



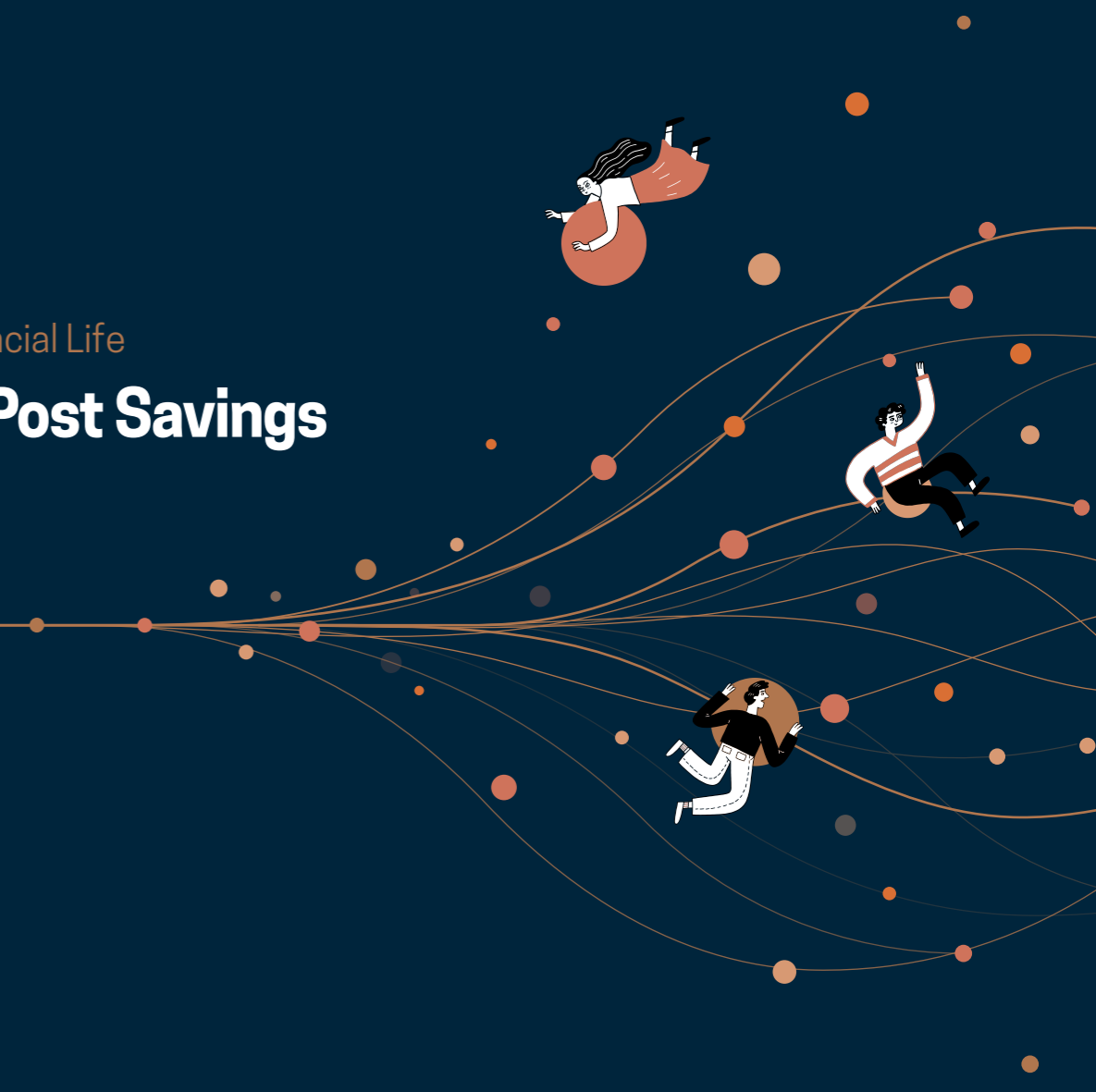
[www.epostbank.go.kr](http://www.epostbank.go.kr)

Address (30114) 19, Doum 5-ro, Sejong-si,  
Republic of Korea (Eojin-dong)

Issued by Postal Savings Bureau, Korea Post

Korea Post finance customer center  
+82 1588 1900

Good Financial Life  
**Korea Post Savings**





# Korea Post Savings deposits are fully insured by the government.

Korea Post Savings keep your assets entrusted to us safe and secure.

Postal Savings and Insurance Act Article 4(State Responsibility for Payment)

According to the law, the state is responsible for the payment of Korea Post savings (including interest) and insurance benefits under postal insurance contracts.

## Contents

### Profile

Business strategy - Business performance  
Korea Post Savings history and organizational chart

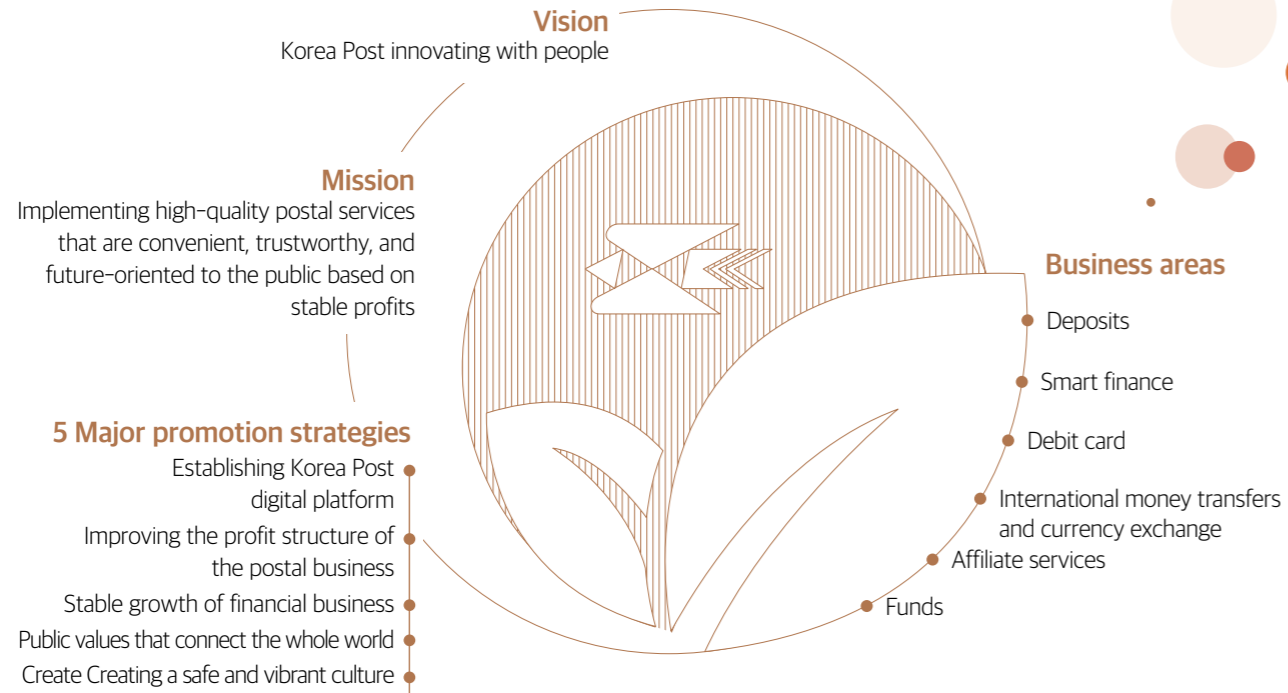
### Role & Responsibility

Good finance with the people  
Financial consumer protection  
Funding and risk management

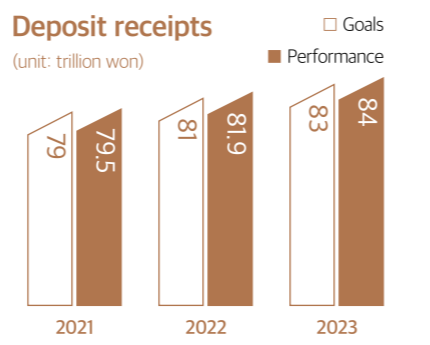
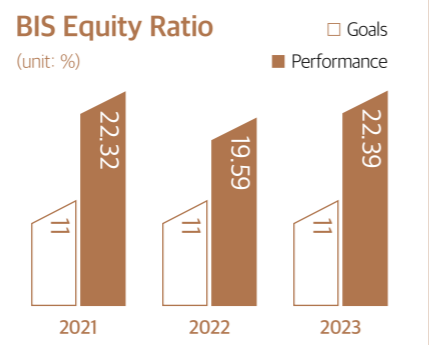
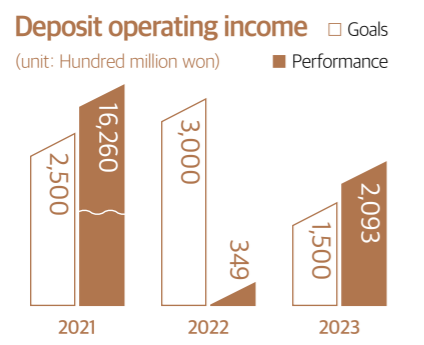
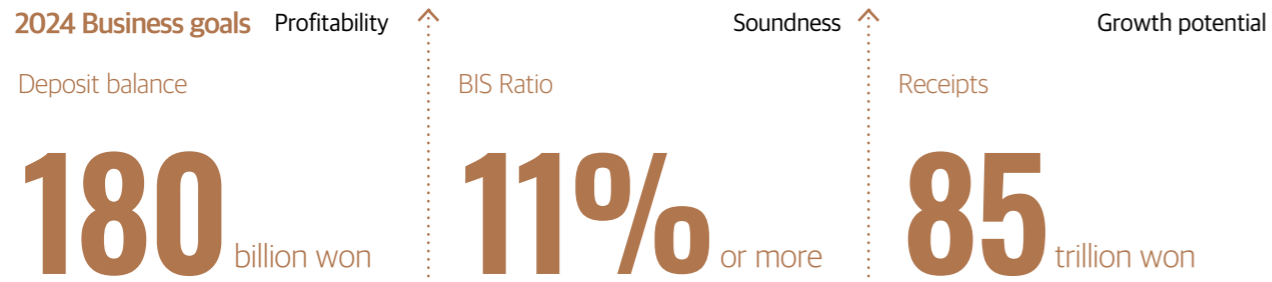
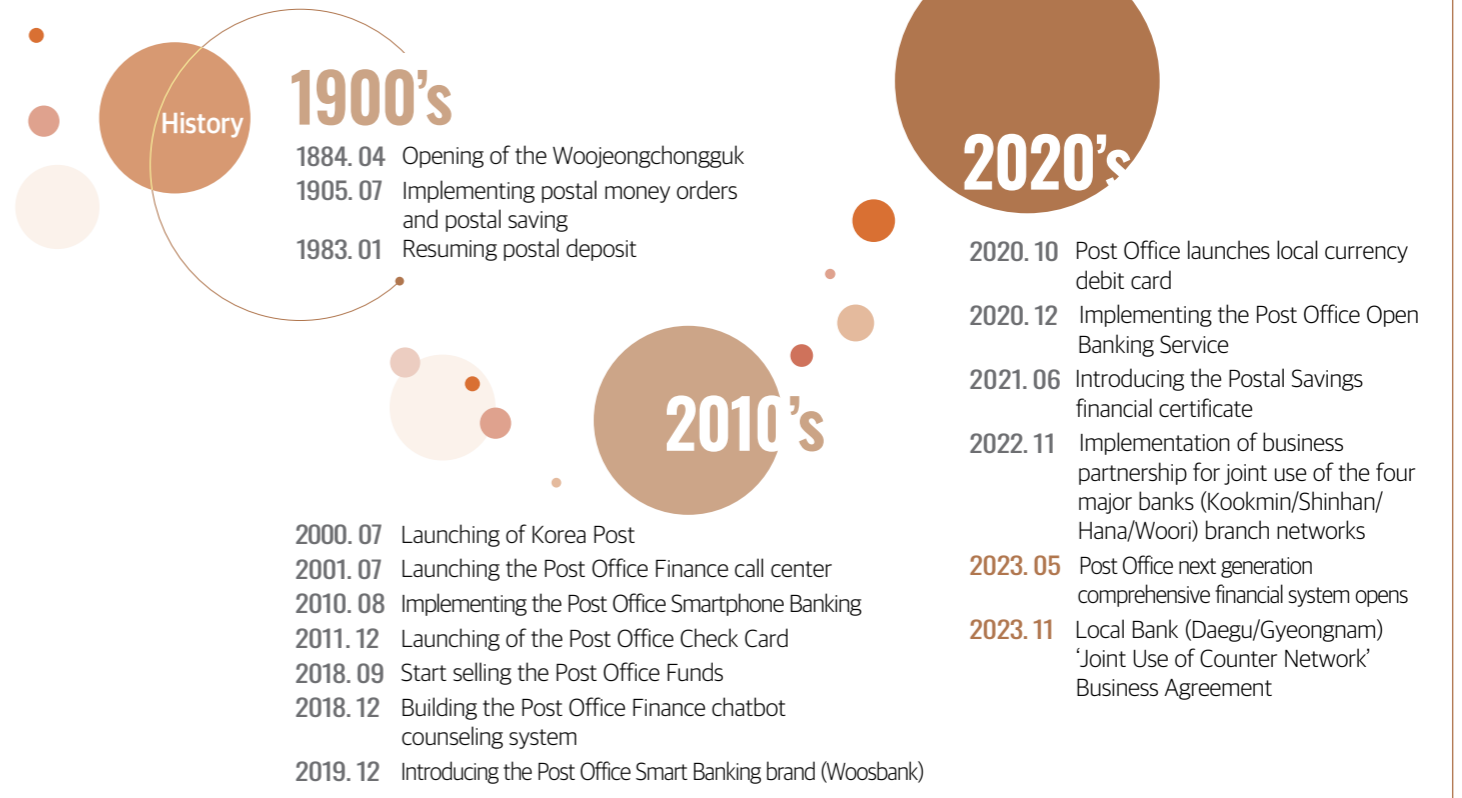
### Product & Service

Deposits - cards  
Funds  
International money transfers and currency exchange  
Next generation finance

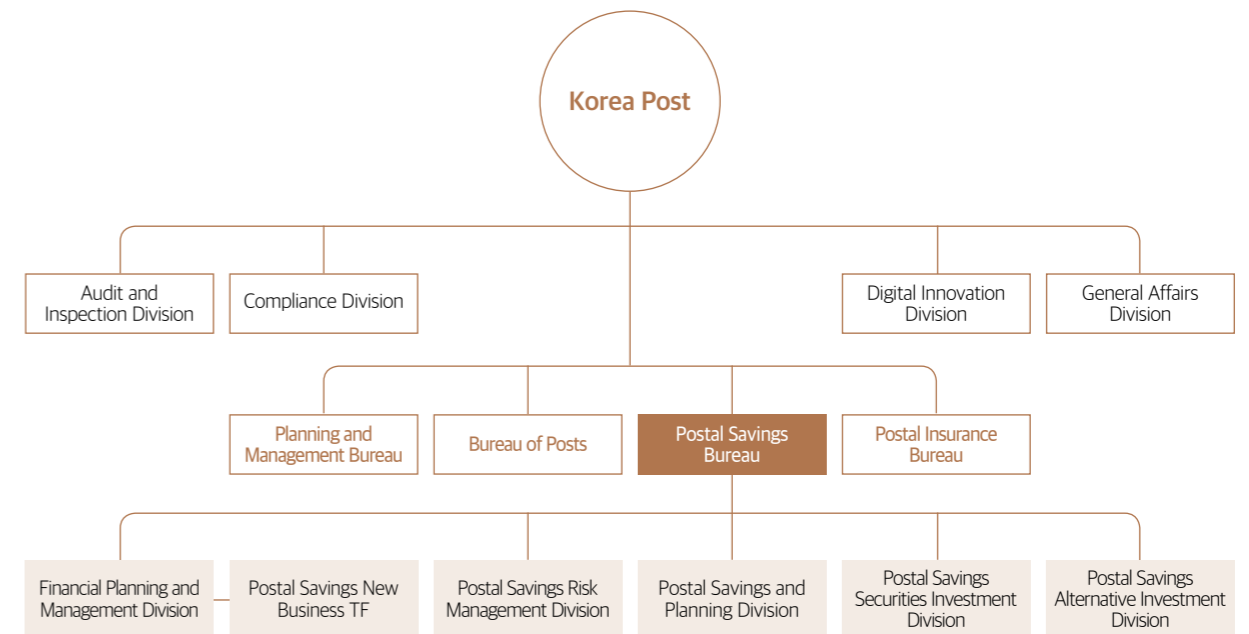
# Business strategy Business performance



# Korea Post Savings history and organizational chart



## Korea Post organization chart



Good finance with customers

Korea Post Finance, which puts the people first, creates a happy society.



Universal Financial Services

- Korea Post Finance is conveniently available to anyone, anywhere in the country.

Financial institution branch distribution (as of December 2023)



- Expansion of banking business partnership to local banks by utilizing post office banking network (April 2024/Gyeongnam Bank)

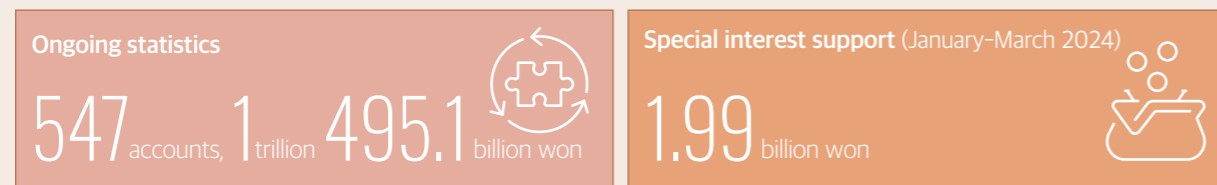
The joint use of post office window networks for the convenience of the financially disadvantaged due to the acceleration of bank branch closures\* has been expanded from the four major commercial banks to local banks (Gyeongnam)\*\* (total of 9 banks)

\* Free access for partner bank customers to make deposits, payments, balance checks, and more at post office teller counters  
 \*\* (November 2022) Four major commercial banks → (April 2024) Kyungnam Bank → (December 2024 planned) Daegu Bank  
 ※ A total of 9 banking services are in place, including Kookmin, Shinhan, Woori, Hana, IBK, Industrial, Citi, Jeonbuk, and Kyungnam

Social Contribution Support Services

- Utilization of post office resources and networks: : Various local community activities such as Post office happiness sharing volunteer group, happiness delivery wishing post office, welfare-purpose registered mail, etc.
- Nurturing the creative generation of the future: Mentoring the growth of children from families with disabled parents, supporting the learning of children underprivileged in digital and education, and food support for youth who have finished protection
- Medical welfare-based : night care support for unattended patients, support for children and families of pediatric cancer patients (financial support and operation of Hansarang House), and cancer insurance support for low-income disabled people

Offer products to support socially vulnerable populations (as of March 2024)



※ Products to support socially vulnerable groups: 11 types of products, including the Happiness Guardian Account, Construction Hanaro Account, and Neighbor Love Regular Deposit

Consumer protection

The people's companion, the people's finance, Korea Post, pledges to protect financial consumers.

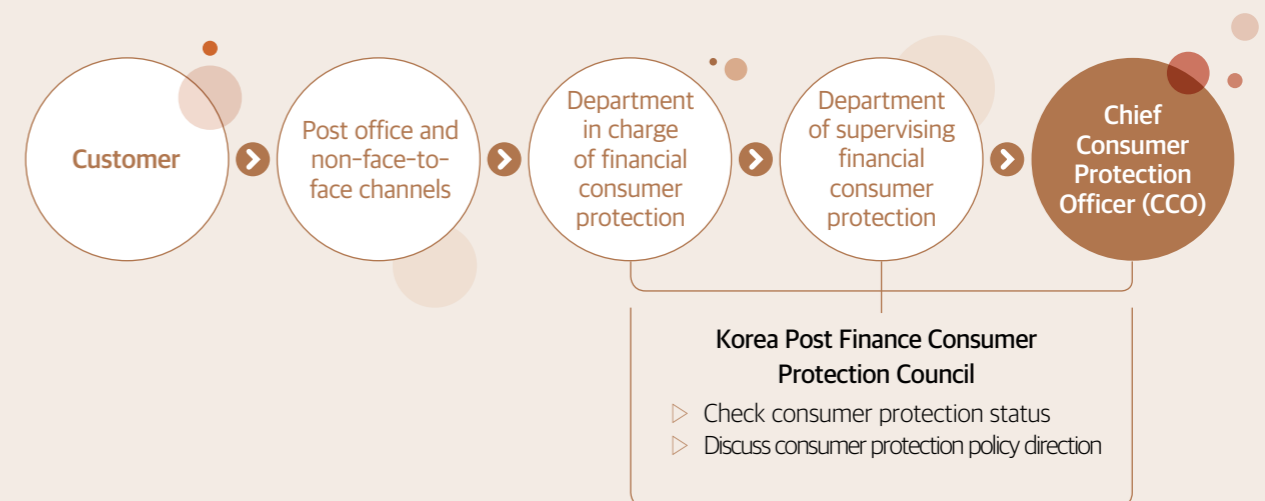


Consumer Protection Charter

As a state-owned financial institution, Korea Post Finance makes the protection of the rights and interests of financial consumers a top priority in its management activities and pledges to become a postal financial institution trusted by the public by establishing and implementing specific processes for the following:

- One, we will treat all financial consumers, including the financially underserved, equally and fairly without unreasonable discrimination.
- One, we will provide clear and transparent information to help financial consumers make the right choice of financial products and services.
- One, we will collect financial consumer information through the consent process and utilize and protect it legally and justifiably.
- One, we will handle complaints and damage relief for financial consumers as quickly and fairly as possible.
- One, we will do our best to strengthen our human and material capabilities to provide better financial products and services.

- As a state-run financial institution, Korea Post Finance consumer protection organizations place the highest priority on protecting the rights and interests of financial consumers.



Preventing financial fraud

Korea Post Finance protect customers' wealth by preventing financial fraud, including voice phishing and smishing.



Enhance Fraud Detection System

Prevent customer damage by operating the suspicious transaction automated system 24 hours a day (since January 2024) and further developing and applying detection rules based on common standards in the financial sector ('October 2024 scheduled)

\* Fraud Detection System

A system that detects and blocks abnormal financial transactions by comprehensively analyzing electronic financial transaction access information, transaction history, etc.



Strengthen verification process

Introduced facial recognition system identification procedure for suspicious transactions to prevent fraud damage through mobile phone identity theft (scheduled for the end of December 2024)



Fund management – Risk management

Korea Post Savings keep customer assets safe and secure.

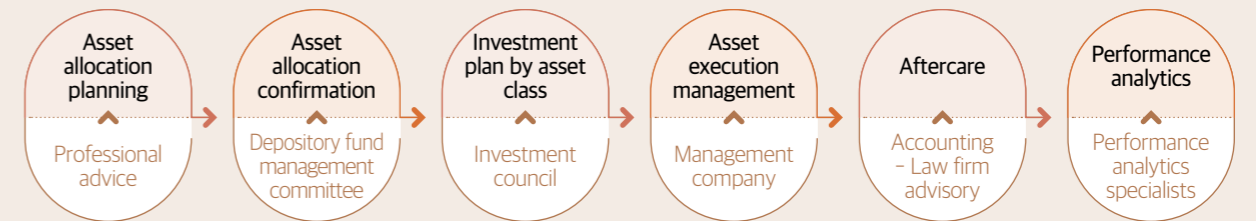


Direction of Korea Post Savings fund management

● Guiding principles To guarantee the full value of customer deposits, we prioritize operational stability.



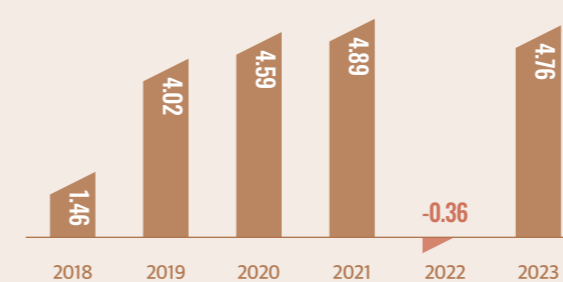
Funding process



● Funding performance

Returns have been on an improving trend since 2022, driven by rising expectations of monetary policy easing and gains in investment asset appreciation.

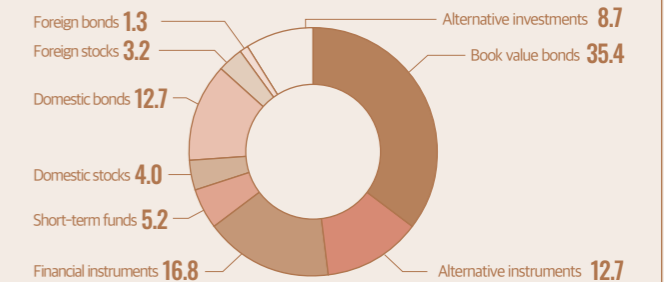
Deposit funds availability and trends (Unit: %)



● Portfolio status

We invest primarily in safe assets such as bonds and also manage our portfolio by adding stocks and alternative investments to increase returns.



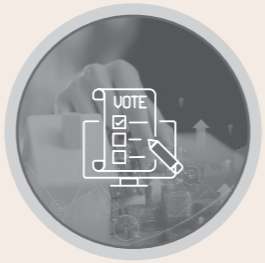
Current status of deposit fund portfolio (End of 2023) (Unit: %)



### Sign up for a stewardship code

We fulfill our fiduciary responsibilities through our fiduciary responsibility activities to enhance the value of our clients' assets

#### ● Korea Post Savings depository trustee accountability activities

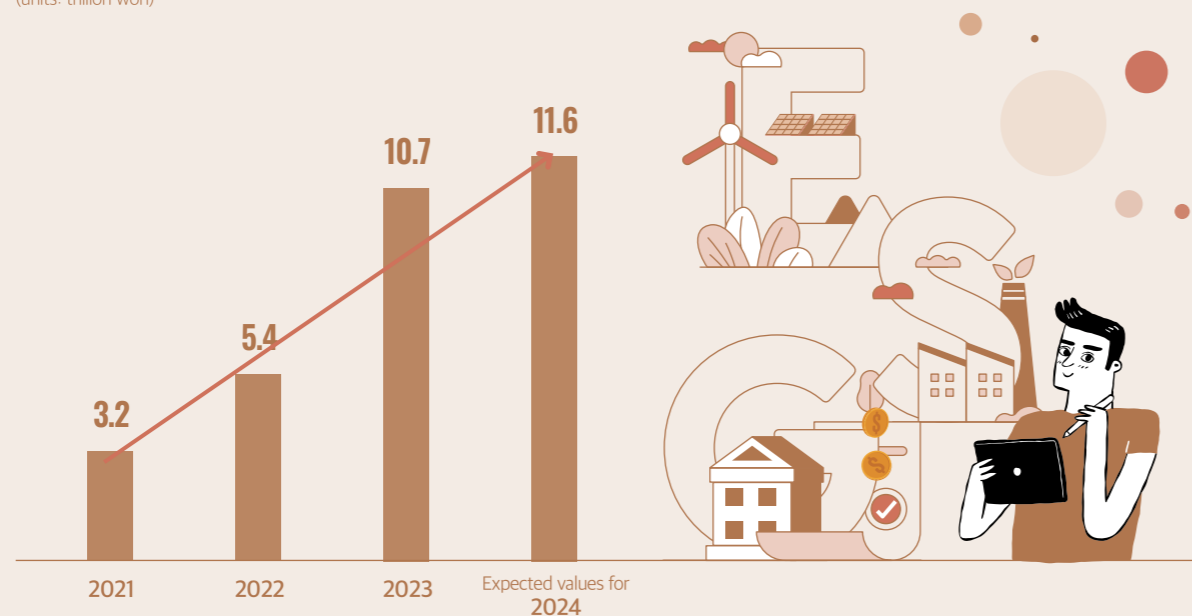
 <p><b>Establishing systems and infrastructure</b></p> <ul style="list-style-type: none"> <li>✓ Introduction and disclosure of stewardship code</li> <li>✓ Improve systems and provide guidance</li> </ul>	 <p><b>Ensure fairness</b></p> <ul style="list-style-type: none"> <li>✓ Forming and operating a fiduciary responsibility committee</li> <li>✓ Establishing a guidance for fiduciary responsibility activities</li> </ul>	 <p><b>Increase transparency</b></p> <ul style="list-style-type: none"> <li>✓ Disclosure of fiduciary responsibility principles and guidance</li> <li>✓ Fiduciary responsibility activity disclosure</li> </ul>
---	---	--

### Expanding responsible investing (ESG investing)

We continue to expand responsible investing (ESG investing), which considers not only financial factors but also non-financial factors such as environment, social, and governance when making investment decisions.

#### ● The size of Korea Post Savings ESG investment

(units: trillion won)



### Risk management

In accordance with Article 3(2) of the Postal Deposit and Insurance Act, we secure the soundness and sustainable growth of Korea Post Savings by managing all risks arising from the business activities and fund management of it.

**Direction of propulsion** → Securing and maintaining Korea Post Savings asset soundness

**Objectives**

- A BIS ratio of **11.0% or more**
- Managing list limits Within **KRW 7,650 billion**
- Manage the soundness of deposit assets

**Drive strategy**

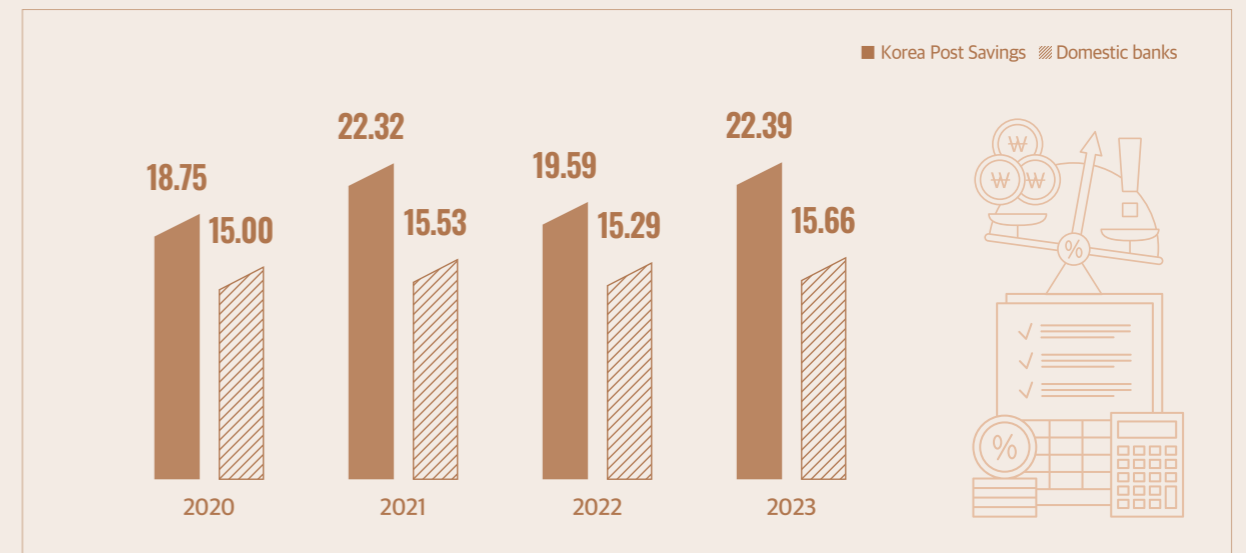
<p><b>Strengthening Korea Post Savings capital adequacy</b></p> <ul style="list-style-type: none"> <li>• Calculate the BIS ratio - Refine analysis</li> <li>• Korea Post Savings deposit asset soundness checks</li> <li>• Regular reviews of risk management assessments</li> </ul>	<p><b>Enhance segmented risk management activities</b></p> <ul style="list-style-type: none"> <li>• Enhance market-emerging interest rate risk management</li> <li>• Maintain proper liquidity coverage ratios</li> <li>• Enhance fate risk management</li> </ul>	<p><b>Continue to drive integrated risk management</b></p> <ul style="list-style-type: none"> <li>• Tighter management of consolidated risk limits</li> <li>• Revisit crisis analysis and decision metrics</li> <li>• Diversify operational performance analytics</li> </ul>
--	---	--

### Financial soundness

We monitor the amount of risk due to market fluctuations and manage investment limits for risky assets to meet enhanced capital regulation supervision standards.

BIS ratio of domestic bank and Korea Post Savings

(unit: %)



Deposit products \*Based on pre-tax rates at the end of December 2023\*

# Korea Post Savings supports customer happiness with our products full of benefits.



### Green star love certificate of deposit

- ESG-linked savings accounts that offer preferential rewards for participating in green activities and donations, as well as campaigns to protect the environment
- Up to 0.6 percentage points per annum for signing up for green practices, making donations, and not using paper bankbooks
- Take the Green Pledge to go carbon neutral in daily life



### Senior Singlebungle regular deposit



- Regular deposits for stable money management with preferential rates and additional services for middle-aged customers
- Up to 0.5 percentage points preferential interest rate for age 50+, pension and salary history, debit card usage, etc.
- Providing tax consulting or financial income comprehensive tax reporting service

### Post Office My Parking Passbook (limited-time offer)

- A deposit and withdrawal-free passbook that offers a high daily interest rate for an efficient short-term management of spare fund
- Up to 2.0% points per annum on daily balances up to 10 million won and 0.55% points per annum on balances over 10 million won



### Post Office Convenient e-regular deposit



- A digital-only, lockable savings account with bonus deposits, emergency fund withdrawals, automatic redeposits, and more for convenient access to your money in a single sign-up
- Up to 0.5 percentage points per annum preferential interest rate based on concurrent eSavings, payroll transfers, etc.
- Available for 1 million won or more and up to 50 million won

### Daldalhigh savings

- A mobile-only saving product that is easy to subscribe to with a short term of 1-2 months and offers high interest rates with small amounts and simple preferential terms
- Up to 3.2 percentage points per annum of preferential interest rate based on youth customer eligibility, registering your own wishes and goals at sign-up, making 20 or more monthly deposits, and rejoining after maturity, etc.
- Save at least 1,000 won when sign up and up to 600,000 won per month



### Post Office Dadream Passbook

A product that provides various benefits to Korea Post Finance customers, waiving fees and earning Dadream debit card points based on usage

#### Dadream Passbook

<b>Junior</b>	Eligible for customers under the age of 19 offering preferential rates of up to 0.4 percentage points per annum based on transaction performance, including direct deposit of child insurance premiums, debit cards, etc.
<b>Employees</b>	Preferred rates up to 0.6 percentage points per annum based on transaction performance, including payroll transfer workers, debit cards, etc.
<b>Business owners</b>	Preferred rates of up to 0.6 percentage points per annum based on transaction performance, including card merchant payment account agreement, debit cards, etc.
<b>Silver</b>	Rates up to 0.6 percentage points per annum based on annuity performance, debit card performance, etc.
<b>Basic</b>	Preferred rates up to 0.1 percentage points per annum for loyal customers

#### Dadream Debit Card



Earn up to 17,000 points based on deposit, insurance, and mail transaction performance for primary customers, plus 0.3% points for all contracted merchants

#### ※ Notes on subscribing deposit products

- When signing up for a product, the product contents posted at the post office window or on the Internet website as of the date of sign up are applied, and product contents such as interest rates and services may change.
- Please refer to the financial instrument documentation and terms and conditions before entering into a financial instrument contract.
- Korea Post Savings products are guaranteed by the government to be paid in full.
- Financial consumers have the right to be informed on the product or service.
- Principal and interest/disbursements may be restricted if a garnishment, lien, etc. is placed on your account.

# Korea Post Savings and card products are with citizens at every moment.

(statistics as of the end of July 24)

## Cheers to the challenge.

- Dadream (Junior) Passbook
- Youth Future Reliable Passbook
- e-Postbank Deposits
- Military Tomorrow Reserve Savings
- Having Benefit (new)
- go Cashback Global
- Clever PLUS

Deposits

Card

## Prepare for the future.

- Generous Preferential Savings Deposits
- Post Office MyParking Passbook (Special promotion)
- Dadream (Employee) Passbook-Savings (Customer Preference)
- 2040+α Free Savings Deposit (Client Preference)
- Mommy Reliable Savings
- Kid-LOVE Savings
- e-Postbank Regular Deposit
- Everyday Collect e-Savings
- Dadream (customer preference)
- Dreamplus Asiana

Deposits

Card

## Wish for your happiness.

- Champion Certificate of Deposit
- Value Gathering Savings
- Fresh Start Savings
- Neighborhood Love Regular Deposits
- Convenient e-Regular Deposits
- Construction Hanaro Passbook
- Daldalhigh Savings (new)
- BRAVO (new)
- People's Happiness
- Anywhere (customer preference)
- Our Neighborhood Plus
- Construction All pass
- Accompany (new)

Deposits

Card

## Side with your senior life.

- Reliable Life Passbook
- Senior Singlebungle Certificate of Deposit
- Happy (customer preference)
- Life Plus

Deposits

Card

## Be your business partner.

- Enterprise Reliable MMDA Passbook
- Dadream (business) Passbook
- Election Expense Management Passbook
- Retirement Pension Regular Deposit
- Post Office ISA Regular Deposit
- Pay Reliable+ Passbook
- Small Business Regular Deposit
- Partner Reliable Regular Deposit
- Champion Regular Deposit
- Government Reserve Deposit Account
- BizFit
- BizPlus
- Success Partners
- Government Purchasing Card

Deposits

Card

## Wish for your happiness.

- Happiness Passbook
- National Pension Safety Savings Passbook
- Civil Servant Pension Lifetime Peace of Mind Passbook
- National Defense and Veterans Protection Passbook
- Hope Keeper Passbook
- Subcontractor Keeper Passbook
- e-National
- Local Currencies

Deposits

Card








Card Products

Korea Post cheers you on for a happy tomorrow.



BRAVO debit card	go Cashback Global Debit Card	BizFit debit card
		
Middle-aged / lifestyle cards	Overseas exclusive franchise benefits / Overseas-specialized global debit card	Benefits such as tax assistance / Specialized cards for individual business owners (including small businesses)
<b>Featured Services</b>	<b>Featured Services</b>	<b>Featured Services</b>
<ul style="list-style-type: none"> <li>• 5% cash back at all restaurants</li> <li>• 5% cash back at Lotte Mart, E-Mart, and Homeplus</li> <li>• 5% cash back on electric car charging</li> <li>• 40 won cash back per gallon at SK gas stations</li> <li>• 10% cash back at all pharmacies</li> <li>• 10% cash back for Jung Kwan Jang</li> <li>• 10% cash back at golf courses, driving ranges, and screened golf courses</li> <li>• 15% cash back at CGV, Megabox, and Lotte Cinemas</li> <li>• 15% cash back at Kyobo Books (online and offline)</li> <li>• 15% cash back on domestic stays</li> <li>• Preferred settings for the overseas won payment blocking service</li> <li>• Free foreign ATM cash withdrawal fees (\$3 per transaction)</li> </ul>	<ul style="list-style-type: none"> <li>• 5% cash back at E-Mart, Homeplus, Lotte Mart, Nonghyup Hanaro Mart/Club</li> <li>• 5% cash back on Samsung Pay, Naver Pay, and Kakao Pay</li> <li>• 5% cash back at Baedal Minjok, Yogyiyo</li> <li>• 5% cash back at Starbucks, Coffee Bean, Twosome Place, Angel in Us, and Ediya</li> <li>• 5% cash back on postage, Internet Post Office, Post Office Shopping, and EMS</li> <li>• 5% cash back at duty-free shops</li> <li>• One-time cash back per year at domestic airport lounges</li> <li>• 7% cash back on all contracted international merchants</li> </ul>	<ul style="list-style-type: none"> <li>• 5% cash back at post offices</li> <li>• 5% cash back on national taxes and 4 major insurances</li> <li>• 5% cash back at SK Shields, KT Telecom, CESCO, Coway, and Cuckoo</li> <li>• 5% cash back on cell phone bills</li> <li>• 3% cash back at all restaurants</li> <li>• 3% cash back at big marts and traditional markets</li> <li>• 1% cash back on all contracted international merchants</li> <li>• Tax assistance services (provided by NiceD&amp;R)</li> <li>• 50% off Cash Note Plus membership</li> </ul>

International payments

Korea Post debit cards bearing the VISA, MasterCard, and UnionPay logos are accepted at merchants and CD-ATM machines worldwide with their respective logos and are instantly debited from your payment account upon authorization.

VISA	Anywhere, Construction all-pass, Bizplus, Success partner, Bring benefits
UnionPay	Life + Plus
Master	Clever plus, Go cashback global, Dreamplus Asiana, Dadream, Happy, Government Purchase Card, Bravo, Companion

Hybrid card

If you use a debit card and have an insufficient balance, a credit payment function is provided for up to 300,000 won (including post-paid transportation amount) for all cards available.

- Available products: : Go cashback global, Dreamplus Asiana, Anywhere, Happy, Dadream, Bravo



Fund products

Korea Post offers fund products easily accessible for anyone for investment.



Korea Post Funds

Korea Post fund products are open to everyone and easy to use. We mainly sell low- to medium-risk fund products with low risk of principal loss and provide investment opportunities to help people build wealth.



• Features by type (as of June 2024)

We sell different types of products that customers can choose from depending on their investment appetite.

Money Market Funds (MMF)	Bond Funds	Bond Mixed Funds
<ul style="list-style-type: none"> <li>• Funds that invest in short-term cash assets such as short-term bonds, CPs, CDs, etc.</li> <li>• Ideal for occasional withdrawals or short-term investments of spare funds</li> <li>• 13 types of MMFs</li> </ul>	<ul style="list-style-type: none"> <li>• Funds that invest more than 60% of their assets in bonds and bond-related derivatives</li> <li>• Seeking relatively stable income through bond interest income and capital gains</li> <li>• 21 types of bonds</li> </ul>	<ul style="list-style-type: none"> <li>• Funds with a mix of bonds and stocks</li> <li>• Funds with a higher proportion of bonds to add more stability than equities</li> <li>• Korea Post only sells products with a stock ratio of 30% or less</li> <li>• 20 types of bond mixed funds</li> </ul>

Small investment services

We offer a service that allows you to automatically redeem funds with change from a deposit account linked to the fund, a demand deposit account in your name, or cash back from a Korea Post check card.

 <b>Who can join</b> : Individual customer	 <b>How to sign up</b> : Post office window / Smart Banking / Internet Banking
---	---

Implementing Enhanced Service to Prevent Incomplete Sales

We are committed to preventing incomplete sales and protecting vulnerable financial consumers.

- Enhanced sales appropriateness to vulnerable financial consumers (firstly, explain the disadvantages to financial consumers)
- Happycall scripts that are easy to understand and slow to talk through

- ※ Collective investment securities may result in losses (0-100%) of invested funds depending on asset price fluctuations, and the losses will be attributed to the investor.
- ※ This financial investment product (collective investment scheme) is not protected under the Deposit Protection Act.
- ※ Please be sure to read the (simplified) prospectus and collective investment agreement before acquiring collective investment schemes for information on investment targets, fees and commissions, and repurchase methods.
- ※ Valuations for MMF are switched to market valuation if the difference between market and book value exceeds or is likely to exceed ±0.5%.
- ※ We are obliged to fully explain this financial investment product, and investors are advised to listen to such an explanation before investing.

## International money transfers and currency exchange

Korea Post Savings provide a variety of services to embrace the global era.



### International transfers

(as of December 2023)

	SWIFT transfers	Eurogiro	MoneyGram express remittance	Easy international money transfers
How to send money	Wire transfers (T/T) by interbank funds settlement and message exchange	Eurogiro's EDI international financial account transfer and currency transfer services	Pick up at banks and convenience stores worldwide within 10 minutes of remittance	Lower fees and exchange rates with fintech cross-border money transfers
Available countries	Nearly <b>200</b> countries (excluding countries with remittance restrictions)	<b>4</b> countries (Philippines, Vietnam, Sri Lanka, Mongolia)	Nearly <b>200</b> countries	Nearly <b>43</b> countries
Duration	Usually 3 business days	Usually 3 business days	Nearly 200 countries	10 minutes within remittance
Amount limits	<b>USD 100,000</b> per year (combined with MoneyGram)	<b>USD 5,000</b> per transaction	<b>USD 100,000</b> per year (combined with SWIFT)	<b>USD 5,000</b> per transaction <b>USD 50,000</b> per year

#### Channel used

Counter

Internet - Smart Banking

Automated Teller Machines (ATMs)

- Automatic Foreign Currency Transfer is a service for monthly automatic transfer from the subscriber's Korea Post savings account that can be applied at a post office financial counter.
- Support for multilingual services using automated teller machines (ATMs) (English, Chinese, Japanese, Thai, Filipino, Vietnamese, Sri Lankan)

## Currency exchange services

Customers can use a direct foreign currency exchange service at post office financial counter or collect foreign currency on the designated date through the reservation service.

### Direct exchange

(limits: 1 million KRW per transaction)

**( When buying foreign currency )**

**Two high-level offices**  
Seoul Central, Gwanghwamun

USD, EUR, JPY, CNY, HKD, CAD, THB, AUD, SGD, GBP (10 currencies)

**13 high-level offices**  
Seoul Gangnam, Busan, Seongnam Bundang, Changwon, Daejeon Dunsan, Sejong, Daejeon Yuseong, Gwangju, Seogwangju, Daegu Dalseo, Jeonju, Chuncheon, Jeju

USD, EUR, JPY, CNY (4 types)

**( When selling foreign currency )**

**21 high-level offices**  
Seoul Central, Gwanghwamun, Seocho, Songpa, Seoul Gangnam, Seongnam Bundang, Busan, Changwon, Sejong, Daejeon Yuseong, Daejeon Dunsan, Cheongju, Gwangju, Seogwangju, Gwangju Gwangsan, Daegu Dalseo, Bukpohang, Jeonju, Chuncheon, Jeju, Jeju Yeondong

USD, EUR, JPY, CNY (4 types)

### Reserved exchange

(limits: 1 million KRW per transaction)

How to apply	Post offices nationwide, Internet and Smart Banking
Collection	Post offices nationwide (15) and KEB Hana Bank (50) ※ Confirmation required for ID and exchange number
Currency	USD, EUR, JPY, CNY, HKD, CAD, THB, AUD, SGD, GBP (10 currencies) (※ Available currencies may vary by office.)

### Foreign currency delivery services

Receive foreign currency at a specified date and address after completing the payment via Internet and Smart Banking (100,000 KRW to 1 million KRW per transaction)

**Collection date**  
Specify within 3-10 business days from the date of application

**Currencies accepted for foreign currency delivery services**  
U.S. dollar (USD), European euro (EUR), Japanese yen (JPY), Chinese yuan (CNY)

# Korea Post launched the next-generation comprehensive financial system

Fast for systems, slow for customers  
 Sophisticated for systems, simple for customers  
 New for systems, friendly for customers



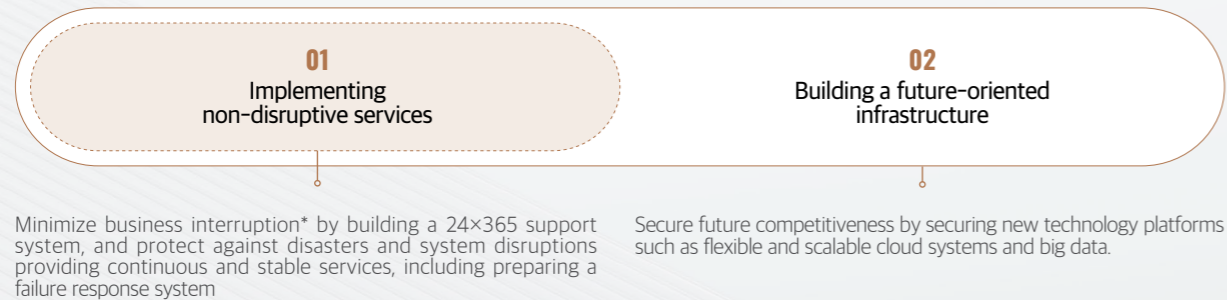
## Implement a digital environment to make customer touchpoints more convenient



## Enable customer needs-driven services to better serve customers



## Build future-oriented infrastructure to be more efficient and secure



# Digitally enabled lifestyle financial services

Korea Post banking app, Woosbank, a small bank in the hands, offers a variety of services easily accessible for customers.

**01**  
**Convenient home screen**  
 Clear screen layout and instant remittance with Quick Transfer

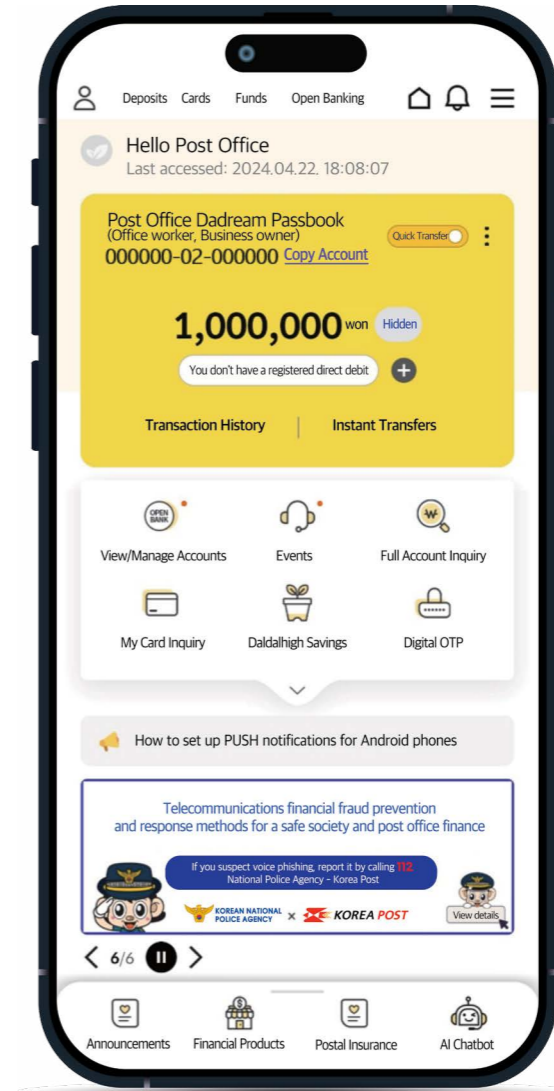
**03**  
**Continuation feature**  
 Even if you stop signing up for a product in the middle, you can continue the process at any time.

**05**  
**Mobile wait ticketing feature**  
 Convenient postal and financial services without waiting  
 \* In the process of gradual expansion

**02**  
**Easy sign up on the financial product tap**  
 Glimpse Korea Post Savings products and sign up without visiting post office

**04**  
**Calculating customer tiers**  
 Calculate customer rating yourself and increase your performance to receive greater benefits

**06**  
**Providing multilingual services**  
 Seven-Language support for foreign customers' financial lives



 <b>Lookup-Transfer</b>	 <b>Deposit Products</b>	 <b>Financial Services</b>	 <b>Authentication/security</b>
<ul style="list-style-type: none"> <li>View account and transaction history</li> <li>Immediate/automatic transfer</li> <li>Living expenses (condolence money, dutch pay)</li> <li>Smart ATM withdrawals</li> </ul>	<ul style="list-style-type: none"> <li>Open a deposit savings account and issue a debit card</li> <li>Open banking service</li> <li>Foreign currency exchange and overseas transfers</li> </ul>	<ul style="list-style-type: none"> <li>Financial products mall</li> <li>Mobile waiting number ticket</li> <li>Public bill payment (utilities)</li> <li>Non-face-to-face document submission</li> <li>e-Document wallet</li> </ul>	<ul style="list-style-type: none"> <li>Simple authentication joint financial certificate</li> <li>Digital OTP</li> <li>International IP blocking services</li> <li>Smartphone designation services</li> </ul>

# NOTICE

## Precautions for using debit cards

- Please be sure to read the product description and terms before signing up.
- Financial consumers have the right to receive an explanation of the product or service and should listen to and fully understand the explanation before making a transaction.
- Can be used at BC card merchants nationwide, and funds are debited from your payment account immediately upon transaction.
- Additional services are applied differently depending on the previous month's usage and the combined discount limit for each card product.
- When a sale is canceled, the cashback that was provided is also canceled (reversed).
- Additional services such as points and discounts offered for using the card will not be reduced or eliminated for at least three years after the card is launched.
- We will notify you of any changes or discontinuation of a Korea Post debit card at least six months in advance through the website, billing statement (mail or email), MMS, etc.

## Notes on post-paid transportation and micro-credit payments

- **When applying for a Korea Post hybrid card, hybrid services are mandatory and will be processed as a credit card transaction for the following cases:**
  - Postpaid transportation expenses
  - Insufficient account balance (if you request authorization to spend 30,000 won when your account balance is 10,000 won, 30,000 won will be processed as a credit card transaction)
  - Korea Post computer failure or system maintenance time (0:00-00:05 a.m. daily), etc.
- **Late withdrawals will be redeposited the next business day after the designated withdrawal date.**
- **If you have multiple hybrid cards, your hybrid card charges will be billed to the payment account of the most recently issued card.**
- **The late fee rate is the contract rate per product per member + up to 3% (within the legal maximum).**
  - ※ However, if there is no contracted interest rate at the time of overdue payment, the following applies:
    - For lump sum transactions: Minimum term at the time of the transaction (2 months) interest installment rate
    - Otherwise: The pledged interest rate is the higher of the commercial court rate and the mutual financial household loan rate \* The most recent non-bank financial institution weighted average lending rate (for new loans) announced monthly by the Bank of Korea (as of June 2024, subject to change, please check the BC Card website for the exact details)



- **If you're ineligible for a credit card (such as having past due debt), you may be restricted from getting a card.**
- **If you get more credit cards than affordable, it could affect your personal credit score or card usage limit.**
- **Excessive credit card debt compared to ability of repayment may lead to decrease in your credit score.**
- **A decrease in your personal credit score may result in penalties related to financial transactions.**
- **In case of failure in payment for a certain period of time, you may be obligated to repay all of your principal.**

## International guidelines and notes

- **Accepted at merchants worldwide that carry the VISA, Master Card, and Union Pay logos.**
  - ※ However, payments may be restricted in T&E\*, gambling, and telecommunications industries.
    - \* T&E(Travel&Entertainment) Type of business: Airlines, hotels, gas stations, car rentals, etc.
- **Accepted at CD/ATM machines worldwide with VISA, Master Card, and Union Pay logos.**
- **Card use is limited to its owner.**
- **For any incident occurring when a card is lent to others including family members, all the responsibilities lie on the card owner.**
- **Make sure the English name on the card matches the English name on your passport, and check the signature on the back of the card, the password, international usage limitations, etc.**

For more information about signing up for and using Korea Post debit card products, visit Korea Post Savings website at [www.epostbank.go.kr](http://www.epostbank.go.kr) or call the Korea Post Savings customer center at +82 1588 1900 or 1599 1900.

Korea Post Compliance Audit Review No. 01-240801-00-044 (1 August 2024 - 31 July 2025)