

Article	As-Is	To-Be	Remark
Article 2-2		<p><b>Article 2-2 Deposit Fee</b></p> <p>(1) In the case of deposits denominated in currency for which the average base rate of the previous month is below zero (negative value), the Bank may charge a deposit fee. This fee is calculated on a daily basis by applying the fee rate posted on the Bank's website to the average monthly balance when the average monthly balance is no less than the amount posted on the Bank's website. The fee rate is subject to change according to the change in the base rate notified by the central bank of the relevant currency, and the changed fee rate is applied from the date of change notified on the Bank's website.</p> <p>(2) Unless otherwise agreed, the fee prescribed in the preceding paragraph shall be deducted from the principal in the following month by summing the amount calculated on a daily basis, and the fee calculation period is from the 1st of the month to the end of the month. However, in the case of withdrawal request or account closing before the fee is deducted, if the sum of the fees incurred until the withdrawal request or account closing and the amount of the withdrawal requested exceeds the balance of the deposit, the Bank may pay the customer the remaining amount after deducting the fees incurred until then.</p>	New article on deposit fee denominated in negative credit interest rate currency