

● **Comparison Table of Amendments to the “Online Banking Service Agreement”**

Amended Provision (Ver. 2026.05)	Original Provision (Ver. 2025.05)
<p>Article 23 Termination and Suspension of the Agreement by the Bank</p> <p>The Bank shall notify the Applicant in writing at least thirty days prior to the termination of the Agreement.</p> <p>However, in any of the following circumstances, the Bank may terminate this Agreement at any time in writing or in any method agreed upon by both parties:</p> <ol style="list-style-type: none"> I. The Applicant assigns the rights or obligations of this Agreement to a third party without the Bank's consent. II. <u>The Applicant has settled and ceased all deposit and other business dealings with the Bank.</u> III. <u>The Applicant is declared bankrupt or undergoes a court-ordered corporate reorganization, or the Applicant files for bankruptcy, liquidation, dissolution or reorganization or does so by a third party.</u> IV. The Applicant violates Articles 15 to 17 of this Agreement. V. The applicant's account is considered by the Bank to be suspected of having been used by criminals to commit crimes or other illegal or improper use, or has been classified as a Watch-listed Account/ Derivative Watch-listed Account/ warning account by law or by the competent authorities, or in other similar circumstances that are suspected of being illegal or apparently abnormal traders. VI. The Applicant is in violation of the Bank's "Deposit Business/Gold Passbook Agreement" or other terms of the Agreement, and has failed to rectify or fulfill obligations within the timeframe specified by the Bank. VII. <u>Other causes deemed reasonable by the Bank to terminate the Agreement with the Applicant.</u> <p>The Bank may <u>apply transaction limit controls, restrict transaction functions, or suspend an applicant's access to one or all of the Internet Banking services at any time if the applicant has any of the following conditions:</u></p> <ol style="list-style-type: none"> I. The applicant's account is recognized as "account with suspicious or unusual transactions" under the “Regulations Governing the Deposit Accounts and Suspicious or Unusual Transactions” or as an “abnormal deposit accounts or transactions suspected of involvement in fraud” under the 	<p>Article 23 Termination and Suspension of the Agreement by the Bank</p> <p>The Bank shall notify the Applicant in writing at least thirty days prior to the termination of the Agreement.</p> <p>However, in any of the following circumstances, the Bank may terminate this Agreement at any time in writing or in any method agreed upon by both parties:</p> <ol style="list-style-type: none"> I. The Applicant assigns the rights or obligations of this Agreement to a third party without the Bank's consent. <p>(NEW PROVISION)</p> <ol style="list-style-type: none"> II. <u>The Applicant declares bankruptcy according to the Bankruptcy Act, or undergoes debt rehabilitation or liquidation according to Consumer Debt Clearance Act.</u> III. The Applicant violates Articles 15 to 17 of this Agreement. IV. The applicant's account is considered by the Bank to be suspected of having been used by criminals to commit crimes or other illegal or improper use, or has been classified as a Watch-listed Account/ Derivative Watch-listed Account/ warning account by law or by the competent authorities, or in other similar circumstances that are suspected of being illegal or apparently abnormal traders. V. The Applicant is in violation of the Bank's "Deposit Business/Gold Passbook Agreement" or other terms of the Agreement, and has failed to rectify or fulfill obligations within the timeframe specified by the Bank. <p>(NEW PROVISION)</p> <p>The Bank may <u>suspend an applicant's access to one or all of the Internet Banking services at any time if the applicant has any of the following conditions:</u></p> <ol style="list-style-type: none"> I. The applicant's account is recognized as "account with suspicious or unusual transactions" under the “Regulations Governing the Deposit Accounts and Suspicious or Unusual Transactions” or as an “abnormal deposit accounts or transactions suspected of involvement in fraud” under the

<p>“Regulations Governing Fraud Crime Hazard Prevention by Financial Institutions and Businesses or Personnel Providing Virtual Asset Services” or any other unlawful, inappropriate use, or unusual transaction.</p> <p>II. The applicant has been warned by the police authorities of the municipalities or counties (cities) directly under the jurisdiction of the government.</p> <p>III. <u>The applicant has not logged in to the Internet Banking system for a period of 12 months or more.</u></p> <p>IV. <u>In the case that any of the following circumstances occur in connection with any and all obligations owed by the Applicant to the Bank:</u></p> <ul style="list-style-type: none"> i. <u>Any debt becomes overdue in respect of the payment of interest or repayment of principal as stipulated in the agreement.</u> ii. <u>The Applicant fails to provide the agreed security or collateral as required under the terms of the agreement.</u> iii. <u>The Applicant is subject to a criminal judgment resulting in the confiscation of major assets.</u> iv. <u>The Applicant has any overdue obligations with other financial institutions or fails to honor a bill or promissory note issued for the Bank’s recourse upon maturity.</u> v. <u>There is any material change in the Applicant’s financial or operational condition, or an interruption occurs in the agreed source of repayment.</u> vi. <u>The collateral provided by the Applicant is seized, lost, impaired, or otherwise insufficient to secure the debt owed to the Bank.</u> vii. <u>The actual use of funds borrowed or utilized by the Applicant is inconsistent with the purpose approved by the Bank.</u> viii. <u>The Applicant’s property becomes subject to compulsory execution, provisional attachment, provisional injunction, or any other preservative legal action, thereby creating a risk that the Bank may not be fully repaid.</u> ix. <u>The Applicant or its responsible person has any dishonored negotiable instrument without proper notation of settlement.</u> <p>If any of the following events occurs to the Applicant and the Applicant’s beneficiary owner, senior managers, account holders (such as agents, representative, authorized persons, etc.), and counterparties (hereinafter referred to as “related parties”) the Applicant agrees that the Bank may</p>	<p>“Regulations Governing Fraud Crime Hazard Prevention by Financial Institutions and Businesses or Personnel Providing Virtual Asset Services” or any other unlawful, inappropriate use, or unusual transaction.</p> <p>II. The applicant has been warned by the police authorities of the municipalities or counties (cities) directly under the jurisdiction of the government.</p> <p><u>(NEW PROVISION)</u></p> <p><u>(NEW PROVISION)</u></p> <p>If any of the following events occurs to the Applicant and the Applicant’s beneficiary owner, senior managers, account holders (such as agents, representative, authorized persons, etc.), and counterparties (hereinafter referred to as “related parties”) the Applicant agrees that the Bank may</p>
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<p>directly take following measures in order to comply with the relevant laws and regulations of Anti-Money Laundering and Countering Terrorism Financing: (Omitted hereafter)</p> <p>If the applicant is a virtual currency service provider (hereinafter “VASP”), in addition to complying with items of subject paragraphs of this article, once one of the followings is found, the applicant agrees that the Bank may directly terminate the business relationship or transaction. However for an offshore or onshore VSAP engaging in transaction of virtual currency the Bank may directly refuse to establish or terminate business relationship. (Omitted hereafter)</p>	<p>directly take following measures in order to comply with the relevant laws and regulations of Anti-Money Laundering and Countering Terrorism Financing: (Omitted hereafter)</p> <p>If the applicant is a virtual currency service provider (hereinafter “VASP”), in addition to complying with items of subject paragraphs of this article, once one of the followings is found, the applicant agrees that the Bank may directly terminate the business relationship or transaction. However for an offshore or onshore VSAP engaging in transaction of virtual currency the Bank may directly refuse to establish or terminate business relationship. (Omitted hereafter)</p>
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