

Special Terms and Conditions on Negotiable Certificate of Deposit

Article 1 Scope of Application

These terms and conditions shall apply to transactions regarding Certificate of Deposit between the Hongkong Shanghai Banking Corporation Limited, Seoul Branch (the "Bank") and its customer, and the matters not set forth in these terms and conditions shall be governed by the General Terms and Conditions on Deposit Transaction and the Terms and Conditions on Deferral Deposit.

Article 2 Customer of Deposit

- ① This Certificate of Deposit shall be offered to resident corporate customers who have a deposit account with free deposits and withdrawals with verified identification.
- ② The minimum amount of this Deposit of Certificate shall be no less than KRW 1 million or the amount equivalent to USD1,000 in case of foreign currency.
- ③ Deposit period of this Certificate of Deposit shall range from no less than 30 days up to 60 months. The customer may set the deposit period by specifying the number of days or months in consultation with the Bank.

Article 3 Method of Issuance

This Certificate of Deposit shall be issued through registration on the register in accordance with the Bank Act without issuance of physical deposit certificates. If a customer agrees to the registration issuance of the certificate of deposit, he/she cannot request the issuance of a physical certificate to the Bank.

Article 4 No Payment before Maturity Date

This Certificate of Deposit shall not be paid before maturity date.

Article 5 Interest after Maturity Date

In case where a customer requests payment after the maturity date, the Bank shall pay additional interest calculated in the method as prescribed in Article 6 Paragraph ② of the Terms and Conditions on Time Deposit (in case of KRW) and Article 7 Paragraph ② of the Terms and Conditions on Foreign Currency Time Deposit (in case of foreign currency) for the period from the maturity date to the date immediately preceding the date of the actual payment.

Article 6 Certificate Issuance through Electronic Registration

- ① This Certificate of Deposit may be issued through registration under the Bank Act and other relevant laws and regulations, and a physical certificate shall not be issued.
- ② The matters regarding the exercise of rights of the Certificate of Deposit issued as above shall be governed by terms and conditions prescribed by the relevant institution.
- ③ The fees and charges arising from the electronic registration shall be borne by the customer pursuant to terms and conditions prescribed by the relevant institution.
- ④ With respect to Certificate of Deposit issued through the electronic registration as above, the matters

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not set forth in these terms and conditions and other applicable terms and conditions shall be governed by the Bank Act and other relevant laws and regulations.

Article 7 Assignment and Collateral Provision

- ① In order to provide this Certificate of Deposit as collateral, approval from the Bank shall be obtained.
- ② In case of assigning this Certificate of Deposit, the assignee shall meet the conditions prescribed in Article 2 Paragraph ① and immediately notify the Bank of the assignment.

This Agreement is provided in accordance with the relevant laws, regulations, and the internal control standards of The Hongkong and Shanghai Banking Corporation Limited, Seoul Branch.

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