must clarify the General Terms and Conditions to the User, and at the request, the Bank must issue a copy of the General Terms and Conditions to the User in the form of transmission of electronic documents (including e-mail transmission), facsimile, mail, or direct issuance.</u></p> <p><u>② When a User requests an explanation of the contents of the General Terms and Conditions, the Bank shall explain the important contents of the General Terms and Conditions to the User</u></p>

	<p>in any of the following ways.</p> <p>1. <u>Explain the important contents of the General Terms and Conditions directly to the User</u></p> <p>2. <u>A clear and easy explanation of the important contents of the General Terms and Conditions through the Electronic Means, and an expression of the User's acknowledgement through the Electronic Means.</u></p>
<p>ARTICLE 28 AMENDMENT OF GENERAL TERMS AND CONDITIONS</p> <p>① If the Bank wishes to amend these General Terms and Conditions, it shall post the proposed amendment at its head office and business places and over Electronic Means through which the relevant Electronic Financial Transactions are conducted (in case that such Electronic Means are not amenable for posting the notice, the Electronic Means to which the User may easily access) and give notice to the User at the e-mail address, prior to one (1) month from the amendment date. Should the User express dissent, the Bank shall confirm to the User that the amendment of the General Terms and Conditions has been communicated through an appropriate means. However, if these General Terms and Conditions need to be urgently amended due to changes in laws and regulations or systems, then the Bank shall immediately post such fact over the Electronic Means (for at least one (1) month) and notify the User through e-mail.</p> <p>② The User may terminate the Electronic Financial Transactions not later than one Business Day immediately preceding the effective date of the amendment after posting or notification of the proposed amendment pursuant to paragraph (1) above. If no objection of the User is received by the Bank by such one Business Day immediately preceding the effective date of the amendment, the User shall be deemed to have consented there to.</p>	<p>ARTICLE 29 AMENDMENT OF GENERAL TERMS AND CONDITIONS</p> <p>① <u>If the Bank intends to change the General Terms and Conditions, it must post the contents of the Electronic Financial Transaction one month prior to the change (Electronic Means that are easy for Users to access) and notify the User. However, if the User raises an objection, the Bank shall confirm that the User has been notified of the change in the General Terms and Conditions in an appropriate manner.</u></p> <p>② <u>Notwithstanding paragraph (1), when the General Terms and Conditions are urgently changed to reflect the revised laws and regulations, the changed General Terms and Conditions shall be posted on the Electronic Means for at least one month and notified to the User.</u></p> <p>③ <u>When a Bank posts or notifies paragraphs (1) and (2), it shall notify that "the User may terminate the contract no later than the business day immediately preceding the enforcement date of the changed General Terms and Conditions, and if the User does not object to the changes, he/she shall be deemed to have approved the changes.</u></p> <p>④ <u>The User may terminate the contract of Electronic Financial Transaction from the time the change of General Terms and Conditions is posted or notified to the business day immediately preceding the enforcement date of the changed General Terms and Conditions, and if no objection is raised, the change of General Terms and Conditions is deemed to have been approved.</u></p>
<p>ARTICLE 29 PRIORITY OF APPLICATION</p> <p>③ Those matters not provided for by these General Terms and Conditions nor by individual agreements for Electronic Financial Transactions shall be, in absence of other agreements, governed by the Electronic Financial Transactions Act, other relevant laws and regulations, the Bank's General Terms and Conditions of Deposit-Taking Transaction and General Terms and Conditions of Credit Transactions.</p>	<p>ARTICLE 30 PRIORITY OF APPLICATION</p> <p>③ Those matters not provided for by these General Terms and Conditions nor by individual agreements for Electronic Financial Transactions shall be, in absence of other agreements, governed by the Electronic Financial Transactions Act, other relevant laws and regulations, the Bank's General Terms and Conditions of Deposit-Taking Transaction and General Terms and Conditions of Credit Transactions <u>both for the (Consumer/Corporate).</u></p>
<p>ARTICLE 30 RAISING OF OBJECTIONS AND COOPERATION</p>	<p>ARTICLE 31 RAISING OF OBJECTIONS AND COOPERATION</p>

<p>① In the event that the User has any objection concerning the processing of the Electronic Financial Transactions, he/she may refer the matter to the Bank's grievance board for settlement of the dispute, or may file an application for mediation of the dispute with the Financial Dispute Mediation Committee of the Financial Supervisory Service or with the Consumer Dispute Mediation Committee of the Korea Consumer Protection Board.</p> <p>④ The User shall cooperate for the examination of the Bank and the examination or investigation procedures of the relevant authority relating to the settlement of the dispute, such as indemnification for damages arising out of the accident set forth in paragraph ① of Article 20.</p>	<p>① In the event that the User has any objection concerning the processing of the Electronic Financial Transactions, he/she may refer the matter to the Bank's grievance board for settlement of the dispute, or may file an application for mediation of the dispute with the Financial Dispute Mediation Committee of the Financial Supervisory Service or with the Consumer Dispute Mediation Committee of the Korea Consumer <u>Agency</u>.</p> <p>④ The User shall cooperate for the examination of the Bank and the examination or investigation procedures of the relevant authority relating to the settlement of the dispute, such as indemnification for damages arising out of the accident set forth in paragraph ② of Article 20.</p>
	<p>Article 32 OBLIGATION TO COOPERATE IN ERROR REMITTANCE</p> <p><u>If the User notifies the Bank that the remittance has been made by incorrectly (hereinafter referred to as "error remittance"), such as entering the remittance amount, recipient bank, and recipient account number, the Bank shall take the following measures.</u></p> <p>1. <u>If the remittance bank and the receiving bank are the same, the Bank must immediately inform the recipient of the error remittance and obligation to return such to the Bank and inform the sender that the Bank has contacted the recipient, whether the recipient intends to return, and the reason if the recipient does not intend to return.</u></p> <p>2. <u>If the remittance bank and the receiving bank are different, they must immediately inform the receiving bank that it is an error remittance and inform the sender of the information received from the receiving bank including the fact that the bank has contacted the recipient, whether the recipient intends to return it.</u></p>
<p>ARTICLE 31 GOVERNING LAW These General Terms and Conditions shall be governed and construed in accordance with the laws of Republic of Korea.</p>	<p>ARTICLE 33 GOVERNING LAW These General Terms and Conditions shall be governed and construed in accordance with the laws of Republic of Korea.</p>
<p>ADDENDUM (1) These Terms & Conditions shall come into force on March. 03, 2014.</p>	

