

# Terms and Conditions for Overseas Remittance

1. The Hongkong and Shanghai Banking Corporation Limited Seoul Branch (the "Bank") may give a payment instruction draft to a branch office of the Bank or a foreign exchange bank (the "FX Bank") unless otherwise requested by its customer.
2. In sending payment instructions, etc to the FX Bank, the Bank may use plain language, code, ciphers, etc.
3. The Bank shall have no liability for any damage falling under any of the following Items.
  - 1) Any damage arising from laws, regulations, rules or restrictions of the government of the Republic of Korea or a foreign country;
  - 2) Any damage arising from the FX Bank's error, negligence, refusal or delay of payment, default or other failure to comply with the instruction of the Bank;
  - 3) Any damage arising from loss, error, harm, delay, failure of arrival, wrong delivery, etc. in the process of delivering a written notification on payment instruction; or
  - 4) Other damage inevitably caused despite due care of the Bank.
4. In case where a cancelation request is made by the customer, the Bank shall receive the remittance cancelation confirmation from the FX Bank under the relevant laws and regulations and internal rules of the Bank, and then deduct any and all cost incurred upon the Bank and the FX Bank from the actual amount received from the FX Bank before paying the amount in Won currency by applying the T/T buying rate notified by the Bank at its branch office at the time of the payment.
5. The customer shall deposit as requested by the Bank any cost or expenses paid or borne by the Bank or the FX Bank in relation to the remittance hereunder including but not limited to postage, telegram charges, etc.
6. In relation to compliance with laws and sanctions, the Customer acknowledges and agrees as follows:
  - 1) The Bank may, to the extent legally permissible under the laws of the relevant jurisdiction, take appropriate measures ("Compliance Measures") to comply with domestic and foreign laws and regulations, such as sanctions or the "Act on

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

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Prohibition against the Financing of Terrorism and Proliferation of Weapons of Mass Destruction,” and may instruct other members of HSBC Group to take such measures. The Compliance Measures may include the following:

(a) Refusal of the following:

- (i) Issuance, renewal, extension, transfer, and assignment of trade services;
- (ii) Payment of claims; or
- (iii) Processing of trade services and instructions that are in violation of sanctions or domestic and foreign laws and regulations.