



금융소비자보호기준/ Procedure on Financial Consumer Protection

Subject	This Procedure is designed to prescribe the basic procedures and standards that an executive, officer and/or employee shall conform to in performing his/her duties for the protection of financial consumers by, for example, preventing financial consumers from experiencing dissatisfaction and ensuring the prompt execution subsequent remedial measures in accordance with the Financial Consumer Protection Act and other relevant laws and regulations
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Approver(s)	Seoul Management Committee
Effective date	2023.04.03
Last update	2024.04.17
Scope	Natixis Asia Limited, Seoul Branch
Associated document(s)	Complaint Handling
Review Frequency	12 months

Document History				
Version	Date	Description of Revision	Reviewed / Updated By:	Approved By:
1.0	2023.04.03	Establishment	Myungjin Koo	Seoul Man Co
2.0	2024.04.17	To change disclosure of complaint handling results (Art 27)	Myungjin Koo	Seoul Man Co

Chapter 1 General

Article 1 (Objective)

This Procedure is designed to prescribe the basic procedures and standards that an executive, officer and/or employee shall conform to in performing his/her duties for the protection of financial consumers by, for example, preventing financial consumers from experiencing dissatisfaction and ensuring the prompt execution subsequent remedial measures in accordance with Article 32 of the Financial Consumer Protection Act, Article 31 of the Enforcement Decree of the Financial Consumer Protection Act, Article 29 of the Regulation on the Supervision of Financial Consumer Protection Practices and other relevant laws and regulations (hereinafter collectively called “Relevant Legislations”).

Article 2 (Definition of Terms)

The terms used in this Procedure are defined as follows. Unless defined otherwise in this Procedure, the definitions as prescribed in relevant legislations shall be referred to:

- ① A Complainant refers to a natural person, a legal entity or an association/organization requesting the Company to undertake specific actions in connection with financial businesses.
- ② A Customer Complaint refers to the expression of any intent to raise objections, make petitions, propose recommendations, place inquiries and require any other specific actions and is classified into:
 1. A Financial Complaint meaning any and all activities associated with the objection, petition or request raised by a customer and any other stakeholder in connection with the financial businesses performed by the Company; or
 2. Other Complaint meaning any and all activities such as simple inquiries, recommendations and request for specific actions associated with the Company’s business activities which do not constitute a Financial Complaint as defined in the preceding Sub-paragraph 1.
- ③ Despite the preceding Paragraph 2, a complaint shall not be deemed a Customer Complaint if:
 1. A party which intends to enter into or is a party to a contract governed by private law principles requests specific acts in order to obtain the effectiveness under the statutory law principles;
 2. A party requests specific acts in connection with the matters which are confirmed by the court rulings, subject to the pending lawsuits, subject to the FSS processing and subject to on-going investigations by law enforcement agencies; or
 3. A party which fail to clarify relevant information such as the name and address or to evidence its representative status request the Company to commit specific acts.
- ④ The Financial Consumer Protection Office means the organizational units required to perform internal controls for the protection of financial consumers independently from the financial product development and distribution businesses in accordance with Article 12 of the Internal Control Standards on the Protection of Financial Consumers.
- ⑤ The Chief Financial Consumer Protection Officer means the executive officer who is accountable

for the protection of financial consumers under the Internal Control Standards on the Protection of Financial Consumers and heads Financial Consumer Protection Office.

- ⑥ A Dedicated Financial Consumer Protection Employee refers to an employee responsible for financial consumer protection activities such as the prevention and handling of customer complaints, the improvement of relevant programs, the assessment of customer complaints, the operations of relevant IT systems and the provision of education/training programs covering financial consumer protection in accordance with Article 14 of the Internal Control Standards on the Protection of Financial Consumers.

Article 3 (General Complaint Handling Principles)

- ① The Company shall exert its best efforts to resolve any dissatisfaction of a complaining customer or any other stakeholder by addressing any complaint in a prompt and fair manner.
- ② The Company cannot withhold or refuse the acceptance of any complaint filed unless there are specific causes not to as prescribed under other legislations.
- ③ In handling customer complaints, the Company shall any and all necessary measures including, without limitation, the enforcement of enhanced security measures in order to protect the personal information on the complaining party.
- ④ The Company shall handle any and all customer complaints in accordance with the handling methods as defined by the Company under this Procedure.

Article 4 (Rights of Financial Consumers)

A financial consumer is entitled to the following fundamental rights:

1. The right to be protected from losses to his/her assets due to unlawful business activities committed by the Company;
2. The rights to be provided with necessary knowledge and information during the process of selecting and consuming financial products;
3. The rights to have his/her opinions incorporated into the policies of the central or local governments influencing the lives of financial consumers;
4. The rights to receive adequate compensations for the damages caused by the consumption of financial products through prompt and fair procedures;
5. The rights to receive necessary educations for the reasonable consumption of financial products and services; and

Chapter 2 Organization/Workforce Requirements for Operations of Financial Consumer Protection Procedure

Article 5 (Organization/Workforce Requirements for Operations of Financial Consumer Protection Procedure)

The provisions prescribed in Articles 10 through 14 of the Internal Control Standards on the Protection of Financial Consumers shall be referred to for the organization and workforce requirements to operate this Procedure.

Article 6 (Customer Complaint Service Supervisor)

- ① In order to ensure the management of customer complaint services, the Company shall appoint the Chief Financial Consumer Protection Officer as the Customer Complaint Service Supervisor.
- ② The Customer Complaint Service Supervisor shall be accountable for:
 1. Planning and improving customer complaint prevention programs and the establishment of other necessary procedures and standards;
 2. Managing and supervising the customer complaint services including the acceptance and handling of customer complaints;
 3. Carrying out overall management and control of the development and implementation of education programs designed to prevent customer complaints;
 4. Carrying out overall management of the activities to develop performance evaluation standards aligned with customer complaints which are applicable to the relevant departments/employees as well as those to carry out actual performance evaluations; and
 5. Reviewing the status of the compliance with this Procedures.

Article 7 (Customer Complaint Service Department)

- ① The Company shall designate the Financial Consumer Protection Office as the Customer Complaint Service Department and operate it as such in order to facilitate the performance of customer complaint services.
- ② The responsibilities of the Customer Complaint Service Department shall include:
 1. Performing the management of the status of customer complaints/disputes and the results of remedial actions enforced;
 2. Planning and operating education programs designed to prevent and reduce customer complaints;
 3. Improving relevant programs to prevent and reduce customer complaints;
 4. Reporting customer complaint handling results;
 5. Supervising the electronic customer complaint channel and customer complaint information desks;
 6. Performing other activities associated with customer complaint handling and management services.

Chapter 3 Procedures to Handle Customer Complaints/Disputes

Article 8 (Customer Complaint Letter and Attachments)

- ① For the convenience of visiting complainants, the Company shall furnish Customer Complaint Letter Template at Customer Complaint Information Desk and Electronic Customer Complaint Channel
- ② In connection with the filing of a customer complaint, following supporting documents evidencing the identity of the complainant, the stakeholder status and the factual relationships shall be provided as attachments:
 1. If the filing party is the complainant, a copy of a certificate confirming the real name of the complainant;
 2. If the filing party is a representative, the letter of attorney prepared by the complainant and the certified copy of the registered chop impression; and
 3. Copies of other documents evidencing relevant factual relationships.
- ③ In connection with the customer complaint filing, the Company shall ensure that the required documents to be submitted by a complainant are defined clearly and specifically within the minimum scope necessary to handle the relevant complaint.

Article 9 (Acceptance of Customer Complaints)

- ① Customer complaints shall be accepted through verifiable means such as documents, fax transmission or the Internet; provide, however, that a complaint directly stated by a complainant either verbally or over the phone may be accepted if it is not required use a document-based evidence supporting the intent expressed by the complainant.
- ② Upon the acceptance of a customer complaint, the Company shall record the highlights of the complaint raised in the Customer Complaint Log and designate a responsible manager to proceed with the complaint handling.

Article 10 (Notification of Complaint Acceptance)

Upon the acceptance of customer complaint documents, the Head of the Customer Complaint Service Department shall notify the relevant complainant of the status of complaint acceptance and the name and contact information of the designated complaint handling manager via verifiable means such as document, fax transmission, e-mail, text message or recorded phone conversation.

Article 11 (Complementation of Complaint Documents)

- ① The Head of the Customer Complaint Service Department may require a complainant to provide supplemental information within adequate timeframe if material defects or deficiencies are identified with submitted complaint documents or if it is determined that any of the documents listed in Sub-paragraphs under Paragraph 2 of Article 8 herein is missing.
- ② The supplementation request shall be made via verifiable means such as document, fax transmission, e-mail or recorded phone conversation.
- ③ If a complainant fails to fulfill the supplementation request within the timeframe under the preceding Paragraph 1, additional supplementation request may be made only once.

- ④ In principle, the timeframe for the second supplementation request made under the preceding Paragraph 3 shall be set at seven (7) days; provided, however, that the supplementation period may be determined differently with the consideration of the complainants' request, if any, for the change to the supplementation period.

Article 12 (Withdrawal of Complaints)

- ① Before the completion of a customer complaint handling process, a complainant may revise the contents of the complaint filed or withdraw or cancel the complaint.
- ② Any withdrawal or cancellation of customer complaint under the preceding Paragraph 1 shall be made by the complainant verifiable means such as document, fax transmission, the Internet or recorded telephone conversation.

Article 13 (Customer Complaint Handling Department)

In principle, a customer complaint accepted by the Company shall be handled by the Customer Complaint Service Department as defined in Article 7 herein.

Article 14 (Customer Complaint Handling Timeline)

- ① In principle, a customer complaint handling shall be completed within 14 business days from the date of acceptance unless the complaint is transferred/assigned from an external organization with specified handling timeline.
- ② The following period shall not be included in computing the handling timeline under the preceding Paragraph 1:
 1. The period during which the complaint handling is delayed due to causes attributable to the complainant;
 2. The period required to supplement or correction of complaint documents; and
 3. The period spent for auditing, examinations and inquiries to external organizations.
- ③ If it is determined and recognized that a complaint handling cannot be completed within a specified timeline due to inevitable causes such as investigations, the timeline may be extended once by and up to the original timeline determined in the preceding Paragraph 1.

Article 15 (Customer Complaint and Associated Investigation)

- ① If it is determined necessary for the handling of customer complaints, the Head of the Customer Complaint Service Department may require relevant executives, officers and/or employees and the heads of relevant departments to perform the followings and the required or requested executives, officers and/or employees shall exercise genuine efforts to respond to such a requirement or request unless there are justifiable causes not to:
 1. To submit relevant records;
 2. To attend investigations into himself/herself and the Customer Complaint Deliberation Committee; and

3. To participate in the on-site investigations into the relevant branches/offices.
- ② If it is determined necessary for the handling of customer complaints, the Head of the Customer Complaint Service Department may request the dispatch of employees from relevant departments.
- ③ If it is determined that audit is required for the confirmation of factual information, the Head of the Customer Complaint Service Department may request the Audit Department to initiate an audit.

Article 16 (Notification of Progresses)

If a customer complaint handling timeline is extended pursuant to Paragraph 3 of Article 14 herein or if requested by a complainant, the Company may notify the complainant of the relevant information using the Complaint Progress Notification via such means as document, fax transmission, e-mail or recorded telephone conversation.

Article 17 (Notification of Customer Complaint Handling Results)

- ① Upon the completion of customer complaint handling process, the Company shall promptly notify the relevant complainant that the complaint handling is completed. For the purpose of this paragraph, the notification shall include such information as the customer complaint handling results, the grounds supporting the results and information on the process to raise objections.
- ② A complainant is deemed to have withdrawn a customer complaint and the Company may close the complaint internally if: the complainant fails to supplement or correct complaint document within the applicable timeframe under Article 11 herein; or the requests for the supplementation or correction are returned twice due to inaccurate address or contact information of the complainant.
- ③ Unless specifically prescribed otherwise in other legislations, the customer complaint handling results under the preceding Paragraph 1 shall be notified either in document or via the Internet (if the complaint is filed and accepted via the electronic customer complaint channel).

Article 18 (Request for Second Deliberation)

- ① A Complainant may file for the second deliberation of the complaint to the Company in one of the following cases unless the complainant claimed the followings as the causes at the initial filing of the complaint or failed to claim the followings while in possession of the knowledge of the causes:
 1. New factual information which would have material impact on the customer complaint handling results was identified and has not been submitted during the complaint handling process;
 2. Documents, witness statements and/or statements of interested parties which were submitted as the supporting documents to evidence the complaint are found to be forged or falsified or to contain false information;

3. No determination has been made with regard to a material factor which would have impact on the customer complaint handling results; or
 4. Other legislations or court rules which have supported the customer complaints have been revised.
- ② A customer complaint filed for second deliberation shall be handled in accordance with the process to handle a new complaint.

Chapter 4 Handling Complaints Involving Multiple Complainants

Article 19 (Complaint Involving Multiple Complainants)

- ① If a complaint is filed jointly by five (5) or more complainants, the Company shall request the complainants to select a lead complainant to file the complaint and accept the complaint under the name of the lead complainant and prepare Investigation and Analysis of Complaint Involving Multiple Complainants to record and retain relevant information.
- ② The Company shall handle the complaint involving multiple complainants in accordance with the financial complaint handling standards prescribed in this Procedure but notify the results only to the lead complainant selected at acceptance of the complaint.

Article 20 (Recurring Complaints and Overlapping Complaints)

- ① In the event that a complainant repetitively submits the same complaint documents for two (2) or more time without justifiable causes and that the Company notifies the complainant of the associated complaint handling results at least once, the Company may internally close the complaint without undertaking separate handling process if the same complaint documents are accepted after the notification.
- ② If a complainant prepares two (2) or more copies of the same complaint document packages and submits them to two (2) or more institutions, the complaints may be deemed to constitute a single complaint and be handled in accordance with the applicable terms and conditions prescribed herein or be internally closed in accordance with the preceding Paragraph 1.

Chapter 5 Prevention of Customer Complaint and *Ex Post* Management

Article 21 (Development of IT Systems)

The Company may develop and implement computerized processing systems designed to manage the progresses and results of the customer complaints, dispute mediation and legal proceedings with financial consumers in an efficient and organized manner.

Article 22 (Improvement of Customer Complaint Program)

- ① If it is determined that the measures such as the improvement of customer complaint handling programs are required, the Head of the Customer Complaint Service Department may request the heads of relevant departments to enforce such measures.
- ② The head of department requested to improve customer complaint handling programs shall enforce the improvement measures within three (3) months after so requested and notify the results to the Customer Complaint Service Department. If it is difficult to enforce the improvement measures within the specified timeframe, the head of department so requested shall document the relevant causes to notify the Customer Complaint Service Department of the causes.

Article 23 (Disciplinary Measures)

- ① If the Financial Consumer Protection Office determines that an executive, officer and/or employee has violated relevant legislations and this Procedure in connection with the performance of business activities designed to protect financial consumers, the Office shall notify relevant departments (including the Audit) of the relevant information. Then, the heads of the notified departments shall check and confirm the factual relationships by conducting relevant investigations and shall, based on the findings, enforce necessary measures.
- ② The Financial Consumer Protection Office which identifies or uncovers unlawful/wrongful activities in connection with the protection of financial consumers shall report the findings to the CEO who, in turn, shall take adequate measures.
- ③ If it is determined that the unlawful/wrongful activities under the preceding Paragraph 2 are material, the Financial Consumer Protection Office shall report the findings to the CEO.

Article 24 (Request for Prompt Handling)

If the Company fails to complete the complaint handling process within the applicable timeframe due to causes attributable to the Company, a complainant may request the Company for prompt handling of the complaint.

Article 25 (Plan to Reduce Customer Complaints)

- ① The Head of the Customer Complaint Service Department shall analyze the customer complaints accepted and the handling results and shall establish and implement the plans to reduce and resolve customer complaints.
- ② The plan to reduce and resolve customer complaints under the preceding Paragraph 1 shall include measures to address frequently occurring and important complaints.

Article 26 (Education to Prevent Customer Complaints)

- ① The Company shall provide its executive, officers and/or employees with education programs designed to prevent customer complaints at least once a year.

- ① If it is determined that education programs for executives, officers and/or employees or other specific measures are required in connection with the prevention of customer complaints, the Head of the Customer Complaint Service Department may request the heads for relevant departments for cooperation and the requested heads of departments shall collaborate as much as possible unless there are specific causes not to.
- ② If requested by external organizations including the Financial Supervisory Service (“FSS”) for the implementation of policies or the provision of education programs to their executives, officer and/or employees in connection with the prevention of customer complaints, the Company shall proactively cooperate with the requesting organizations.

Article 27 (Disclosure of Complaint Handling Results)

The Company shall post the information of quarterly complaint handling results on the Korea Financial Investment Association (“KoFIA”)’s homepage.

Article 28 (Customer Complaint Handling Manual)

- ① The Company shall comply with the Group Complaint Handling Procedure to present clear standards of conduct and to communicate the Company’s policies and implementations in encouraging proactive handling of customer complaints in order to ensure the efficient operations of the complaint handling processes.

Article 29 (Examination and Assessment of Compliance with Financial Consumer Protection Procedure)

- ① The Financial Consumer Protection Office shall regularly examine this Procedure for adequacy and the compliance with this Procedure by the executives, officers and/or employees.
- ② The Financial Consumer Protection Office may delegate the head of each organizational unit to examine the organizational unit and business activities under his/her control for potential violation of this Procedure and legislations for the protection of financial consumers in accordance with the examination methodologies determined by the Financial and Financial Consumer Protection Office.
- ③ If the examinations as delegated under the preceding Paragraph 2 are completed, the head of each department shall report the examination results to the Chief Financial Consumer Protection Officer.
- ④ The Financial Consumer Protection Office which identifies unlawful/wrongful activities or potentially materials losses to financial consumers during the examinations of the compliance with this Procedure and relevant legislations may enforce such measures as requiring relevant executives, officers and/or employees and the head of relevant employees to submit relevant records, requesting relevant executives, officers and/or employees to attend relevant sessions or conducting on-site investigations (or, if necessary, requesting the Compliance/the Audit to

conduct on-site investigations. In this case, the person or the department so requested or required shall exercise genuine efforts to respond to such a requirement or request. If it is difficult to promptly enforce such measures, the relevant causes shall be documented and notified to the Financial Consumer Protection Office.

- ⑤ The Financial Consumer Protection Office shall establish and implement detailed standards prescribing the methods of examinations to perform the examinations as defined in the preceding Paragraphs 1 through 3 and the measures to be enforced upon the identification of unlawful/wrongful activities under the preceding Paragraph 4.
- ⑥ The Company shall assess the examinations performed under this Article and ensure that the Chief Financial Consumer Protection Officer reports the assessment results to the CEO.

Article 30 (Protection of Personal Information)

- ① The Company shall retain the any personal information that it comes to know or acquire during the customer complaint handling process in accordance with the following storage and retention method in order to ensure than such personal information is not divulged to external parties:
 1. If the personal information is contained in paper-based documents, the paper-based documents shall be stored in a place secured with a locking device;
 2. If the personal information is contained electronic files stored in IT systems or personal computers, the information shall be accessed only if the employee code and password are entered .
- ② Current or former executive, officer and/or employee in charge of customer complaint handling shall not divulge the personal information as defined in the preceding Paragraph 1 that he/she comes to acquire during the performance of complaint handling responsibilities to a third party or use the personal information for purposes other than the handling of customer complaints.
- ③ Unless prescribed differently in other legislations, the Company shall not provide the personal information on complainants to other institutions.

Article 31 (Data Access Request and Responses)

If requested by a financial consumer to grant data accesses (including the provision of copies or listening to audio records) for the purposes of the judicial relief of rights including dispute mediation and legal proceedings, the Company shall grant the requesting financial consumer with the accesses to the requested data within eight (8) days after the access request. The Company may postpone the data access if there are justifiable causes not to allow the accesses with the 8-day period after informing the financial consumer investor of the causes of postponement and shall promptly allow the financial consumer's access as soon as the causes cease to exist.

Article 32 (Contract Revocation and Responses)

- ① The Company shall accept financial investor's revocation request if: the subject instrument is an instrument with investment features and revocation clause; and intent of revocation is expressed via written means within seven (7) days (or a longer term if the Company and the financial investor agreed on a longer-term) from one of the following days:
 1. The date on which contract documentations are provide (in accordance with the terms and conditions prescribed in the main provision of Paragraph 1, Article 23 of the Financial Consumer Protection Act);
 2. The date on which the contract is executed (in accordance with the terms and conditions prescribed in the conditional provision Paragraph 1, Article 23 of the Financial Consumer Protection Act).
- ② The above, however, shall not apply if the financial consumer who entered into a contract involving instruments with investment features agrees that the monetary assets (including money or other means with property values) of the financial investor shall be used for asset management purposes within the contract revocation period.
- ③ For an instrument with investment features and revocation clause, the revocation of contract shall become effective when the financial consumer sends out relevant documents. A financial consumer which sends out the revocation document shall promptly notify the Company that the revocation document is sent.
- ④ The Company shall return the monetary assets and equivalents that it received within three (3) business days after the acceptance of a financial investor's revocation request under the preceding Paragraph 1. For a period during which the return is delayed, the Company shall compute and payout the daily payables which are defined as the late payment penalty rate defined in the financial product contract documentations multiplied by the monetary assets and equivalents received and the payments for the goods and services.
- ⑤ The Company shall accept financial consumer's revocation request if: the subject instrument is a credit facility extended under Paragraph 1, Article 72 of the Financial Investment Services and Capital Markets Act; and intent of revocation is expressed via written means within 14 days (or a longer term if the Company and the financial investor agreed on a longer term) from one of the following days unless the securities posted as collateral (under Article 37 of the Enforcement Decree of the Financial Consumer Protection Act) are disposed of under the Act:
 1. The date on which contract documentations are provide (in accordance with the terms and conditions prescribed in the main provision of Paragraph 1, Article 23 of the Financial Consumer Protection Act);
 2. The date on which the contract is executed (in accordance with the terms and conditions prescribed in the conditional provision of Paragraph 1, Article 23 of the Financial Consumer Protection Act).
- ⑥ For an instrument with loan features and revocation clause, the revocation of the contract shall become effective when the financial sends out relevant documents as an expression of the intended revocation and return the monetary assets and equivalent that it received from the

Company. The financial consumer which sends out the revocation document shall promptly notify the Company that the revocation document is sent.

- ⑦ The Company shall return the monetary assets and equivalents including fees that it received from the financial investor in connection with the extension of credit within three (3) business days after it received the monetary assets and equivalents from the financial consumer. For a period during which the return is delayed, the Company shall compute and payout the daily payables which are defined as the late payment penalty rate defined in the financial product contract documentations multiplied by the monetary assets and equivalents received and the payments for the goods and services.
- ⑧ If a contract is revoked, the Company may not request the financial consumer to make the payment of monetary compensations such as compensation for losses or contract cancellation fees. Any covenant terms contrary to the terms and conditions prescribed in the preceding Paragraphs 1 through 5 which are unfavorable to a financial consumer shall be deemed invalid.
- ⑨ The Company which returns monetary assets and equivalents (including interests and commissions) to a financial consumer since a contract is revoked shall deposit the payables to the account designated by the financial consumer.

Article 33 (Request for Contract Cancellation and Responses)

- ① If the Company enters into a financial product contract with a financial consumer fulfilling the followings but in violation of Paragraph 3 of Article 17 (Suitability Principle), Paragraph 2 of Article 18 (Adequacy Principle), Paragraphs 1 and 3 of Article 19 (Obligations to Provide Explanations), Paragraphs 1 of Article 20 (Ban on Unfair Business Activities) or Article 21 (Ban on Wrongful Recommendations) of the Financial Consumer Protection Act, the Company shall accept the financial consumer's written request to cancel the said contract:
 1. The contract constitutes a continuing agreement (if the collective investment rules under Paragraph (22), Article 9 of the Financial Investment Services and Capital Markets Act are applicable, the applicable period shall be included); and
 2. The financial consumer's financial assets are subject disadvantages under the contractual terms if the financial consumer cancels the contract before its maturity (excluding the financial instruments as defined in Sub-paragraphs of Paragraph 1, Article 31 of the Regulation on Supervision of Financial Consumer Protection).
- ② A financial consumer may request the contract cancellation within one (1) year after the financial consumer comes to know that it entered into an unlawful agreement as defined in the preceding Paragraph 1 (and the 1-year period shall be within the 5-year period since the date of contract execution) and the Company shall notify the financial consumer whether the cancellation request is accepted or rejected within ten (10) days after the date on which the cancellation request by the financial consumer was accepted. If the Company rejects the cancellation request, the causes of the rejection shall also be provided.
- ③ If the Company refuses the acceptance of the financial consumer's contract cancellation request

without justifiable causes including the following, the financial consumer may cancel the contract concerned:

1. The grounds for violations are not presented or the grounds presented are falsely prepared;
 2. Although none of the violations was committed at time of entering into the contract, the financial consumer claims that violations occurred based on changed circumstances after the contract execution;
 3. Violations are corrected with the consent of the financial consumer;
 4. The Company provides the financial consumer with objective and reasonable grounds required to confirm that no legal violation occurred within ten (10) days after the date of contract cancellation request. If it is difficult to present the grounds to the financial investor within the 10-day period, the following terms shall apply:
 - A. If the financial consumer cannot be contacted within the notification period as defined in the latter part of Paragraph 1, Article 47 of the Financial Consumer Protection Act because the contact information or address of the investor requesting the contract cancellation cannot be confirmed or due to similar causes: The financial investor shall be notified promptly after the causes are resolved; and
 - B. If the notification period as defined in the latter part of Paragraph 1, Article 47 of the Financial Consumer Protection Act is extended with the consent of the financial consumer in order to confirm the records associated with the possible violation of the Financial Consumer Protection Act: The financial investor shall be notified within the extended deadline.
 5. There are evident causes proving that the financial consumer was aware that the acts committed by the Company were in violation of the Financial Consumer Protection Act before the execution of the contract.
- ④ The Company cannot charge any expenses such as fees and penalties associated with the contract cancellation if the contract is cancelled under the preceding Paragraphs 1 through 3.

Article 34 (Financial Consumer Protection after Execution of Contract)

The Company shall, under the principle of confidence and trust, exert efforts to protect the rights, interests and properties of financial consumers by, for example, proactively providing necessary information on financial instruments (including those on the exercise of rights and the changes in terms of transactions) even after the company completed the distribution of the financial instrument and shall, upon the request to exercise of contractual rights (including those to revise contractual terms) by the financial consumer, process the financial consumer's request in a prompt and fair manner.

Article 35 (Informing Rights of Financial Consumers)

In accordance with Article 4 and the Financial Consumer Protection Act and relevant legislations, the Company shall inform the rights of financial consumers by posting, either frequently or regularly, the

information on its Internet homepage and stating the information on the contract documentations and term sheets.

Article 36 (Delegation)

The Customer Complaint Service Supervisor may separate determine relevant terms and conditions not covered in this Procedure as long as the terms and conditions do not infringe upon the rights of complainants.

Article 37 (Development/Revision of Procedure and Delegation of Details)

- ① The Company shall be approved by the Management Committee to develop or revise this Procedure; provided, however, that the approval of the head of the department responsible for the protection of financial consumers may replace the required approval of the Management Committee if the Procedure shall be revised in line with the development/revisions of relevant legislations or regulations or as follow-up measures to support the resolution adopted by the Management Committee or in order to incorporate similarly non-material changes.
- ② The department which intends to develop/revise this Procedure shall contact the Financial Consumer Protection Office for prior consultations. Then, the Financial Consumer Protection Office shall review why the Procedure shall be developed/revise from the financial consumer protection perspectives and report the review results to the CEO.
- ③ When development or revising this Procedure, the Company shall post the relevant information in such major categories as the status of development/revision and associated causes, the impact on financial consumers, the time of application and the applicability on the Internet homepage.
- ④ The Company shall inform its executives, officers and/or executives of the developments and revisions of this Procedure in a manner that they can be confirmed by its executives, officers and/or employees and provide relevant education programs if it is considered necessary.