Cash Card Terms and Conditions（Excerpt）

The terms and conditions are partially revised as follows (additions and changers are underlined).

Former provisions	New provisions
Article 5 (Issuance of Activation Code at ATM) 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. 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. 3. The indicated Activation Code is valid only once during the period prescribed by the Bank. 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.	**Article 5 (Issuance of Activation Code at ATM)** 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. 2. The customer shall insert their Card into an ATM and enter their PIN to display an Activation Code on the ATM and then scan the code using the Bank App, 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. 3. The indicated Activation Code is valid only once during the period prescribed by the Bank. 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.

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 corporate card or deposit exclusive card; or (5) The Bank otherwise deems it inappropriate to issue an Activation Code. ((omission)) **Article 10 (Loss or Reissuance of Cards)** 1. If a Card is forged, stolen or lost; if the customer ID or confirmation number printed on the reverse side of a Card is fraudulently acquired by any other person; or in the event of other similar circumstances, the customer shall immediately notify the Bank to that effect in the manner prescribed by the Bank. The Bank shall not be liable for any damage arising from the customer's failure of or delay in giving such notice. 2. If the customer gives the notice set forth in Paragraph 1 above, the Bank shall immediately invalidate the Card and suspend the	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 corporate card or deposit exclusive card; or (5) The Bank otherwise deems it inappropriate to issue an Activation Code. ((omission)) **Article 10 (Loss or Reissuance of Cards)** 1. If a Card is forged, stolen or lost~~; if the customer ID or confirmation number printed on the reverse side of a Card is fraudulently acquired by any other person; or in the event of other similar circumstances~~, the customer shall immediately notify the Bank to that effect in the manner prescribed by the Bank. The Bank shall not be liable for any damage arising from the customer's failure of or delay in giving such notice. 2. If the customer gives the notice set forth in Paragraph 1 above, the Bank shall immediately invalidate the Card and suspend the

transactions prescribed by the Bank, and the customer must promptly take the procedures for the reissuance of the Card in the manner prescribed by the Bank. In such cases, the Bank may withhold the process of reissuing a new Card for a reasonable period of time or ask the customer to appoint a guarantor. 3. If the Bank reissues a Card, the customer shall pay the reissuance fee prescribed by the Bank. 4. If the customer wishes to use the reissued Card for certain services prescribed by the Bank which require information pertaining to the Card (including, without limitation, the direct banking service), the customer must take the procedures prescribed by the Bank. The customer shall handle the previous cash card, etc. in accordance with the instructions given by the Bank. The Bank shall not be liable for any damage arising from the customer's failure to follow these procedures or instructions. ((omission)) (Revised on June 26, 2025)	transactions prescribed by the Bank, and the customer must promptly take the procedures for the reissuance of the Card in the manner prescribed by the Bank. In such cases, the Bank may withhold the process of reissuing a new Card for a reasonable period of time or ask the customer to appoint a guarantor. 3. If the Bank reissues a Card, the customer shall pay the reissuance fee prescribed by the Bank. 4. If the customer wishes to use the reissued Card for certain services prescribed by the Bank ~~which~~ that require information pertaining to the Card ~~(including, without limitation, the direct banking service)~~, the customer must take the procedures prescribed by the Bank. The customer shall handle the previous cash card, etc. in accordance with the instructions given by the Bank. The Bank shall not be liable for any damage arising from the customer's failure to follow these procedures or instructions. ((omission)) (Revised on August 24, 2026)