

Natixis Asia Limited Seoul Branch(NALSB)'s Credit Information Utilization System

Pursuant to Article 31 of the Credit Information Use and Protection Act and Article 27 of the Enforcement Decree of the same Act, we hereby disclose the utilization system of credit information managed by our branch as follows.

I. Types and purposes of use of managed credit information

1. Purpose of use: Determination of establishment and maintenance of commercial transactions such as financial transactions requested by the subject of credit information, follow-up management, marketing, and other cases stipulated by the same Act and other laws and regulations.
2. Types of credit information
 - Identification information: Individual's name and resident registration number (alien registration number for foreigners, domestic residence report number, alien registration number, etc. for overseas Koreans), corporate name, business operator, corporate registration number, name of representative, etc.
 - Credit transaction information
 - Personal credit transaction information: Not applicable as our branch does not handle credit transactions related to individual customers.
 - Corporate credit transaction information: Information on financial investment product transactions, etc.
 - Creditworthiness judgment information: Facts of disrupting financial transaction order such as illegal lending, delinquent information, etc.
 - Credit ability information: General information such as company overview and business details, financial matters such as financial status and financial ratios, non-financial matters such as audit opinion and tax payment performance, etc.
 - Public record information, etc.: Information provided by the subject of credit information in relation to tax delinquency, registration as a defaulter by court decision, bankruptcy, and other contracts and provision of services.

II. Target of credit information provision, purpose of use by recipient, and type of credit information provided

1. Recipients of provision: Public institutions, credit inquiry companies, etc. that require submission under the same Act and other laws
2. Purpose of use by recipient: Concentrating, collecting, storing, providing credit information about financial companies, etc.
3. Types of credit information provided: identification information, credit transaction information, credit rating information, and credit ability information

III. Credit information retention period, credit information destruction procedures and methods

When receiving financial services provided by our branch, credit information will be retained and used until the retention period in accordance with relevant laws and internal regulations, and the customer's credit information will be destroyed in accordance with internal regulations. In the case of documents, if in the form of electronic files, they are deleted using a method that renders the records unrecoverable.

IV. Contents and trustee of credit information processing entrusted work

This does not apply as our branch does not entrust the work of credit information processing.

V. Credit information subject's rights and methods of exercising them

Right to request inspection and correction of credit information: The subject of credit information may request delivery or inspection of credit information, and may request correction if his or her credit information is different from the facts. When a credit information subject makes a request to our branch by phone, email, or in writing, our branch confirms that the credit information subject is the subject and then performs procedures such as viewing, providing, and correcting the requested information.

VI. NALSB's Credit Information Protection Manager

Name : Myung Jin Koo (Head of Compliance)

Department : Compliance

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