

## Guidelines on Customer Right to Privacy

### Scope of Financial Service Use

Your credit information is solely used for the purpose to which you have already consented, and you can use financial service regardless of your consent to provision and use of your credit information in affiliated companies, etc. However, in case where you do not consent to provision and use of credit information in affiliated companies, you may not be provided with affiliated or additional service, services on new products, etc.

### Application to stop the provision and use of customer credit information

Even if you have agreed to provision and/or use of your credit information in the Bank's affiliated companies at the time of transaction application, you may withdraw it. You may also refuse a call made to you for marketing purposes from the Bank or its affiliated companies. However, you may not withdraw the consent given to credit information concentration institution, credit information business operator, outsourcing companies, etc. since it could damage credit information infrastructure and hinder efficiency in financial business operation.

In addition, new customers are not allowed to apply for withdrawal of the aforementioned consent and 'Do-Not-Call' for 3 months from the contract date.

In case where you wish to limit or suspend provision and/or use of your credit information, please apply as follows.

(When your application is received, the consent you made about provision and/or use of credit information is withdrawn and your information will not be used for sales purposes such as introduction of financial products.)

#### < Application >

- 1) If you are not an existing customer and have provided your credit information to the Bank through any event or campaign, you can apply through the Bank's telephone.

##### ◎ Application via Telephone

Call 080-860-1770, and push '02' to be connected to an operator

- 2) If you are an existing customer (but not a phone banking user) please visit our branch office and make a request in writing.

##### ◎ Request in writing

Please visit Customer Service Center of the Bank and submit "Report · Change · Issuance Request" with your ID card.

3) Existing customers using the phone banking service may apply for the rights via telephone or branch office visit.

If you feel any inconvenience relating to the above application or if you have any inquiry please contact the Bank's Personal Information Management Officer, or KFB/FSS's Information Protection Officer.

### < Contact Information >

The Bank's Personal Information Management Officer is as follows.

Department: Legal & Compliance

Tel: 02-2004-0200

Address : The Hongkong and Shanghai Banking Corporation Limited,  
HSBC Building 3F Chilpaero 37, Chung-Ku, Seoul, Korea

▷ KFB's Personal Information Protection Officer : ☎ 02-3705-5117~9

▷ FSS's Information Protection Officer : ☎ 1332

(Address:Yoidaero 38 Youngdungpo-gu,Seoul,Korea)

### Demand for Notification of Facts of Providing Credit Information and Request for Correction

You are entitled to the following rights in accordance with Use and Protection of Credit Information Act and Regulations on Supervision of Credit Information Business.

Details of the rights are posted on the FSS's webpage (www.fss.or.kr). If you wish to exercise the rights please contact any branch of the Bank.

- Rights to Demand ~~for~~ Notification on Provision of Credit Information

(Article 35 of the Use and Protection of Credit Information Act)

: You are entitled to request to notify you of the main content of the information provided to the credit information company, etc.

- Rights to Request for Correction (Article 38 of the Use and Protection of Credit Information Act, Article 35 and Article 36 of the Personal Information Protection Act)

You may request to see your own information retained by the credit information company, etc. or your personal (credit) information processing by the operators of credit information business, etc. If there is any error in the information, you may request a correction on the information and If you have any objection to the results of the correction, you may request the FSC (or the FSS) to make correction.

– Right to Request Deletion of Your Personal (Credit) Information (Article 38–3 of the Use and Protection of Credit Information Act, Article 36 of the Personal Information Protection Act)

The personal (credit) information provider/user shall delete the personal (credit) information of an individual customer within five (5) years (if the purpose of information collection and use is accomplished, three (3) months from the date when the purpose is accomplished, unless in exceptional cases permitted by the relevant laws and regulations) from the date when the financial transaction agreement comes to an end. Also, you may request deletion of such personal (credit) information of your own.

You may check your credit information within a certain extent for free through personal credit rating agencies (National Information & Credit Evaluation, Inc, Korea Information Service, Inc, Seoul Credit Rating & Information, Inc, etc). Please contact the agencies for further details.

## Contact Information

- ▷ National Information & Credit Evaluation, Inc  
☎ 1588–2486 / Internet Address : [www.mycredit.co.kr](http://www.mycredit.co.kr)
- ▷ Korea Information Service, Inc  
☎ 02–3771–1004 / Internet Address : [www.creditbank.co.kr](http://www.creditbank.co.kr)
- ▷ Seoul Credit Rating & Information, Inc  
☎ 02–846–5000 / Internet Address : [www.siren24.com](http://www.siren24.com)