

Guide to 『 Easy-One Pack Account 』

This Guide is intended to serve as a reference for improving customers' understanding of the product and explaining the key points of the Special Terms & Conditions. For specific terms and conditions, "Special Terms & Conditions for Easy-One Pack Account," "General Terms & Conditions for Deposit Transaction," and "Terms & Conditions for Instant-Access Deposit" shall apply. The Terms & Conditions shall be provided upon application, and related documents such as passbooks and certificates shall be provided upon execution of agreement.

1 Product Overview and Special Features

- Product Name : 『 Easy-One Pack Account 』
- Product Features :

A deposit/withdrawal account developed exclusively for expatriates in Korea by, providing various services such as fee exemption for financial services depending on payroll transfer and installment deposit transfer records.

2 Transaction Conditions

The following information, including interest rates, is provided solely to improve customers' understanding before execution of agreement. Final terms and conditions shall be determined as provided in the provided passbook and/or certificate.

(as of June 13, 2016, before tax, annual)

Category	Details				
Account Item	Savings Deposit				
Eligibility	Individual foreigner using real name or foreign sole proprietor				
Applicable interest rate	Interest rates disclosed for savings deposit [0.1%APR for less than KRW 50,000,000, 0.2%APR for KRW 50,000,000 or more]				
Fee Exemption	<p>Referential services shall be provided to a customer if any of the following conditions is satisfied.</p> <ul style="list-style-type: none"> • Preferential Service 1 <ul style="list-style-type: none"> ① Conditions : Record of setting bills of Hana Card's credit/check card through this account ② Service details (limited to transactions using this account) <ul style="list-style-type: none"> - Fee exemption for transfer to other banks' via electronic banking(Internet Banking, Telebanking, Mobile Banking, Smartphone Banking) - Fee exemption for withdrawal via KEB Hana Bank's CD/ATM ③ Preferential Service 1 shall be provided for customers satisfying the applicable conditions during the previous month. • Preferential Service 2 <ul style="list-style-type: none"> ① Conditions: Record of salary transfer (<i>see Note below</i>) to this account or deposit of KRW 300,000 or more in the Easy-One Pack Installment Deposit under the Customer's name during the previous month <table border="1" style="width: 100%; margin-top: 10px;"> <tr> <td style="width: 60%; text-align: center;">(Note) Conditions for Salary Transfer</td> <td></td> </tr> <tr> <td style="text-align: center;">Conditions for Exemption</td> <td> <ul style="list-style-type: none"> • Depositing in instant-Access Deposit Account and meeting any of the followings : <ul style="list-style-type: none"> - If one of the following deposit codes for salary is specified (Code: geubyeo ('salary'), wolgeup ('monthly pay'), bonggeup(wage), yeonbong(annual salary), geupryo(pay), sangyeo('bonus'), seonggwa(merit- based pay), wolbosu(monthly pay), 'salary', 'pay', 'bonus') - If such funds are deposited within a business day before/after the designated salary transfer date • Amount: at least KRW 500,000 or more per deposit </td> </tr> </table>	(Note) Conditions for Salary Transfer		Conditions for Exemption	<ul style="list-style-type: none"> • Depositing in instant-Access Deposit Account and meeting any of the followings : <ul style="list-style-type: none"> - If one of the following deposit codes for salary is specified (Code: geubyeo ('salary'), wolgeup ('monthly pay'), bonggeup(wage), yeonbong(annual salary), geupryo(pay), sangyeo('bonus'), seonggwa(merit- based pay), wolbosu(monthly pay), 'salary', 'pay', 'bonus') - If such funds are deposited within a business day before/after the designated salary transfer date • Amount: at least KRW 500,000 or more per deposit
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	Cases not recognized		<ul style="list-style-type: none"> •Although all transaction channels are recognized, salary transfer via terminal by the counter staff or via ATM, and salary transfer presumed to be made by the customer are excluded. (But, multiple salary deposits at the counter and salary transfer by other person via ATM are recognized)
	<p>② Service details(limited to transactions using this account)</p> <ul style="list-style-type: none"> - Fee exemption for referential Service 1 - Fee exemption for withdrawals from the Bank's accounts via other banks' CD/ATMs (10 times a month) (limited to ATMs located in branches and ATMs located out of branches but directly managed by the Bank) <p>③ Preferential Service 2 shall be provided to customers having a record of salary transfer deposit during the previous month or the month before last, or a record of depositing KRW 300,000 or more in the Easy-One Pack Installment Deposit under the customer's name during the previous month.</p> <p>*Preferential Service 1 and Preferential Service 2 shall be provided from the enrollment date to the end of the next month regardless of whether conditions are satisfied or not.</p>		
Tax	This Deposit may be enrolled in as a non-taxable saving (within the limit aggregated for any financial institutions)	Contract Termination	Available at branches
Depositor Protection (Y/N)	Yes	This deposit product is protected by Korea Deposit Insurance Corporation under the Depositor Protection Act. The sum of principal and designated interest of financial products, which are deposited in KEB Hana Bank, subject to deposit protection is "up to KRW50 million" per person. The amount exceeding KRW 50million is not protected.	

3 Notice :

- Cases recognized as salary transfer shall be limited to the cases where funds are deposited in accordance with above conditions.

This product was designed by Retail Products Department of KEB Hana Bank. For details, please contact Customer Service Center at 1599-1111, 1588-1111 (Service code: Deposit consultation 012). If you have any questions or complaints after enrollment, please refer to Customer's Voice(080-933-1111) or Web site (www.kebhana.com). If a dispute arises, you may request assistance from the Financial Supervisory Service (Tel: 1332; no area code necessary).

