Application for Account Opening

실명확인자	담 당 자	책 임 자

Registered seal or Signature

I agree that Hana Bank's General Terms & Conditions for (Foreign Currency/Trust) Deposit Transaction and Terms & Conditions for relevant deposit (trust) product shall apply, and I hereby make an application as described below.
※ In the case of existing customers, customer information will be automatically changed according to what is provided below.

Common Required Information

Name (Company Name) | Date of Birth (Business Registration No.)

Mobile Phone ( ) - ☐ Smartphone ☐ Non-smartphone ☐ SKT ☐ LGU+ ☐ KT ☐ Other ☐ No change in customer information

E-mail @ Payday

Address: Home / Office (Providing company and division names in the office address helps to ensure accurate mail delivery.)

Phone: Home ( ) - / Office ( ) -

Mailing to ☐ Home ☐ Office ☐ Don't Receive | Calling to ☐ Home ☐ Office ☐ Mobile ☐ Don't Receive

Occupation ☐ Salaried Employee ☐ Professional ☐ Business Owner ☐ Public Servant ☐ Pensioner ☐ Homemaker ☐ Student ☐ Other

Registered seal

Signature

Application for Opening of Instant-Access Account and Time/Installment Deposit Account

	Product Name	Enrollment Amount (Monthly Installment)	Contract Period	Installment	Interest (Rate) Application	Interest Receipt (Pension)	Tax-Free Savings (Pension)	Customer Confirmation
	Deposit Account for Monthly Interest and C/C Terminated	Withdrawal Account for Monthly Payment			Transfer Date	Transfer Amount	Transfer Period	
①	☐ Bankbook Issuance	₩		☐ Regular ☐ Free	☐ Fixed ☐ Floating(mth)	☐ Maturity ☐ Annual capitalization ☐ ( ) mth	Limit : ₩	(Sign)
	(Limited to applicant's own account)					₩	. . ~ . .	
	Contract documents	I have received an explanation of and fully understand the aforementioned product, and I have also received a ☐ Product Guide and ☐ Product Terms & Conditions.				Receipt channel	☐ e-mail ☐ Text message(Kakaotalk) ☐ Branch	☐ I have received an agreement
②	☐ Bankbook Issuance	₩		☐ Regular ☐ Free	☐ Fixed ☐ Floating(mth)	☐ Maturity ☐ Annual capitalization ☐ ( ) mth	Limit : ₩	(Sign)
	(Limited to applicant's own account)					₩	. . ~ . .	
	Contract documents	I have received an explanation of and fully understand the aforementioned product, and I have also received a ☐ Product Guide and ☐ Product Terms & Conditions.				Receipt channel	☐ e-mail ☐ Text message(Kakaotalk) ☐ Branch	☐ I have received an agreement
③	☐ Bankbook Issuance	₩		☐ Regular ☐ Free	☐ Fixed ☐ Floating(mth)	☐ Maturity ☐ Annual capitalization ☐ ( ) mth	Limit : ₩	(Sign)
	(Limited to applicant's own account)					₩	. . ~ . .	
	Contract documents	I have received an explanation of and fully understand the aforementioned product, and I have also received a ☐ Product Guide and ☐ Product Terms & Conditions.				Receipt channel	☐ e-mail ☐ Text message(Kakaotalk) ☐ Branch	☐ I have received an agreement

Automatic Transfer of Fixed-Amount Installment Deposit at Maturity: ☐ Maturity Date ☐ Deferred Maturity Date (limited to account whose installments are fully paid before maturity)

Requested Area (㎡) <Based on exclusive-use area>: ☐ 85㎡ or less ☐ 102㎡ or less ☐ Over 85㎡ but 135㎡ or less ☐ Over 135㎡

Linked withdrawal of opening amount [Permitted only when depositor opens an account]: Withdrawal Account [ ] Withdrawal Amount [① ② ③] ☐ Request

※ I agree that funds shall be withdrawn without bankbook/seal/password and credited to the new account, and also acknowledge that the password for the new account is the same as that for the withdrawal account.

Request text-message (SMS) notice when the account matures: I request that the Bank send me a text-message (SMS) when the deposit product (including trust) in my name expires. ※ SMS is sent based on information registered with the Bank. ☐ Request

☐ I request/agree to an inquiry of my financial information at other banks to confirm the contract amount / limit / duplication of tax-free savings / Worker's Asset Building Savings / housing subscription deposit product.

☐ I shall raise no objection to a set-off of this deposit in the event that loans, outstanding guarantees, and credit card debt owed to your bank reaches the repayment deadline or falls under debt acceleration.

☐ I have received an explanation that customer information may be provided and used by and between Hana Financial Group and its subsidiaries in accordance with Article 48-2 of the Financial Holding Companies Act, as well as the policy on management of customer information, and I confirm that I have received the policy.

MM DD YYYY

Applicant : (Sign)

(Smartphone/Internet)

(Phone Banking)

(Cash IC Card)

(e-bankbook)

(Mobile IC Chip)

(Other)

Account No.	Interest Rate	Period	Initial Transaction Date	Date of Operation	Date of Opening
Automatic Transfer / Account No.	Account Item		Deposit/Trust Amount	Certificate No.	Payment Deadline
Category	Profit Handling Method	Contract (Confirmation) Amount		Time	Employee Number

This application has been revised on March 25, 2021 in accordance with the Financial Consumer Protection Act
3-08-0026(2-1) (210×297/ver07) 모조100g/㎡ (2021.03 개정)
(보존년한 : 해지일로부터 5년)

하나은행

Application for Electronic Banking Service

Category	☐ New ☐ Withdrawal Account Addition	Service Type	☐ Internet/Smartphone/HAI Banking ☐ Phone Banking ☐ Internet/Smartphone/HAI Banking Inquiry ☐ Quick Account Inquiry Service (Internet)
User ID	(6 to 15 characters, in English or English + numbers)	Transfer Limit	☐ Smartphone/Mobile Banking (Per Day: KRW) (Per Transaction: KRW)
Security Device	☐ Security Card ☐ OTP ☐ Braille Security Card		☐ Phone Banking (Per Day: KRW) (Per Transaction: KRW)
Prior Consent to Digital Certificate Issuance	☐ Yes ☐ No		
Request for HAI Banking deposit account	☐ Registration 1) 2) 3) 4) ※ HAI Banking is an AI-based chat-type financial service in which transactions such as remittance, inquiry, etc. can be conducted via text messaging, etc. and is subject to the General Terms & Conditions for Electronic Banking Transactions and Terms & Conditions for the Use of Electronic Banking Service.		

☐ I request to register an e-banking User Password via electronic device (Internet/smartphone/ARS) by means of identity verification procedure within 3 business days of completion of enrollment (* Available to those with a mobile phone registered in their name).

I was provided an explanation of the Terms & Conditions for Service and also received the Terms & Conditions along with a security device when applying for the service.

Applicant : (Sign)

Application for Financial IC (Integrated Chip) Card / Non-Device-Based Service

☐ Cash IC Card ☐ Electronic bankbook ☐ Electronic cash (K-Cash) ☐ Add to withdrawal account (Cash IC, e-passbook, mobile IC) ☐ Non-passbook/non-card service ☐ ATM withdrawal service

(Note on e-passbook (up to 6 Korean letters):) (English Name (when issuing e-cash):)

I was provided an explanation of the contents of the Terms & Conditions for Service. I also received the Terms & Conditions together with the card.

Applicant : (Sign)

Customer Idenfication

In accordance with the Act on Reporting and Using Specified Financial Transaction Information, the customer is required to describe the following information for the purpose of customer confirmation/verification when conducting transactions with the Bank. The Bank may request additional data to verify the information provided herein. If the customer declines to submit the requested information or if customer confirmation/verification is not sufficiently done, financial transaction(s) may be delayed or denied. Any information or data provided by the customer shall be protected under relevant laws including the Act on Real Name Financial Transactions and Guarantee of Secrecy.

Individual	Status of assets		☐ Less than KRW 1 billion ☐ KRW 1 billion ~ less than KRW 10 billion ☐ KRW 10 billion ~ less than KRW 100 billion ☐ KRW100 billion or more
	Whether the customer is a beneficial owner		☐ Yes ☐ No (Name of beneficial owner: Identification number:)
Corporation	Confirmation of beneficial owner (Person with ultimate control/ownership of corporation)	Subject to omission	☐ State or local government, ☐ Public body ☐ Financial company ☐ Corporation subject to submission of a business report, under Article 10-5 of the Act on Reporting and Use of Specified Financial Transaction Information
		Beneficial owner	☐ Largest shareholder ☐ Person with authority to appoint a majority of CEO/executive officers ☐ Person in actual control of corporation ☐ Other ( ) Documents confirmed Name / Date of birth / Nationality / Shareholding ratio
Both Individual/Corporation	Purpose of transaction	Account opening (deposit, loan, etc.)	☐ Salary & living expenses (operating costs) ☐ Savings & investment ☐ Insurance premium payment ☐ Public fee payment ☐ Credit card bill payment ☐ Repayment of loan principal/interest ☐ Business transaction ☐ Other ( )
	Sources of financing		☐ Labor/pension income ☐ Retirement income ☐ Business income ☐ Real estate lease income ☐ Income from real estate assignment ☐ Financial income (Interest & dividends) ☐ Inheritance/bequeathal ☐ Income from transfer of temporary assets ☐ Other ( )
	Whether or not handling virtual currency		☐ Yes ☐ No
Other	Confirmation of non-profit organization status		Have you collected or used "funds' for the purpose of a non-profit entity with an academic, religious, charitable, cultural, social purpose, etc.? ☐ Yes (Non-profit organization) ☐ No (Not subject to non-profit organization)

Renewal at Maturity (In case of available products)	Renewal	☐ Principal ☐ Principal + Interest ☐ Payment of Principal & Interest	Deposit Account		Renewal Frequency / Time(s)
	[Requested Product] ① Product name ② Product name ③ Product name Renewal shall be made for the same period as the original contract period and is subject to the interest rate as of the date of renewal				Applicant : (Sign)

[Confirmation of overseas resident] Are you a U.S. taxpayer [U.S. citizen (includes dual nationals), U.S. permanent resident, or U.S. resident for tax purposes] or a resident of a country other than the U.S. in which you have the duty of tax payment or for tax purposes? ※ If you are a foreigner or marked [Yes], please prepare a separate form for identity verification (FATCA · CRS Self-Certification Form for Individual & Sole Proprietor)	☐ Yes ☐ No
[Depositor Protection System] I hereby confirm that I have received an explanation of and understand whether the financial product that I am enrolling in is subject to depositor protection and, if so, what is the maximum amount protected (KRW 50 million per person including principal and interest). Housing subscription savings deposit is not protected by the Korea Deposit Insurance Corp. under the Depositor Protection Act, but managed by the government as the financial source of the National Housing Fund.	☐ I have received an explanation and understand
[Confirmation of ban on illegal/law-evading transactions under a borrowed name] In accordance with Article 3 Paragraph 3 of the Act on Real Name Financial Transactions and Guarantee of Secrecy, no person shall perform financial transactions under the real name of another person for the purpose of concealing illegitimate property, money laundering, financing terrorism, and evading compulsory execution and other evasions of the law. A person who violates the provisions shall be punishable by imprisonment for not more than five years or a fine not exceeding KRW 50 million. I have received a complete explanation of the foregoing information from the financial institution and I understand it, and I hereby confirm that I have received an explanation in accordance with Article 3 Paragraph 6 of the Act.	☐ I received an explanation
[Confirmation of prohibition of assignment/lending of passbook (When opening an instant-access account)] (Required) The assignment of a passbook/bank card to another person may subject the account holder to responsibility for damage compensation or punishment under the Electronic Banking Transactions Act, and such assignment may lead to restrictions on banking transactions such as account opening under the Terms & Conditions for an Instant Access Deposit.	☐ I received an explanation

I hereby confirm that I have received a complete explanation of the aforementioned matters from the financial institution and that I understand it.

Depositor : (Sign) Proxy : (Sign)

Power of Attorney

Proxy's Profile	Name		Date of Birth	Phone No.	Optional
	Relation to Principal		Address	Optional	

I hereby authorize the proxy to conduct all acts including identity verification regarding the account opening. Delegator (Depositor) (인)

(Other)

Account No.	Interest Rate	Period	Initial Transaction Date	Date of Operation	Date of Opening
Automatic Transfer / Account No.	Account Item		Deposit/Trust Amount	Certificate No.	Payment Deadline
Category	Profit Handling Method	Contract (Confirmation) Amount		Time	Employee Number

This application has been revised on March 25, 2021 in accordance with the Financial Consumer Protection Act
3-08-0026(2-2) (210×297/ver07) 모조100g/㎡ (2021.03 개정)
(보존년한 : 해지일로부터 5년)

하나은행

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Debit Card Application Form

* In accordance with the Act on the Reporting and Utilization of Specific Financial Transaction Information, the client information data is collected for customer identification, and if it is not provided or verified, the financial transaction will be rejected or suspended.
* Applications received will not be returned, and if the membership registration is not completed, documents will be safely eliminated.
* In case you own more than two cards your credit rating and credit limit may be affected. Excessive use of credit cards can become a threat to the stability of household economy.

Mandatory fields

Completing the following corresponds to conclusion of an agreement on card product and services.

The fields in green are mandatory.

Name in Korean	Name in English * As in passport	Temporary ID No.	080-899-1100 * Create temporary ID No. in order to prevent the excessive exposure of resident registration No.
Home Address		Telephone Number	
Payment Alert	☐ Smartphone app * Free of charge ☐ SMS * 300 KRW/month ☐ SMS * Free of charge, only covers transactions 50,000 KRW	Mobile Phone Number	- - * Mobile phone no. is needed to join Hana Members or to receive SMS Notification service
Settlement Date	☐ 1st ☐ 7th ☐ 13th ☐ 17th ☐ 21st ☐ 23rd ☐ Others( )	☐ SKT ☐ KT ☐ LG U+	
Settlement Account	☐ Hana Bank ☐ Others ( ) Account No. ( ) * The application of direct debit account will be applied to all credit cards		
Billing Method	☐ kakao app + E-mail ☐ Text message ☐ Mobile app + E-mail ☐ E-mail ☐ None ☐ Office ☐ Home	E-mail Address	* Mandatory if the billing method is e-mail or mobile app.

Optional fields

The following items are not mandatory, please fill in as needed.

Please provide work information for billing statement mailing to work address.

Company Name		Division		Position/Title	
Address				Office Phone Number	

Please complete the following if applying for a Family card.

Family Card	Relationship	Name in Korean	Name in English * As in passport	Temporary ID No. 080-899-1100	Mobile ☐ SKT ☐ KT ☐ LG U+

Card product /Service application details

* Transportation card payment amount and issuance fee(2,000 KRW) will be withdrawn on the settlement date.

Name of Card	☐ Hana Members 1Q ☐ Modoo Ilsang ☐ kakaopay ☐ VIVA X ☐ ChukDeok ☐ Gilhantong	Other card	* Please write down the name of card you wish to issue, if you wish other card. ☐ Name of card ( )
Global/Local	☐ Global brand ( ) ☐ Local * I have a thorough understanding about the product details, such as different benefits and fees between global and local brands, and I apply for a credit card.		
Card Sent To	☐ Home ☐ Office ☐ Hana Bank's branch ( )	Hana 1Q Pay	
Optional Function	☐ Transportation ☐ Cash withdraw * Limited to customers using Hana Bank account for card settlement		
Substitute for mailing	* In order to prevent personal information leakage and enhance customer convenience, if the payment amount is less than 100,00 won, we will send the billing statement by mobile phone message in replacement of mailing. ☐ I Agree	Agree to receive Mobile Terms and Conditions	☐ I Agree

* I have confirmed the veracity of above information that the applicant is in a family relationship with the application for the family card, and have been fully informed of the contents of the product manual and the member's obligation to use the additional service.
* I consent automatic transfer withdrawal for the payment from my account and I am confirmed, Hana Bank Debit Card Clause will be applied for Debit Card transactions including cash withdrawal.
* I agree that the issuance fee(2,000 won) will be charged based on Article 3.1 of the Debit card personal Membership Terms and Conditions when issuing a debit card.
* I have received a full explanation that provision and use of customer information are permissible between a holding company and its affiliates in accordance with Article 48-2 of the Financial Holding Company Act. And I confirm that I have been informed of and received the Guidelines on Handling of Customer Information.
* I agree that the card can be delivered to another resident of my address (incl. colleagues at my workplace) if I am unable to accept the card in person at the time of card delivery.
* I and my family member confirm that we are the actual owner under the Act on Reporting On and Use of Specific Financial Transaction.
* I agree the cardholder information to be changed as written above if I were not a new cardholder.

MM DD YYYY

Applicant name (Signature)

Applicant Name (Family member) (Signature)

Receipt of Debit Card

Card Recipient ☐ Card Holder ☐ Family Member

* I confirm that I have read and understand the information provided above and have received the card.

MM DD YYYY

Applicant name (Primary) : (Signature)

Applicant Name (Family member) (Signature)

Special Note

* In case of foreigner, please provide nationality with passport number.

Ver.11

For Staff Only

본인확인	☐ 주민등록증 (발급일자/발급기관 : /) ☐ 운전면허증 (증번호 :) ☐ 기타 ( )	본인확인자	직원번호/성명 (서명/인)
		재직확인자	직원번호/성명 (서명/인)
직업구분	☐ 급여생활자 ☐ 자영업자 ☐ 은행거래자 ☐ 재산세 ☐ 배우자자격 ☐ 공무원 ☐ 전문직 ☐ 기타( )		대한민국정부 인지세 1,000원 남대문세무서장 추납승인 20세년 1호
권유자	직원번호/성명 (서명/인)	소속	직무코드

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Mandatory consent to personal(credit) information

Consent to below items required for issuance of card and continuance of services

1. Matters on the required collection and use of personal (credit) information

If HanaCard("Company")wishes to collect and use my personal (credit) information in regard to (financial) transactions with the company(including BC Card in the case of Hana BC; hereinafter the same shall apply), the Company shall obtain my consent pursuant to Articles 15, 22, and 24 of the Personal Information Protection Act, and Articles 32, 33 and 34 of the Use and Protection of Credit Information Act. I hereby agree that the Company may collect and use my personal (credit) information as described below.

Purposes of collection/use of personal (credit) information

To conclude/maintain/execute/manage/improve a contract, provide requested products and services, fulfill legal obligations, conduct investigations into any act that disturbs the order of the credit market, address conflicts, provide phone consultation service, handle civil complaints, and verify identity.

Personal (credit) information items subject to collection/use

① Personal identification information : Name, resident registration number, Date resident registration issued, contact points (i.e., mobile, home, office), address (home, office), e-mail, Name of / position / title of job, gender, nationality, driver's license number, passport number, Alien registration number, voice data, mobile phone-related information (UICC), CI, I-pin number
② Credit transaction information : Information determining the details of transactions such as types/period/ amount/limit of financial transactions, including loans extended from the Company and other financial institutions before/after this transaction, guarantees, collateral provided, credit card, and installment financing
③ Credit standing information : Information for determining credit standing – Credit rating, credit inquiry record, debt restructuring agreement, delinquency, bankruptcy, performance by subrogation, and any other acts that disturb the order of the credit market, their time of occurrence/resolution, etc.
④ Credit capacity information : Information used to determine credit transaction ability such as total property/liabilities/ income, tax payment history, etc.
⑤ Information from public institutions : Information held by public institutions used to determine identity verification, credit standing and transaction capability, such as information regarding a court's ruling/decision, delinquency, resident registration, social insurance · public charges, administrative actions, etc.
⑥ Recurring payment information **(only when applying for automated payment service)** : Name of subscriber, resident registration number, mobile phone carrier, phone number, telecom charges, electricity usage, gas usage
⑦ Family card information **(only when applying for a Family card)** : Name of Card, requested credit limit, name, resident registration number, phone number, address, relationship to card holder
⑧ Other information provided regarding conclusion/maintenance/execution/management/improvement, etc. of contract
※ Name of individual information subject to identity verification, credit transactions, credit standing, credit capability, and information held by public institutions is omitted hereinafter.

Duration of retention and use of personal (credit) information

For 5 years from date of termination (Closing from membership or settlement of disputes over claims and obligations)
(Provided that duration is stipulated otherwise in the relevant law, it shall apply)

* I hereby consent that the (Hana Card)Company checks with a financial institution where settlement account is opened whether the (settlement) account is registered as overdraft account in order to use it as data for explaining product details like interest rate, etc. when issuing a Debit card in accordance with Article 50-11(Duty to Explain) of the Specialized Credit Financial Business Act.
* I hereby consent to the Company's handling of my identity verification information listed below for the aforementioned purposes.
  - Identity verification information: Resident registration number, driver's license number, passport number, alien registration number

☐ I agree ☐ I do not agree

Applicant name (Signature)

Applicant Name (Family member) (Signature)

2. Matters on Inquiry into Personal (Credit) Information

I hereby consent to the Company's inquiry into my credit information with credit bureaus and credit information collection agencies, and verifying my identity through public institutions as described below, in accordance with Article 32 Paragraph 2 of of the Use and Protection of Credit Information Act and Article 24 of the Personal Information Protection Act. This consent also applies to the addition/replacement/renewal of a credit card.

Personal (credit) information subject to inquiry : Identity verification information, credit transaction information, credit standing information, credit capacity information, information held by public institutions

Purpose of inquiry : To conclude/maintain/execute/manage/improve contract

Validity period of inquiry consent : To conclude/maintain/execute/manage/improve contract
However, if this agreement is not concluded, the effect of the consent shall be annulled from that time.

* I hereby consent to the Company's handling of my identity verification information listed below for the aforementioned purposes.
  - Identity verification information : Resident registration number, driver's license number, passport number, alien registration number
* Limited to those who apply for a debit card that features a post-paid transit function.

☐ I agree ☐ I do not agree

Applicant name (Signature)

3. Matters on the Required Provision of Personal (Credit) Information

My personal (credit) information the Company obtains in connection with this agreement requires my prior consent before the company provides it the third party in accordance with Articles 17, 22 and 24 of the Personal Information Protection Act, and Article 32 of the Use and Protection of Credit Information Act, I to hereby consent to the provision of my personal (credit) information to the third party as described below:

Provide personal (credit) information to credit information collection agencies and credit bureaus

① Parties provided
  - Credit information collection agency:Korea Credit Information Services(Article 25 and Article 25-2 of the Use and Protection of Credit Information Act)
  - Credit bureaus : NICE, Korea Credit Bureau (Article 4 of the Use and Protection of Credit Information Act)

② Purposes of provision :
  - Credit assessment, credit inquiry including identity verification, maintenance/ex post facto management of this agreement and other agreements preceding this agreement

2021.06 개정 Ver.11
[보존년한 : 발효일로부터 5년] 7-01-039-1-000-02-01-02

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– Business conducted by credit information collection agencies, such as management/use of credit information

③ Information provided: Identity verification, credit transactions, credit standing, credit capability, information from public institutions

④ Duration of retention and use

– Credit information collection agencies, credit bureaus: for the period stipulated under the Use and Protection of Credit Information Act and other relevant regulations

Provision of personal(credit) information to the Credit Finance Association, etc

① Parties provided

– Credit Finance Association
– National Tax Office, Korea Customs Service, Ministry of the Interior, National Health INSURANCE Service, etc.
– Card-only credit firms and universal banks that receive information via Credit Finance Association: Lotte Card, BC Card, Samsung Card, Shinhan Card, Woori Card, Hyundai Card, KB Card, NH Bank, Citibank Korea

② Purpose of provision

– To perform the legal obligations of the Credit Finance Association in accordance with the laws, including the Act on the Submission and Management of Taxation Date and the Specialized Credit Financial Business Act
– To provide service requested by parties that conclude/maintain a credit card agreement, exchange information between card companies

③ Information provided

– Transaction details, identity verification, and other information needed to review transaction details

④ Duration of retention and use

– for the period stipulated in the Use and Protection of Credit Information Act, Personal Information protection Act, and other relevant laws and regulations

Provision of personal (credit) information to enable purpose of transactions (provision to companies entrusted to handle business, etc.)

① Parties provided

– Judicial scriveners, Identity verification Institution, law firms, and other companies engaged in verifying identity, managing (data entry, scanning, keeping and discarding) documents (i.e. application forms), card delivery, sending/returning mail (statements, etc.), managing mem berships (Bank, BC Card), providing phone consultations, handling IT processes/ development/maintenance, sending email/text messages/mobile coupons, performing merchant business (brokerage, slip management, transactions, maintenance, e-payment service), providing ATM service, handling withdrawal of settlement funds, collecting debts, conducting due diligence of liquid assets, sending of gifts/promotional materials, operating shopping site (Welfare Mall), providing travel services, conducting insurance agency-related business, preparing phone-recording data, operating a recording server, managing customer service quality (monitoring call quality), providing virtual phone number service, maintaining back-up data, billing/collecting telecommunications fee, and providing support for VAT refund
– Company/institution of my employment, merchants, card holder

② Purpose of provision

– To conduct business needed to verify identity, Collecting CI(DI) information linked to IN verification, manage application forms and other documents (data entry, scanning, maintaining, discarding), delivery of cards, sending/returning mail (statement, etc.), managing memberships, providing phone consultation, handle IT process/development/maintenance, sending email/text message/mobile coupon, conducting merchant-related business (brokerage, slip management, transactions, maintenance, e-payment service), providing ATM service, handling withdrawal of settlement funds, collecting debt, conducting due diligence of liquid assets, sending gifts/promotional materials, operating a shopping site (Welfare Mall), providing travel services, conducting insurance agency-related business, taking legal actions, furnishing legal advice, preparing phone recording data, operating a recording server, managing customer service quality (monitoring call quality), providing virtual phone number service, maintaining back-up data, billing/collecting telecommunications fees, providing support for VAT refunds
– To confirm my employment status, settle disputes with merchants, provide a statement of a Family card

③ Information provided: Information for which consent to required collection and use is provided

④ Duration of retention and use : Until the service agreement is terminated or the service completed (Unless otherwise stipulated under relevant law)

To maintain services requested by the Applicant (Limited to services requested by the Applicant)

① Parties provided: Companies providing requested services (Recurring payment through cards such as transit cards · Hi-pass, mobile, gas, electricity, etc., issuance/use of mobile card)

② Purpose of provision: To maintain services requested by the Applicant

③ Information items provided: Information items provided differ based on services. In the case of issuance/use of a mobile card, identity verification information is provided.

④ Duration of retention and use: Until service is discontinued at the Applicant's request

Provision of personal (credit) information to implement services linked to banks (limited to those using banking products such as settlement account, credit/deposit, etc.)

① Parties provided : Hana Bank ② Purpose of provision: Alliances · discount service, payment of expenses

③ Information provided : Resident registration number, card number, business registration number, card product name, account number, name of settlement bank, History of card usage

④ Duration of retention and use: Up to 6 months from the date transaction ends (date product is terminated)

* I hereby consent to the Company's handling of my identity verification information listed below for the aforementioned purposes.

– Identity verification information: Resident registration number, driver's license number, passport number, alien registration number

☐ I agree ☐ I do not agree

Applicant name (Signature)

Applicant Name (Family member) (Signature)

※ In the event of any change(s) in the aforementioned matters, the Company shall provide details of the changes on the Company's website. If this agreement is not concluded, this written consent will be invalid from that time.

※ You may choose not to consent. By doing so, however, you may be unable to establish or maintain a contract.

2021.03 개정 Ver.11
[보존년한 : 탈회일로부터 5년] 7-01-038-1-000-02-01-03

곰*아/0110224**/2021-06-02 15:50

본 문서는 하나은행의 자산입니다. 행외 반출시 각별한 주의를 요망합니다.

Optional Consent to the Personal (Credit) Information

You may refuse to the optional consent to the collection and use of personal (credit) information. If you refuse, there will be a limit to the benefits, such as promotional messages for new products (services), appreciation events (discounts, point accrual, interest free installment payments, etc.), additional services (giveaways, discount coupons, etc.) and information on insurance products. However, there are no disadvantages in relation to the financial transactions.

1. Matters on the optional collection and use of personal (credit) information

Collection and use of personal (credit) information for the purpose of providing information on credit card products and promotions

① Purpose of collection and use of personal (credit) information : To promote the company or affiliated companies' products and services and/or conduct R&D for products, services and market research
② Personal (credit) information to be collected and used : Required personal (credit) information that customer has consented to the collection and use thereof.
③ Duration of retention and use of personal (credit) information : until contract termination date

☐ I agree ☐ I do not agree

Collection and use of personal (credit) information for the purpose of promoting products/services other than credit Card products

① Purpose for collection and use of personal(credit) information
– Marketing activities regarding the incidental business of credit card company such as travel agency, mail-order business, etc.
– Company's Activities to introduce and sell the insurance products, to provide the insurance services as an insurance agency and to make an inquiry on insurance information of Korea Insurance Development Institute(KIDI) network.
② Personal (credit) information to be collected and used : Personal (credit) information that Applicant has consented in section of Required consent to personal(credit) information.
③ Duration of retention and use of personal (credit) information : until contract termination date

☐ I agree ☐ I do not agree

Information that is beneficial to customers such as marketing activities and affiliate benefits shall be provided through the channels selected by you.

Select Methods	Partial consent (☐ Telephone ☐ SMS ☐ Written notices ☐ E-mail)	☐ All	☐ None

※ Even after providing consent, you may request to stop sending messages for promotions at any time in accordance with the Act on Use and Protection of Credit Information. (Phone Number: 1800-1111 / Website : www.hanacard.co.kr)
※ Notification of essential information such as the renewal of card(s) and/or changes to product service terms shall be provided to customers regardless of Consents to optional items

* I hereby consent to the Company's handling of my identity verification information listed below for the aforementioned purposes.
– Identity verification information: Resident registration number, driver's license number, passport number, alien registration number

☐ I agree ☐ I do not agree

Applicant name (Signature)

Applicant Name (Family member) (Signature)

2. Matters on the optional provision of personal (credit) information

Provision of information to subsidiaries of Hana Financial Group

① Companies to be provided with personal (credit) information: Subsidiaries of Hana Financial Group including Hana Bank, Hana Capital, Hana Life, etc.
② Purpose of the collection and use of personal (credit) information : To conduct marketing and sales activities Related to products provided by subsidiaries of Hana Financial Group
③ Personal (credit) information to be collected and used: Required personal (credit) information that Applicant has consented to the collection and use thereof
④ Duration of the preservation and use of personal (credit) information : Until the contract is terminated

☐ I agree ☐ I do not agree

Provision of personal (credit) information for the purpose of fraud prevention

① Institution to be provided with personal (credit) information : Korea Immigration Service
② Purpose for collection and use of personal (credit) information : To prevent overseas credit card fraud
③ Personal (credit) information to be collected and used : Name, and Resident registration No.
④ Period for the preservation and use of personal (credit) information : Until customer's location is confirmed by Korea immigration service

☐ I agree ☐ I do not agree

* I hereby consent to the Company's handling of my identity verification information listed below for the aforementioned purposes.
– Identity verification information: Resident registration number, driver's license number, passport number, alien registration number

☐ I agree ☐ I do not agree

Applicant name (Signature)

Applicant Name (Family member) (Signature)

※ If any changes are made to the above-mentioned information, customers will be notified of the change(s) through our website, and this optional consent shall no longer be effective if contract is terminated.

2021.03 개정 Ver.11
[보존년한 : 탈회일로부터 5년] 7-01-038-1-000-02-01-04

곰*01/0110224**/2021-06-02 15:50

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본인확인	담당	책임자

1/2 Eng. for customer

Consent to Collection and Use of Personal Information (Non-credit financial transaction information, etc.)

To Hana Bank

* Where [HANA] collects and uses my personal (credit) information relating to non-credit (financial) transactions, the Bank shall request my consent pursuant to the Personal Information Protection Act ; and the Use and Protection of Credit Information Act.

Purpose of collection - use	- To establish, retain, implement, and manage (financial) transaction relations - To investigate financial accidents, resolve disputes, and handle customer complaints
Items subject to collection - use	**- shall be retained and used for 5 years from the end date of financial transaction is provided** * End date of financial transaction refers to the date of termination of all transactions and agreement (deposit/ loan, F/X, credit card, collateral provision, etc.) and the date of termination of services (rental vault, sales deposit of securities certificates, designated transaction of foreign exchange, electronic banking including internet banking, etc.) * After the purpose of provision is satisfied, it shall be retained and used only to the extent required to address a financial accident investigation, conflict resolution, and/or legal obligation.
Right to refuse to provide consent and disadvantages if exercising such a right	You can refuse to consent. but, consent to the provision of this personal (credit) information is required in order to sign and execute this contract. Only under the condition that you consent to the above-mentioned items shall setup of (financial) transaction and maintenance be available.

Items subject to collection - use

■ Exclusive personal identification information	**Resident Registration No., Passport No., Driving License No., Alien Registration No.**
	Do you agree that [HANA] shall collect and use your Exclusive personal identification information ☐ Do not agree ☐ Agree
■ personal (credit) information ■ personal information	- Name, register number of domestic residence address, occupation, contact number, job, nationality - user ID, log-in date, IP address, contact phone number, etc. : Information to be collected in accordance with the Electronic Banking Transaction Act(for electronic banking transactions only)
■ information of dealings on credit	Product type, transaction conditions (interest rate, maturity, etc.) transaction date, and other information collected to establish, retain, execute, and manage (financial) transactions
	Do you agree that [HANA] shall collect and use your personal (credit) information as described above ☐ Do not agree ☐ Agree

※ Personal information that is collected based on prior consent is included.
※ You are entitled to compensation in accordance with relevant laws and regulations for damages caused to customers, including the intentional and/or negligent disclosure of personal information, for reasons attributable to the Bank.

Date : 20 . . .

Name : (Signature)

하나은행

5-08-0088(1-1) (2021.03 개정)
(보존년한 : 금융거래종료일로부터 5년)

하나은행

공*이/0110224**/2021-06-02 15:50

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2/2 Kor.for Banker

② 제공에 관한 사항

안심 | 다소안심 | 보통 | 신중 | 주의

※ **위 등급**은 사생활 침해 위험, 예택, 명확성 등을 종합적으로 고려하여 동의내용의 평가등급을 제공하는 제도입니다.(자세한 사항 QR코드 참조)

제공받는 자	**- 하나금융그룹계열사 :** **- 하나금융투자㈜, 하나카드㈜, 하나캐피탈㈜, 하나생명보험㈜, 하나손해보험㈜, ㈜하나저축은행, ㈜핀크, ㈜하나자산신탁 등**
제공받는 자의 이용 목적	**- 하나은행에서 발생한 하나금융그룹 계열사등의 상품 또는 서비스의 홍보비용 정산**
보유 및 이용기간	**- 개인(신용)정보 동의일로부터 2년 또는 동의철회 시까지 보유 · 이용** * 제공목적 달성 이후에는 관련된 사고조사, 분쟁해결, 민원처리, 법령상 의무이행을 위하여 필요한 범위 내에서만 보유 · 이용됩니다.
거부 권리 및 불이익	위 개인(신용)정보 수집·이용에 관한 동의는 거부하실 수 있으며, "상품서비스의 홍보 및 권유를 위한" 선택적 사항이므로 동의하지 않더라도 (금융)거래 계약의 체결 및 이행에는 제한이 없습니다. 다만, 동의하지 않으시는 경우 "상품서비스 홍보 및 권유"를 받으실 수 없습니다.

제공 항목

■ 개인(신용)정보 ■ 일반개인정보	성명, 생년월일		
	위 **개인(신용)정보 제공에 동의하십니까?**	안심	☐ 동의하지 않음 ☐ 동의함

* 본인은 본 동의서의 내용을 이해하였으며, 개인(신용)정보 수집 · 이용 · 제공에 관한 고객 권리안내문에 관하여 자세히 설명을 듣고 수령하였습니다.
* 은행의 고의 또는 과실 등 귀책사유로 인한 개인정보 유출로 손님에게 손해가 발생할 경우 관계 법령 등에 따라 보상받으실 수 있습니다.
* 본 동의 이전에 발생한 개인(신용)정보도 수집 · 이용 · 제공 대상에 포함됩니다.

년 월 일

성명 : 서명 또는 (인) **생년월일 :**

(성년)대리인 : 서명 또는 (인)

※성년자 대리의 경우 반드시 별도로 위임내용을 명시한 위임장등 위임확인서류를 제출받아야 합니다.

(미성년자 법정대리인 동의) 법정대리인 부 : 모 : 는 위 본인의 법정대리인으로 위 본인의 개인(신용)정보 수집 · 이용 및 제공 하는 것에 동의 합니다.

법정대리인 : (부, 모)서명 또는 (인)

※ 만 14세 미만 미성년자의 경우 반드시 법정대리인의 동의를 받아야합니다.

3-08-1295(2-2) (2021.05 개정)
(보존년한 : 금융거래 종료일)

하나은행

김*수/0110223**/2021-06-01 08:50

본 문서는 하나은행의 자산입니다. 행외 반출시 각별한 주의를 요망합니다.

[선택] 개인(신용)정보 수집 · 이용 및 제공 동의서
[상품서비스 안내 등]

본인확인	담당	책임자

(주)하나은행 귀중

* 귀 행이 상품서비스 안내 등을 위하여 본인의 개인(신용)정보를 수집 · 이용하거나 제3자에게 제공하고자 하는 경우에는 「신용정보의 이용 및 보호에 관한 법률」, 「개인정보보호법」 등 관계 법령에 따라 본인의 동의가 필요합니다.
* 아래에서 (금융)거래라 함은 은행업무(여신, 수신, 외국환), 겸영업무(신탁, 펀드, 방카슈랑스, 신용카드 등), 부수업무(보증, 팩토링, 대여금고, 보호예수 등)와 관련된 거래를 의미합니다.

① 수집 · 이용에 관한 사항

안심 | 다소안심 | 보통 | 신중 | 주의

※ **위 등급**은 사생활 침해 위험, 예택, 명확성 등을 종합적으로 고려하여 동의내용의 평가등급을 제공하는 제도입니다.(자세한 사항 QR코드 참조)

수집 · 이용 목적	■ **하나은행 및 하나금융그룹 계열사의 상품 또는 서비스의 안내 및 이용권유, 경품지급, 고객관리, 마케팅 조사**
보유 및 이용기간	**- (금융)거래 종료일 또는 동의 철회 시까지 보유 · 이용** 위 보유 기간에서의 (금융)거래 종료일이란 "당 행과 거래중인 모든 계약(여 · 수신, 내 · 외국환, 카드 및 제3자 담보 제공 등) 해지 및 서비스(대여금고, 보호예수, 외국환거래지정, 인터넷뱅킹 포함 전자금융거래 등)가 종료된 날"을 말합니다.
거부 권리 및 불이익	위 개인(신용)정보 수집 · 이용에 관한 동의는 거부하실 수 있으며, "상품서비스의 홍보 및 권유를 위한" 선택적 사항이므로 동의하지 않더라도 (금융)거래 계약의 체결 및 이행에는 제한이 없습니다. 다만, 동의하지 않으시는 경우 "상품서비스 안내 및 이용권유, 경품지급, 고객관리 등"의 혜택을 받지 못할 수 있습니다.

수집 · 이용 항목

■ 개인(신용)정보 ■ 일반개인정보	성명, 생년월일, 성별, 주소, 직장정보, 국적, 전자우편주소, 전화번호, 휴대폰번호, CI, 온라인기기 광고식별자(ADID, IDFA등)
■ 신용거래정보	■ 상품종류, 거래조건, 거래일시, 금액, 거래설정정보, 거래내역
	위 **개인(신용)정보 수집 · 이용에 동의하십니까?** 안심 ☐ 동의하지 않음 ☐ 동의함

상품서비스 안내 전자적 전송매체를 통한 광고성 정보의 수신을 동의 하시겠습니까? ☐ 동의하지 않음 ☐ 동의함

①~④전체 ☐

① 문자메시지(SMS, LMS, 모바일메시지 등) ☐ ② 전화 ☐

③ 전자우편(이메일) ☐ ④ 우편, 택배 등 ☐

※ [귀 행]은 상품서비스 안내 등 수집 · 이용 목적을 달성하기 위하여 위의 동의한 안내수단으로 본인에게 연락할 수 있습니다.

개인정보 처리 위탁에 대한 안내	■ 우편, 택배 등에 의한 사은품, 경품 및 홍보물 등 배송업무 수행하는 두레시닝㈜, ㈜국민지에스, 외향산업㈜, ㈜다올커머스, ㈜아워홈 등 업무 수탁자에게 제공합니다. ■ 문자메시지 방식의 사은품, 경품 및 홍보물 등 전송 업무 수행하는 ㈜케이티, (주)쿠프마케팅, ㈜LG유플러스, ㈜엠티에스컴퍼니 등 문자메시지 서비스 업무 수탁자에게 제공합니다. ■ 상품 또는 서비스 홍보 및 구매권유, 마케팅 조사(고객 만족도 조사 등)를 아이비커리어㈜, ㈜한국고용정보, 외향산업㈜등 고객센터 업무 수탁자에게 제공합니다.

3-08-1295(2-1) (2021.05 개정)
(보존년한 : 금융거래 종료일)

하나은행

김*수/0110223**/2021-06-01 08:50

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Documentary Evidence and Confirmation of Purpose of Financial Transaction

(주) 코비아 원어민 교사

Confirmatio by Staff

■ **Subjects to be checked**

① In the case of opening ordinary deposit, savings deposit, and instant-access deposit accounts such as Corporate Free-Savings Deposit

② In the case of requesting the restoration of a suspended account and re-issuance of a means of access (such as passbook, card, safety devices including safety card/OTP, etc.)

We hereby request that you complete and review the following, and submit supporting documents in order that we may confirm the purpose of financial transaction, through which we can prevent the opening of unlawful financial accounts and promote sound operation of the financial industry

Transaction Purpose	Supporting document (Mark V under applicable purposes and supporting documents submitted)	
☐ Opening general account	Have you ever been asked to lend your passbook or card to another person? Yes / (No) Have you ever been asked to open a passbook account by another person in exchange for an upgraded credit-rating or a loan? Yes / (No)	
Supporting document	☐ Certificate of employment ☐ Payroll statement ☐ Name card ☐ Receipt for wage & salary income taxes withholding ☐ Bank statement issued by the Bank and another bank	
	☐ Employment (annual salary agreement) ☐ Certificate of income ☐ Certificate of admission to company/ Employee ID card, etc. ☐ Other	
☐ Opening of corporate account	Have you ever been instructed to perform any financial transaction, such as opening an account, by a company officer in return for a job or the promise of a job? Yes / No	
New corporate customer	☐ Lease agreement for worksite	☐ CEO's individual transaction results ☐ Other documents that can be submitted by the company
Existing corporate customer	☐ Certificate of tax payment/ Certificate of value-added tax	☐ Financial statements /withholding confirmation /electronic tax invoice
☐ Common	※ Business registration certificate, Corporation register, Certificate of corporate registered seal, list of shareholders, etc. are NOT recognized as supporting documents (Documents requiring confirmation)	
☐ Passbook for part-time job	☐ Copy of employer's business registration certificate	☐ Employment contract or payroll statement, etc.
☐ Pension receipt	☐ Certificate of pension (or certificate of pensioner)	☐ Supporting documents for receipt of national pension
☐ Meeting support passbook	☐ Supporting documents such as members' list (including contact phone numbers) and bylaws	
☐ Automatic transfer	☐ Public charges/APT maintenance fee/receipt, etc.	
☐ Passport (domestic address, contact number required)	☐ Photo ID from home country ☐ Certificate of employment ☐ Credit card ☐ Giro/receipt of payment for public charges ☐ Receipt of property tax payment ☐ Certified copy of register ☐ Receipt for wage & salary income taxes withholding ☐ Business registration certificate ☐ Certified copy of register	

In doing transactions with your bank,

1. I am aware that any person who assigns/is granted, lends/borrows, or retains/delivers/circulates/arranges a cash (check) card, digital certificate, user ID/password, etc. (Hereinafter "a means of access") to another person shall be punished by imprisonment of 3 years or less or a fine not to exceed KRW 20 million in accordance with Paragraph 2 of Article 49 of the Electronic Financial Transactions Act; and
2. I am aware that any person who has acted as an intermediary in the sale of, or has sold, exported, imported, or used any means of access acquired by deceiving another person shall be punished by imprisonment of 7 years or less or a fine not to exceed KRW 50 million, in accordance with Paragraph 2 of Article 49 of the Act; and
3. I am also aware that any such conduct as a proxy shall be subject to a fine, or a fine and imprisonment (Paragraph 1 and 2 of Article 50 and Paragraph 7 of Article 49 of the Act).
4. I hereby confirm that if I perform an act such as described above, I may assume criminal responsibility, as well as civil responsibility such as compensation for damages.

There is a high likelihood that any loan pledge and/or promise of employment offered in exchange for providing a bankbook, card, and/or account password is fraudulent.

20 . . .

Applicant (Sign)

하나은행

금*01/0110224**/2021-06-02 15:50

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담 당	책임자

FATCA · CRS Self-Certification Form
(For Individual · Sole Proprietor)

▶ This self-certification form is required to be filled with pursuant to 「Tax Treaty Provisions concerning Automatic Exchange of Financial Account Information 」 under Article 31 of the Act for the Coordination of International Tax Affairs and Article 47 of the Enforcement Decree of the same Act in connection with the implementation of tax treaty for reciprocity-based periodic exchange of financial information.

1. Customer Profile - Home address & Home mobile # Required

Name		Date of Birth	
Nationality		Phone No.	
Address			

2. Whether Overseas Resident or Not

A. Please mark (V) in the applicable box (In the case of ① and ②, multiple choice is possible)		Choose (V)
FATCA	① If you are U.S. resident, please choose the relevant type	☐ U.S. citizen(including dual citizenship) ☐ U.S. permanent resident ☐ U.S. resident under U.S. tax law
CRS	② Resident in a country other than U.S.(A country in which you have a duty of tax payment except U.S. and Korea)	☐ Resident in a country other than U.S.
③ Neither ① nor ② is applicable		☐ Neither ① nor ②

B. If you have marked in ① or ② in the column of A, please describe English name, English address, country of residence for tax purpose, Taxpayer Identification Number(TIN), etc.

English Name (Capital Letter)	SurName		Country of Birth(English)	
	Given Name		Country of Current Residence(English)	
Address of Current Residence (English)				

	Country of Residence for Tax Purpose(English)	Taxpayer Identification No.(TIN: SSN or ITIN)	Reason for Non-Description of Taxpayer Identification No. (V)
1			☐ Non-issuing country ☐ Not requested by tax authority ☐ Not acquired
2			☐ Non-issuing country ☐ Not requested by tax authority ☐ Not acquired
3			☐ Non-issuing country ☐ Not requested by tax authority ☐ Not acquired
If you have marked in 'Not Acquired,' please describe reasons			

3. Confirmation

- I confirm that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. If there is any change in information described herein, I will notify it to the Bank within 30 days.
- If there is a change in my circumstances, I agree that I will submit a new form within 90 days of the date this form is requested to be filled in
- I received a full explanation and understood that if my account is subject to be reported or if any information requested herein is not provided, my personal information and account(contract) information may be reported to National Tax Office and provided to the relevant authority of residence, etc.

본인확인

Date(MM-DD-YYYY) : . . .

Name of individual/soleproprietor : (인/서명)

Name of representative : (인/서명) (Relationship :)

Hana Bank

콩*01/0110224**/2021-06-02 15:50

<Form 1-2>

본 문서는 하나은행의 자산입니다. 행외 반출시 각별한 주의를 요망합니다.

Staff	Manager
(Verify Identity)	

Application for Designation (Change, Automatic Renewal) of Correspondent Bank

Applicant Name (Company Name) : (Sign) ID No. (Business Registration No.) :
Address : Phone No :
(e-mail :)

Agent Name : (Sign) ID No. (Business Registration No.) :
Address : Phone No :
(e-mail :)
(Name of foreign lender that has provided credit to overseas Korean :)

I hereby apply for designation (change, automatic renewal) of Hana Bank as correspondent bank for the following transaction types. Please confirm my application.

Transaction types	Transaction types
( ) 1. Payment to a resident without submission of supporting documents (including exemption from a report on capital transactions worth USD 50,000 or less per year) (Article 4-3 Paragraph 1 Subparagraph 1 and Article 7-2 Subparagraph 8) - Cumulative remittance amount this year (Confirmation by prior-to-change correspondent bank) : USD - Registration of annual automatic renewal (☐ Request ☐ Cancel)	( ) 53. Issuance of securities in a foreign currency by a resident (Article 7-22 Paragraph 2)
( ) 2. Expenses for overseas sojourn (Article 4-5 Paragraph 2)	( ) 57. Guarantee of repayment, provision of collateral, etc. in relation to credit extended to an overseas Korean (Article 7-18 Paragraph 3)
( ) 8. Payment of domestic remuneration, income, or pension and payment of USD 50,000 or less a year to a foreigner or a non-resident (Article 4-4 Paragraph 1 Subparagraph 3 and Article 4-4 Paragraph 2)	( ) 59. A person who wishes to conduct direct investment overseas (Article 9-5)
( ) 9. Investment in North Korea by a resident (announcement 1995-23 by the Ministry of Finance & Economy on June 28, 1995)	( ) 61. Overseas deposits held by a resident (Article 7-11 Paragraph 2)
( ) 13. A person who wishes to use local financing (Article 8-2)	( ) 62. Issuance of domestic securities by a non-resident (Article 7 Section 5 Sub-section 2)
( ) 14. Payment of expenses for establishing an overseas office, operating funds, set-up expenses, or maintenance/ activity costs, and ex post facto management (Chapter 9 Section 2)	( ) 63. Outflow of domestic assets by an overseas Korean (Article 4-7)
( ) 16. Money exchange operator (Article 3-2 Paragraph 4)	( ) 71. Borrowing and disposal of foreign currency funds by a resident (including short-term foreign currency funds of a foreign investment company) (Article 7-14)
( ) 32. Introduction of expenses for establishment of domestic office and overseas remittance of operating income (Article 9 Section 3)	( ) 72. Travel agency that will pay tourism expenses to North Korea (Announcement 41271-270 by the Ministry of Finance & Economy on Nov. 12, 1998)
( ) 33. A company that uses netting as payment method (Article 5-5)	( ) 75. Emigration expenses (Article 4-6)
	( ) 76. Integrated management of funds by a resident (Article 7-2)
	( ) 77. Borrowing and disposal of Korean won funds by a resident (Article 7-15)
	( ) 78. Acquisition and sale of overseas real estate by a resident (Article 9-39 Paragraph 2)
	( ) 79. Receipt of funds by a resident regarding a capital transaction worth USD 5,000 or less (Article 7-2 Subparagraph 9)

Confirmation by the prior-to-change FX correspondent bank	General Manager of (Sign) of Bank
	MM DD YYYY

We confirm the aforementioned designation (change, automatic renewal described in Item 1)

General Manager (Sign) **Hana Bank**

Hana Bank

곰*이/0110224**/2021-06-02 15:55

[은행보관용]

예금성상품 설명 및 가입 권유 확인서

(소비자 구분 전환신청 겸용)

(입출금이자유로운예금, 적립식예금, 거치식예금(시장성) 등)

Concent to register KEB Bank

본인확인 (권유직원)	담당	책임자
직원명	직원명	

고객명 (업체명)		생년월일 (사업자등록번호)		연락처	선택
대리인명	대리인 신청시 작성	생년월일 (대리인)		본인과의 관계	대리인 신청시 작성

[예금상품 설명 및 가입권유 사전 확인서] (해당사항 V 체크)

고객님, 하나은행을 이용해 주셔서 감사합니다.
금융회사는 금융소비자 보호를 위하여 예금성 상품의 중요한 사항을 소비자가 이해할 수 있도록 충분히 설명해야하며, 설명한 내용을 이해하였음을 서명, 기명날인 등의 방법으로 확인해야 합니다.
「금융소비자보호법」상 강화된 설명의무 이행 대상에 해당하는지 여부를 확인하고자 하오니 아래의 항목 중 해당하는 **유형에 체크(V)**하여 주시기 바랍니다.

일반금융소비자	☐ 만19세 미만 ☐ 만65세 이상 ☐ 피성년후견인 ☐ 피한정후견인
전문금융소비자	☐ 만19세 이상~만65세 미만 성인 ☐ 법인 · 조합 등 단체 ☐ 전문금융소비자에 해당하지만 예금상품 설명 받기를 희망하는 경우 체크

[예금상품 설명 및 가입권유] ※ 중요한 사항은 해당 상품의 '상품설명서' 기반으로 진행합니다.

중요한 사항	예금성	▷ 예금성 상품의 내용(계약기간, 납입한도 등) ▷ 이자율(기본+우대), 중도해지이자율, 만기후이자율, 수익률 및 산출근거 등 ▷ 이자 · 수익의 지급시기 및 지급제한 사유 ▷ 계좌 해지시 불이익 ▷ 계약의 해지 · 해제
	연계 제휴	▷ 연계 · 제휴서비스 내용 ▷ 연계 · 제휴서비스 이행책임 ▷ 연계 · 제휴서비스 제공공간 ▷ 연계 · 제휴서비스 변경내용 사전 통지방법 ▷ 연계 · 제휴서비스 제공요건
	공통	▷ 위법계약해지권 ▷ 민원처리 및 분쟁조정 절차 ▷ 「예금자보호법」 등 다른 법률에 따른 보호여부

※ 예금상품명 확인 및 해당사항 체크(V)

1. 상품명 : 전 산 인 자	▶ ① [일반+전문] 본인은 예금상품의 상품설명서를 제공 받으셨습니까? ☐ 예 ☐ 아니요 ▶ ② [일반 · 설명희망 전문금융소비자] 본인은 예금상품의 **상기 중요한 사항의 모든 항목**에 대하여 충분히 설명 받고 이해하셨습니까? ☐ 예 (설 명 을 이 해 함 ※자필기재) ☐ 아니오 ☐ **해당사항 없음 (전문금융소비자)**
2. 상품명 : 전 산 인 자	▶ ① [일반+전문] 본인은 예금상품의 상품설명서를 제공 받으셨습니까? ☐ 예 ☐ 아니요 ▶ ② [일반 · 설명희망 전문금융소비자] 본인은 예금상품의 **상기 중요한 사항의 모든 항목**에 대하여 충분히 설명 받고 이해하셨습니까? ☐ 예 (설 명 을 이 해 함 ※자필기재) ☐ 아니오 ☐ **해당사항 없음 (전문금융소비자)**
3. 상품명 : 전 산 인 자	▶ ① [일반+전문] 본인은 예금상품의 상품설명서를 제공 받으셨습니까? ☐ 예 ☐ 아니요 ▶ ② [일반 · 설명희망 전문금융소비자] 본인은 예금상품의 **상기 중요한 사항의 모든 항목**에 대하여 충분히 설명 받고 이해하셨습니까? ☐ 예 (설 명 을 이 해 함 ※자필기재) ☐ 아니오 ☐ **해당사항 없음 (전문금융소비자)**

※ 상기 예금 상품의 '예금상품 설명 및 가입 권유 확인서'에 대해 본인의 의사에 따라 정확히 작성함을 확인합니다.
※ 계약서류(상품설명서, 약관, 계약서)를 제공받지 않을 경우 추후 권리행사에 불리하게 작용할수 있다는 사실을 설명 받았음을 확인합니다.

년 월 일

고객번호 : 등록일자 :

고객명	자 필 기 재 (인/서명)	대리인	자 필 기 재 (인/서명)

※ 본 확인서는 금융소비자 보호에 관한 법령 및 하나은행의 내부통제기준을 거쳐 작성되었습니다.

3-08-0036(2-1) (2021.03 개정)
(보존년한 : 작성일로부터 10년)

하나은행

[은행보관용]

예금성상품 계약서

(입출금이자유로운예금, 적립식예금, 거치식예금(시장성) 등)

Contract with KEB for Bank account.

본인확인 (교부확인)	담당	책임자
직원명	직원명	

※ 본 계약서는 금융소비자 보호에 관한 법령 및 하나은행의 내부통제기준을 거쳐 제공됩니다.

[예금상품 계약사항]

예금주		고객번호		신규일 (상품전환일)	

구분	1. 계약상품	2. 계약상품	3. 계약상품
상 품 명			
계좌번호			
계약기간			
적용금리			
과세구분			
약관/설명서 (수령방법)			

※ 상기 계약사항의 적용금리는 현재시점 기준이며, 실제 기본(우대)이율의 적용은 제공받으신 약관, 상품설명서에 따릅니다.

※ 연계 · 제휴서비스 등은 해당 상품의 약관, 상품설명서에 따릅니다.

[고객 참고사항(공통)]

□ 위법계약해지권 안내

설명의무 위반 등 금융소비자 보호에 관한 법률 제47조에 따른 위법계약해지 사유가 발생한 경우, 계약체결일로부터 5년 이내 범위에서 위반사실을 안 날로부터 1년이내에 서면 등으로 해당계약의 해지를 요구할 수 있습니다. 만약 금융소비자의 요구가 정당한 것으로 판단될 경우 수수료 등 계약해지와 관련한 추가 비용 부담없이 계약해지가 가능합니다.

□ 민원처리 절차 및 분쟁조정 안내

상품 가입 후 의문사항이나 민원이 있으신 경우 하나은행 소비자보호센터(1599-1111, 1588-111) 또는 인터넷 홈페이지(www.kebhana.com)에 문의하실 수 있습니다. 분쟁이 발생한 경우에는 금융감독원(국번없이 1332, 인터넷 홈페이지 www.fss.or.kr) 등에 도움을 요청하실 수 있습니다.

※ 상기 체결한 예금상품의 세부적인 내용은 제공 받으신 상품설명서 및 약관을 반드시 참조하여 주시기 바라며, 궁금하신 내용은 직원에게 문의하여 주시기 바랍니다.

※ 본인의 의사에 따라 정확히 작성되었으며, 계약서를 제공받지 않을 경우 추후 권리행사에 불리하게 작용할 수 있다는 사실을 설명받았으며, 계약서 은행용 1부는 은행이 보관하고 고객용 1부는 본인이 제공 받았음을 확인합니다.

년 월 일

계약 확인	신규 영업점	지점	예금주	자 필 기 재 (인/서명)
		☏	신규 직원명	(인/서명)

※ '21.3.25일 금융소비자보호법 시행에 따라 제정된 서양식이며, 계약확인을 위한 서류입니다.

3-08-0037(2-1) (2021.03 제정)
(보존년한 : 작성일로부터 10년)

하나은행