

Deposit Protection Notice/예금자보호안내문 (2024/07/01)

Protective financial products /보호금융상품	Unprotected financial products/비보호금융상품
KRW MMDA/원화 기업자유예금 Current Account/당좌예금 On demand account/보통예금 Sundry Account /별단예금 Foreign currency sundry account/외화별단예금 Non-Resident KRW/비거주자 원화예금 Non-Resident Free-won Account/ 비거주자 자유원예금 Time-Deposit/정기예금 Foreign currency current account/ 외화당좌예금 Foreign currency on demand account/ 외화보통예금 Foreign currency Time Deposit/ 외화정기예금 Investment-Only Foreign Currency Account 투자자예탁금	Certificate of Deposit/양도성 예금증서
<p>The deposit in this account is protected by the Korea Deposit Insurance Corporation (KDIC) under the Depositor Protection Act. The KDIC provides coverage up to KRW 50 million per depositor (for the aggregate of all insured financial products with this bank), including principal and designated interest.</p> <p>이 예금은 예금자보호법에 따라 원금과 소정의 이자를 합하여 1인당 “5천만원까지”(본 은행의 여타 보호상품과 합산) 보호됩니다.</p>	<p>The Korea Deposit Insurance Corporation does not protect this financial product under the Depositor Protection Act.</p> <p>이 금융상품은 예금자보호법에 따라 예금보험공사가 보호하지 않습니다.</p>
<p align="center">Deposit Protection Guide/예금자보호 안내</p> <p>□ In the event that this financial company is declared bankrupt after suspending deposit and other claim payments, the Korea Deposit Insurance Corporation (KDIC) will protect deposits up to KRW 50 million per customer, including principal and designated interest. (Additionally, pension savings trusts* are covered under a separate coverage of up to KRW 50 million per customer, apart from the protection afforded to other KDIC-insured products.)^{Note)}</p> <p>* Including pension savings accounts, individual pension savings and pension savings</p> <p>□ 본 금융회사가 예금등 채권의 지급정지 후 파산하게 되는 경우, 예금보험공사가 예금자 1인당 보호금융상품의 원금과 소정의 이자를 합하여 최고 5천만원까지 보호합니다.</p> <p>◆ The term “designated interest” refers to the lesser of the interest amount based on the contractual rate or the amount calculated using the rate determined by the KDIC (in consideration of the average interest rate on one-year term deposits or equivalent financial instruments offered by KDIC-insured financial companies).</p> <p>◆ “소정의 이자”라 함은 약정이자와 예금보험공사가 정하는 이자(부보금융회사의 1년만기 정기예금 또는 이에 준하는 금융상품의 평균이자율을 고려하여 결정)중 적은 금액</p> <p>□ Please note that the details mentioned above are subject to change upon amendment of the Depositor Protection Act and relevant laws. For more information, please refer to the Depositor Protection Guide booklet, available at financial company branches, or contact the KDIC (☎1588-0037, www.kdic.or.kr)</p> <p>□ 위 내용은 예금자보호법 및 관련 법령의 개정에 따라 달라질 수 있음을 알려드리며, 자세한 내용은 예금보험공사(☎1588-0037, www.kdic.or.kr)로 문의하시기 바랍니다.</p>	