

## Guide to 『 Easy-One Pack Time Deposit 』

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 Time Deposit," "Terms & Conditions for Time Deposit," and "General Terms & Conditions for Deposit Transaction" 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 Features

- Product Name : 『 Easy-One Pack Time Deposit 』
- Product Features : A deposit product developed exclusively for foreign nationals in Korea, which allows customers to freely designate the name of product and offers various benefits including exemption from fee for foreign currency remittance to overseas upon termination or special early termination and reduction in exchange commission.


### 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 passbook and/or certificate.

(as of August 3, 2017, before tax, annual)

Category	Details
Eligibility	Individual foreigners using real name, sole proprietors with foreign nationalities
Deposit Period	One month or more, up to 12 months (on a monthly basis)
Opening Amount	KRW 1,000,000 or more
Basic Interest Rate	1.30%APR (On a 12-month basis, as of August 3, 2017, Before tax) ▶ subject to the interest rates disclosed at bank branches and on bank website on the date of Enrollment
Interest Rate for Early Termination	<ul style="list-style-type: none"> <li>▪ Less than 1 month: 0.1%APR</li> <li>▪ 1 month or more ~ Less than 3 months: 0.3%APR</li> <li>▪ 3 months or more ~ Less than 6 months: 0.5%APR</li> <li>▪ 6 months or more: 1/2 of the basic interest rate at the time of enrollment (but, if the applicable rate is less than 0.5%APR, 0.5%APR shall apply)</li> </ul> Enrollment Date / 1 month / 3 months / 6 months / maturity Date  0.1%APR / 0.3%APR / 0.5% APR / 1/2 of the basic interest rate at the time of enrollment (but, not less 0.5%APR)
Interest Rate after Maturity	<ul style="list-style-type: none"> <li>▪ 1 month or less: 1/2 of the Monthly interest payment-type basic interest rate for general time deposit for the applicable period as determined at the time of payment</li> <li>▪ More than 1 month: 1/4 of the monthly interest payment-type basic interest rate for general time deposit for the applicable period as determined at the time of payment</li> </ul>

<b>Special Early Termination</b>	1/2 of the basic interest rate as determined at the time of enrollment shall be provided if early termination is requested at least six (6) months after enrollment for the purpose of fund remittance to overseas	
<b>Additional Benefits</b>	<ul style="list-style-type: none"> <li>■ One-time exemption from fee for foreign currency remittance to overseas <ul style="list-style-type: none"> <li>☞ In the case of terminating this deposit at maturity (or at early termination) and remitting the funds overseas, remittance fee is exempt only once regardless of remittance amount</li> </ul> </li> <li>■ 30% reduction in exchange commission(spread) (When remitting funds overseas or foreign currency exchange after terminating this Deposit) <ul style="list-style-type: none"> <li>☞ 30% discount for USD, EURO, YEN, and 20% discount for other currencies</li> </ul> </li> </ul>	
<b>Interest Payment Method</b>	payment at maturity or interest payment	
<b>Partial Termination</b>	This Deposit may be terminated up to three (3) times including termination at maturity. In this case, interest rate for early termination shall apply. (Balance remaining after partial termination shall be maintained at KRW 1,000,000 or more)	
<b>Renewal at Maturity</b>	Renewal is not allowed	
<b>Tax</b>	This Deposit may be enrolled as a non-taxable saving (within the limit aggregated for any financial institutions). But, interest after maturity shall be subject to income tax	
<b>Contract Termination</b>	Available at branches	
<b>Depositor Protection (Y/N)</b>	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 customer enrolled with us, subject to deposit protection is "up to KRW 50 million" per person. The amount exceeding KRW 50 million is not protected.

**3 Notice :**

- In case of early termination, interest rate lower than the agreed rate shall apply.
- Interest payment method shall be selected at the time of enrollment. Payment at maturity type may be changed to interest payment type, but interest payment type may not be changed to payment at maturity type at any time before maturity.

This product was designed by KEB Hana Bank's Retail Products Department. 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).