

# Application for Account Opening

Registered seal or signature used in bankbook

I agree that KEB Hana Bank's General Terms & Conditions for (Foreign Currency) Deposit/Trust Transaction, agreement for each deposit (trust) type, and Terms & Conditions for relevant transactions shall apply, and I hereby make an application as described below.

YYYY MM DD

※ Please write only inside thick line (mark "V" in boxes)  
 ※ Existing customers: Your information will be automatically changed in accordance with what is provided below.

담당	책임자	Seal	Signature
실명확인 (인)			

For Bank only	Category	For Customer (New/Modify)
	Name (Company name)	
	Date of Birth	Year Month Day
	Business Registration No.	<input type="checkbox"/> No change to customer information
This is your information registered with the Bank	Home address (Office address)	Please provide new or changed address
	Home phone	( ) -
	Mobile phone	( ) - Smartphone <input type="checkbox"/> SKT <input type="checkbox"/> LGU+ <input type="checkbox"/> KT <input type="checkbox"/> Other Feature phone <input type="checkbox"/> SKT <input type="checkbox"/> LGU+ <input type="checkbox"/> KT <input type="checkbox"/> Other
	E-mail address	@
	Office address	Providing company and division names in the office address helps to ensure accurate mail delivery.
	Office phone	( ) -
	Where to receive mail	<input type="checkbox"/> Home <input type="checkbox"/> Office <input type="checkbox"/> Not Receive Contact <input type="checkbox"/> Home <input type="checkbox"/> Office <input type="checkbox"/> Mobile phone
	Occupation	<input type="checkbox"/> Salaried Employee <input type="checkbox"/> Professional <input type="checkbox"/> Business owner <input type="checkbox"/> Civil servant <input type="checkbox"/> Pensioner <input type="checkbox"/> Homemaker <input type="checkbox"/> Student <input type="checkbox"/> Other

Custom er's consultation	Product type	Contract period (Accumulation period)	Amount (Monthly deposit amount)	How interest is applied	How to receive interest (pension)	Payment at maturity	Annual interest added to principal	Interest (pension) payment type (1/3/6 month, 1 year)	Recommended by:
	Accumulation method <input type="checkbox"/> Regular <input type="checkbox"/> Free	Tax-free savings <input type="checkbox"/> I want (Limit: ₩ ) <input type="checkbox"/> I do NOT want		<input type="checkbox"/> Fixed interest rate <input type="checkbox"/> Floating interest rate (1/3/6 month, 1 year)	<input type="checkbox"/> Payment at maturity <input type="checkbox"/> Annual interest added to principal				
			Requested area (㎡) <Based on exclusive-use area >	<input type="checkbox"/> 85㎡ or less <input type="checkbox"/> 102㎡ or less <input type="checkbox"/> Over 85㎡ & 135㎡ or less <input type="checkbox"/> Over 135㎡	Pension payment limit				

Auto- matic transfer	Deposit account for monthly interest and C/C terminated (limited to the applicant's account)	Withdrawal account for monthly payment	Transfer amount ₩	Transfer date	Transfer period	I apply for automatic transfer	Identity confirmed by
						Depositor : seal (sign)	

Application for IC Card	<input type="checkbox"/> Cash IC Card <input type="checkbox"/> Electronic passbook <input type="checkbox"/> Electronic cash (K-Cash, Visa-Cash) <input type="checkbox"/> Add to withdrawal account (Cash IC, e-passbook, mobile IC)	(Description on e-passbook (6 Korean letters) : ) I was given an explanation of the contents of the Terms & Conditions for Service	Applicant : seal (sign)
	(English name (when issuing e-cash) : ) I also received the Terms & Conditions along with the card.		

Application for ATM, non-passbook/non-card service	<input type="checkbox"/> Non-passbook/non-card service <input type="checkbox"/> ATM withdrawal service	I hereby apply for the service.	Applicant : seal (sign)
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Applicat ion for Electron ic Banking Service	Category	<input type="checkbox"/> New <input type="checkbox"/> Withdrawal account addition	Service type	<input type="checkbox"/> Smartphone Banking + Internet Banking + HAI Banking ( <input type="checkbox"/> All transactions <input type="checkbox"/> Inquiry only) <input type="checkbox"/> Phone Banking <input type="checkbox"/> Other
	User ID (Internet Banking)	(6-15 digits in English or English + number)		
	<input type="checkbox"/> Registration of beneficiary account for HAI Banking (Name of Bank/ Account Number/ Account Title)	<input type="checkbox"/> Not registered 1) 2) 3) 4)	※ If phone number is designated, transfers are possible only via the designated phone number	
	<input type="checkbox"/> Designated Phone No. (Phone Banking)	<input type="checkbox"/> Registered	※ Please securely manage your personal information such as passwords in order to prevent phishing attacks (i.e., unlawful changes to designated phone No. for phishing purposes)	
	※ HAI Banking is AI-based dialogue-type financial service that enables customers to use text message to conduct transactions including remittance and inquiry. It is subject to General Terms & Conditions for Electronic Financial Transactions and Terms & Conditions for the Use of Electronic Banking Service.			
	Transfer Limit	Smartphone/Internet/Mobile Banking (Daily: "Mark in English" won)(One-time: "Mark in English" won) Phone Banking (Daily: "Mark in English" won)(One-time: "Mark in English" won)		
	Security Device	<input type="checkbox"/> Safety card <input type="checkbox"/> OTP <input type="checkbox"/> Other ( )	Terminal designation service	<input type="checkbox"/> I Request No. of One-time Authentication Number ( )
	I was given an explanation of the Terms & Conditions for the Service and also received the Terms & Conditions along with a security device when applying for the service			Applicant : seal (sign)

<input type="checkbox"/> With regard to report on trust asset operation, I (do not wish to receive / wish to receive via e-mail / wish to receive via mail).	<input type="checkbox"/> I apply for 'Quick Inquiry service'
<input type="checkbox"/> After enrolling in, <input type="checkbox"/> Internet Banking, <input type="checkbox"/> Smartphone Banking, <input type="checkbox"/> Phone Banking and completing identity verification, I request to register an e-banking User Password via electronic device (Internet/smartphone/AFS) within 3 business days (※ Available to those with a mobile phone registered in their name)	
<input type="checkbox"/> I request / agree to an inquiry of my financial information at other banks to confirm contract amount / limit / duplication of tax-free savings / Worker's Asset Building Savings / housing subscription product.	
<input type="checkbox"/> I shall raise no objection to a set-off of this Time Deposit/Instalment 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.	MM DD YYYY
<input type="checkbox"/> 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 handling of customer information, and I confirm that I have received the policy.	Applicant : seal (sign)

Account No.	Interest Rate	Initial Transaction Date	Date of Operation	Opening Date	Payment Deadline
Account Item	Category	How to Handle Profits		Time of Handling	
Bank Staff Employee No.	Contract(Confirmation) Amount	Deposit (Trust) Amount	Period	Automatic Transfer Account No.	

※ Request for e-banking services and IC (integrated chip) card via this Application Form is available for retail customers only.



Section of online printing

- 1 (Smartphone/Internet)
- 2 (Phone banking)
- 3 (Cash IC card)
- 4 (Electronic passbook)
- 5 (Mobile IC chip)
- 6 (VM banking)
- 7 (Other)

Customer Identification

In accordance with the Act on Reporting and Use of Certain Financial Transaction Information, you are required to complete the following form to verify customer identity when conducting transactions with the Bank. The Bank may request submission of additional data to verify the information described herein. If you decline to submit this information, financial transaction(s) may be delayed or denied. Any information or data you provide is protected under relevant laws including the Act on Real Name Financial Transactions and Guarantee of Secrecy.

Individual	Status of property		<input type="checkbox"/> Less than KRW 1 bil. <input type="checkbox"/> KRW 1bil. ~ < KRW 10 bil. <input type="checkbox"/> KRW 10 bil. ~ < KRW 100 bil. <input type="checkbox"/> KRW. <input type="checkbox"/> KRW 100 bil. or more					
	Whether beneficiary owner		<input type="checkbox"/> Yes <input type="checkbox"/> No (Name of beneficiary owner: _____)		Identity verification no: _____ )			
Corporation	Confirmation of beneficial owner (*Person with ultimate governance/control)	Subject to omission	<input type="checkbox"/> National or local governments <input type="checkbox"/> Public group <input type="checkbox"/> Financial company <input type="checkbox"/> Company subject to submission of business report under Article 10-5 of the Act on Reporting and Use of Certain Financial Information					
		Beneficial owner	<input type="checkbox"/> Largest shareholder <input type="checkbox"/> Person who appoints representative and majority of officers <input type="checkbox"/> Person who has actual control <input type="checkbox"/> Other ( _____ )		Documents confirmed			
		Name	Date of birth	Nationality	Shareholding ratio	%		
Both Individual/ Corporation	Purpose of transaction	Account opening (Deposit, loan, etc.)	<input type="checkbox"/> Salary & living expenses (operating costs) <input type="checkbox"/> Savings & investment <input type="checkbox"/> Insurance premium payment <input type="checkbox"/> Payment of public fees <input type="checkbox"/> Payment of card bill <input type="checkbox"/> Repay loan principal & interest <input type="checkbox"/> Business-related transactions <input type="checkbox"/> Other ( _____ )					
	Source of funds		<input type="checkbox"/> Earned & pension income <input type="checkbox"/> Retirement income <input type="checkbox"/> Business income <input type="checkbox"/> Real estate lease income <input type="checkbox"/> Real estate transfer income <input type="checkbox"/> Financial income (Interest & dividends) <input type="checkbox"/> Inheritance/gift <input type="checkbox"/> Income from temporary property transfer <input type="checkbox"/> Other ( _____ )					
	whether virtual currency businesses		<input type="checkbox"/> Yes <input type="checkbox"/> No					
Other	Confirm non-profit status	Whether funds are raised or used for the purpose of non-profit business such as academic, religious, charitable, cultural, educational, community service purposes, etc.? <input type="checkbox"/> Yes (non-profit organization). <input type="checkbox"/> No (not classified as non-profit organization)						

I received an explanation of the product, and I ( <input type="checkbox"/> Received <input type="checkbox"/> Declined to Receive ) <input type="checkbox"/> Product Guide and <input type="checkbox"/> Product Terms & Conditions							
Confirmation of ban on assignment / lending of passbook [When opening an instant-access account]	(Required)	Assignment of passbook/card to another person may subject 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.				<input type="checkbox"/> I received an explanation	
Confirmation of a ban on illegal/law-evading transactions under 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 by a fine not exceeding KRW 50 million. I received a full explanation of the foregoing information from the financial institution and understand it, and I hereby confirm I received explanation in accordance with Article 3 Paragraph 6 of the Act.				<input type="checkbox"/> I received an explanation	
Confirmation of residence overseas		Are you a U.S. taxpayer [U.S. citizen (includes dual nationals), U.S. permanent resident, or U.S. resident for tax purpose] or a resident of a country other than the U.S. in which you have the duty of tax payment or for tax purpose?				<input type="checkbox"/> Yes <input type="checkbox"/> No (N/A)	
Withdrawal account linked to new deposit amount [Limited to new account opened by the depositor]		Withdrawal account [ _____ ]		Withdrawal amount [ _____ "Mark in English" ]		<input type="checkbox"/> I request	
Request for text-message when account matures		I request that the Bank send me a text-message (SMS) notice when deposit product (including trust) in my name expires.				<input type="checkbox"/> I request	
Request for deposit renewal		I request that the Bank roll over deposit at maturity (or the following business day in the case maturity falls on holiday) as described below. Interest rate quoted for each period at Bank branches on the date of renewal shall apply				<input type="checkbox"/> I request	
Renewal Amount	<input type="checkbox"/> Amount including interest <input type="checkbox"/> Amount excluding interest (Account to deposit interest: _____)	Renewal period	Month(s)	No. of renewals	times	Expiry date of renewal	
Explanation and confirmation of depositor protection		I have received an explanation of and understand whether the financial product I am enrolling in is subject to depositor protection, as well as the protection limit (KRW 50 million per person including combined principal and interest). In the case of a housing subscription savings deposit, it is not protected by the Korea Deposit Insurance Corp. under the Depositor Protection Act but is managed by the government as the source of the National Housing Fund.					

I hereby confirm that I have received a full explanation of the aforementioned matters from the financial institution and I understand it.	Depositor : _____ seal (signature)
	Proxy : _____ seal (signature)

Do not issue bankbook (Limited to eligible products)	<input type="checkbox"/> Non-issuance of bankbook (Opening of non-bankbook account) <input type="checkbox"/> Print-out of online bankbook image (copy)	Notwithstanding the General Terms & Conditions for Deposit Transaction, I agree that the termination (report) of a non-bankbook account can be executed without a bankbook based on a written request to which the same registered seal (signature) that is on the application for deposit transaction is affixed.	Depositor : _____ seal (signature)
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Power of Attorney for identity verification	I hereby authorize the proxy to conduct all acts relating to the opening of the account with KEB Hana Bank		Proxy's profile	Name	Date of birth	
	Delegator (Depositor) _____ (seal)			Address _____ selective item		
				Phone number	Relation to depositor	

