

Agreement on Designation of Alternative Withdrawal Account

_____ (the "Customer") holds currency to which negative interest rates apply (the "Negative Interest Currency") in the Customer's Account with Free Deposits and Withdrawals held with The Hongkong and Shanghai Banking Corporation Limited, Seoul Branch (the "Bank"). Deposit fees for the Negative Interest Currency (the "Fee") calculated based on the average monthly balance will be withdrawn directly from the Customer's deposit balance of the relevant currency on the 10th of the following month (or the next business day if it falls on a holiday).

The Customer hereby enters into the following agreement in order to enable the Bank to withdraw the Fee from an alternative withdrawal account held with the Bank in the name of the Customer in case where the Fee is not withdrawn from the Customer's account for Negative Interest Currency for such reasons as insufficient balance, etc.

Article 1 (Designation of Alternative Withdrawal Account)

The Customer intends to designate the following account held with the Bank in the Customer's name as an alternative withdrawal account to enable the Bank to withdraw the Fee from the alternative account in case where the Fee is not withdrawn from the account for Negative Interest Currency due to such reasons as insufficient balance, etc.

Account No.	Currency
	KRW

Article 2 (Withdrawal Method)

- 1) If the Fee is not withdrawn from the Customer's Negative Interest Currency account due to insufficient deposit balance, etc., the Bank shall withdraw the Fee from the alternative withdrawal account set forth in Article 1 in Korean won without checking the passbook, seal (or signature), and password.
- 2) When the Customer purchases the Negative Interest Currency, the Bank's T/T selling

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rate for the currency shall apply.

Article 3 (Amendment and Termination)

Unless the Customer makes a separate request in writing to the Bank for amendment or termination of this Agreement, the Bank shall carry out the withdrawal from the account designated by the Customer as set forth in Article 1 whenever a cause for such withdrawal arises.

Article 4 (Other)

- 1) This Agreement shall be governed by and construed in accordance with the laws of the Republic of Korea.
- 2) In the event of any inconsistencies between this Agreement and other agreements or individual terms and conditions governing the relevant financial transaction including but not limited to General Terms and Conditions for Deposit Transactions (“the Related Agreements or Terms and Conditions”) with regard to the designation of an alternative withdrawal account, the method, amendment or termination of, application for alternative withdrawal, this Agreement shall prevail. However, the Related Agreements or Terms and Conditions shall govern except to the extent of such inconsistency.
- 3) If a dispute arises in relation to this Agreement, it shall be submitted to the Seoul Central District Court.

Date:

Customer

_____ (Official Seal/ Signature)

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