

Cash Card Terms and Conditions (Extract)

The following clauses will be partially changed or deleted (The parts in red will be changed or deleted) .

Former provisions	New provisions
<p>Article 5 (Issuance of Activation Code at ATM)</p> <p>1. When issuing an Activation Code using an ATM, the customer shall use an application prescribed by the Bank (hereinafter referred to as the “Bank App”) that has been downloaded into the customer’s smartphone.</p> <p>2. The customer shall indicate an Activation Code at an ATM and scan the code using the Bank App by inserting a Card into the ATM and entering the customer’s PIN in accordance with the steps explained on the screens of the Bank App and ATM or any other method prescribed by the Bank. After that, the customer shall complete the registration for use in accordance with the steps explained on the screen of the Bank App.</p> <p>3. The indicated Activation Code is valid only once during the period prescribed by the Bank.</p> <p>4. If the customer fails to scan the Activation Code beyond the acceptable number of times as designated by the Bank, the Bank shall suspend the issuance of an Activation Code. In such cases, the customer must take the procedures to remove the lock to issue the Activation Code.</p>	<p>Article 5 (Issuance of Activation Code at ATM)</p> <p>1. When issuing an Activation Code using an ATM, the customer shall use an application prescribed by the Bank (hereinafter referred to as the “Bank App”) that has been downloaded into the customer’s smartphone.</p> <p>2. The customer shall indicate an Activation Code at an ATM and scan the code using the Bank App by inserting a Card into the ATM and entering the customer’s PIN in accordance with the steps explained on the screens of the Bank App and ATM or any other method prescribed by the Bank. After that, the customer shall complete the registration for use in accordance with the steps explained on the screen of the Bank App.</p> <p>3. The indicated Activation Code is valid only once during the period prescribed by the Bank.</p> <p>4. If the customer fails to scan the Activation Code beyond the acceptable number of times as designated by the Bank, the Bank shall suspend the issuance of an Activation Code. In such cases, the customer must take the procedures to remove the lock to issue the Activation Code.</p>

5. The Bank shall refuse to issue an Activation Code if:
- (1) There are difficulties in issuing an Activation Code due to technical reasons or other reasons;
 - (2) The customer is not equipped with a terminal device that satisfies the operating environment for the Bank App as prescribed by the Bank;
 - (3) The customer does not allow the Bank App to access the camera;
 - (4) The customer uses a family card, corporate card or deposit exclusive card; or
 - (5) The Bank otherwise deems it inappropriate to issue an Activation Code.

[ellipsis]

Article 11 (Issuance of Agent Card)

1. If the customer wishes to have his/her agent make any deposits, withdrawals, balance inquiries, or fund transfers through the customer's ordinary deposit at ATMs, the customer must notify the Bank in the manner prescribed by the Bank. In such cases, the Bank shall issue an agent Card, but only when the Bank deems such action to be appropriate.
2. If the Bank issues or reissues an agent Card, the customer shall pay the fees prescribed by the Bank.

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- (1) There are difficulties in issuing an Activation Code due to technical reasons or other reasons;
 - (2) The customer is not equipped with a terminal device that satisfies the operating environment for the Bank App as prescribed by the Bank;
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~~Article 11 (Issuance of Agent Card)~~

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- ~~2. If the Bank issues or reissues an agent Card, the customer shall pay the fees prescribed by the Bank.~~

3. Any notice by the Bank to a customer's agent shall be given, in principle, through the customer.

4. If the customer wishes to discontinue the use of an agent Card, the customer shall notify the Bank in the manner prescribed by the Bank. In addition, the customer shall shred or otherwise make unusable the agent Card and then dispose of the agent Card at his/her own responsibility.

5. These Terms and Conditions shall also apply to the use of an agent Card, save for Article 5 hereof.

Article 12 (Mistakes in making entries at ATMs)

The Bank shall not be liable for any damage arising from mistakes in the amount or other information entered in an ATM (including ATMs of Alliance Partners). Thus, the customer should be careful not to make any mistakes when entering information in ATMs.

Article 13 (Cancellation and Suspension of Cards, etc.)

1. When a customer terminates his/her Account, the customer's Card shall be treated in accordance with the Bank's instructions.

2. If the Bank deems that any use of a Card constitutes falsification, unauthorized use, or any other inappropriate use, the Bank may refuse to allow the customer to use the Card. In such cases, the customer shall return the Card to the Bank immediately upon request from the Bank.

3. The Bank may suspend the use of a Card in the following cases:

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~~3. The Bank may suspend the use of a Card in the following cases:~~

- (1) when the customer breaches any provision hereof; or
- (2) when the Bank deems that an unauthorized use of the Card may occur due to forgery, theft, loss, or for any other reason.

Article 14 (Mutatis Mutandis Application of Terms and Conditions)
Matters not set forth in these Terms and Conditions shall be governed by other applicable terms and conditions, rules, or regulations of the Bank.

Article 15 (Revision to Terms and Conditions)

1. The provisions of these Terms and Conditions and other conditions may be revised by posting the revision on the Bank's website or announcing it by any other appropriate method if there is any change in the financial conditions or any other due cause.
2. The revision referred to in the preceding paragraph shall apply from the date of commencement of application determined at the time of its announcement.

(Revised on February 6, 2025)

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Article 14 (Revision to Terms and Conditions)

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2. The revision referred to in the preceding paragraph shall apply from the date of commencement of application determined at the time of its announcement.

(Revised on June 26, 2025)