

TERMS AND CONDITIONS FOR THE OPERATION OF AN ACCOUNT WITH KEB HANA BANK

It is important that you read and keep your terms and conditions in a safe place. These terms and conditions are a contract between you and us, KEB Hana Bank, London Branch and apply to our main accounts and other services we provide for you. This agreement becomes effective on the day this agreement is signed and will remain in force until either party decides to cancel the agreement.

We may, at our discretion, change the terms and conditions in this section. We will tell you about changes and when the changes come into effect in our branch.

1. BUSINESS HOURS

Our normal business hours are as follows:

Monday to Friday, 9.30am to 4.00pm

The Bank is closed on Saturdays, Sundays and Bank Holidays.

Note that on the last business day of each month all transactions received after 2.00pm will be processed on the next working day.

2. CONTACT AND SECURITY

2.1 You will find our contact details in Section 9.4.6 below. We will contact you using the details you provided at time of opening the account. It is imperative that you keep these

contact details up to date and inform us promptly of any changes.

2.2 For security reason you must sign and date all paper instructions. If you contact us by telephone, your identity will be checked first before we disclose or discuss confidential information. We will ask you for certain personal information that you would have given us at time of opening the account. We may also request that you provide identification if you personally come into the bank.

2.3 We may contact you by email; for security purposes our initial email will request you to confirm your full name. You must not respond to any emails that are supposedly to have come from KEB Hana Bank asking you for full personal details; name, address, account number and date of birth. If you are unsure about an email received from us, please contact us immediately on the number provided below.

2.4 Payment instructions by email; we strongly advise against sending us payment instructions by email, should you use this mode of communication it will be at your own risk.

2.5 We will do all that is within our control to prevent unauthorised access to your accounts and to make sure they are secure.

2.6 We request that you please contact us as soon as possible if you notice any of the following:

- Errors on your account

- Unauthorised access to your account
- Problems with our services

3. OPENING AN ACCOUNT

3.1 INDIVIDUAL

If you wish to open an account with us, you will firstly need to complete in full an application form and any other needed forms. The Bank will then ask to see some form of identification such as:

- A valid signed full passport
- A current full UK pictorial driving licence
- A nationally recognised identity card with your photograph and signature

The Bank will also ask you to provide us with proof of your usual residential address. This will usually be in the form of:

- Recent utility bill (not more than 3 months old)
- Recent telephone bill (note however that mobile phone bills will not be accepted as evidence of address)
- Council tax demand
- Current UK photo card driving licence (if not used for evidence of name)
- Bank, building society statement containing current address

Non UK Nationals or Non EU Nationals are required to produce a valid visa to be in the UK. If you are a student, your visa period should be remaining more than 1 year.

3.2 COMPANY

If you wish to open an account with us, you will firstly need to complete in full an application form and any other needed forms. The Bank will then ask for proof of identity and address of the signatories, Directors and owners of the company and financial standing.

3.2.1 For a company, we will also require a copy of the Certificate of Incorporation and may require other documents.

3.2.2 For a club, society or association, we will also require a copy of the rules and any relevant licences and certificates.

3.3 The Bank reserves the right to decline your account application.

4. OUR BANKING SERVICES

4.1 General conditions - Opening and processing times of payments.

Each working day has a "cut-off" time for when a payment instruction can be processed. This means that we must receive the payment instruction before the cut-off time of that working day (Monday to Friday other than English Bank holidays). Payments can be made on non-working days but the processing will not be until the next working day; for example payments instructions received on Saturday will not be processed until Monday (if that is a English Bank holiday, then it will be processed on Tuesday).

Cut-off times are as follows:

Euro 3.30pm,

**GBP 3.50pm and
USD 4.30pm (all UK times).**

A payment instruction received after the above cut-off times will be treated as being received the next working day.

4.2 In order to prevent the misuse of your account; we have systems in place to help us identify unusual payments. We will investigate any payments our system has flagged as unusual, we will contact you requesting further information or may withhold the payment. We will contact you if we withhold the payment, unless by law we are prohibited from doing so.

4.3 Cancelling or changing a payment

You must inform us immediately of a cancellation or changes to a payment. Immediate payment instructions cannot be cancelled or altered as we normally start processing on immediate receipt of the instructions. Changes to a future date standing order or any other type of payment can be cancelled or changed on the day prior to the payment being made.

4.4 Refunds for payments (excluding cheque payments)

Refunds will be made on payments including any charges you have paid if it is proven that we have made an error in processing the payment. A refund will not be made if you have provided us with incorrect payment instructions.

4.4.1 We will only make a refund on unauthorised payments from your account if

after thorough investigation it was proven that the payment was not authorised by you.

4.4.2 It is our responsibility to prove that the payment transaction was authenticated, accurately recorded and entered into the account and that it was not affected by a technical breakdown or some other deficiency.

4.4.3 You have 13 months after the payment was made in which to inform us that there was a problem with the payment; after this time we are not obliged to refund you the funds.

4.5 Different types of payment services and information required when making a payment

4.5.1 Electronic Fund Transfer; Payments in sterling in the UK made through the Clearing House Automated Payments System (CHAPS), there is a charge for this service; cut-off times 3.30pm – execution time; same day.

4.5.2 Priority Payments; Payments in any currency anywhere in the world, which are made using the SWIFT mechanism; cut-off times 4.00pm – execution time up to next working day within the EEA but can take up to and over 4 working days for payments outside the EEA, depending on the country the money is being sent to.

4.5.3 Single European Payment Area (SEPA) Payments; Payments in euro up to 50,000 to accounts in EEA countries and Switzerland. If your account is not in euro, we will deduct from your account the amount of the payment and then convert the payment into euro at the KEB Hana Bank prevailing exchange rate; cut-off time 3.30 – execution time up to 3 working days.

4.5.4. Information Required for Electronic Fund Transfer, Priority Payments and SEPA

Full name of the beneficiary's bank, including the bank's SWIFT Bank Identifier Code ("BIC"), address, sort code or national bank code;

- the beneficiary's bank account number, or international Bank Account Number ("IBAN") if making a payment to a bank in the EEA or a SEPA payment
- name and address of the beneficiary to whom the payment is made
- your own account number (and IBAN for a SEPA payment) name and address. This is legal requirement and these details will be passed to the recipient's bank; and
- payment identity reference.

When receiving Priority or SEPA payments into your account, you must tell the ordering party of your BIC and IBAN.

4.5.5 Standing orders; regular payments in sterling within the UK from your account to an identified recipient for a defined or undefined period; cut-off times 3.30 - process time up to 3 working days.

4.5.6 Direct debits; regular payments to a business or organisation from your account, which may vary by amount or date. Each individual payment is requested from us by the business/organization with whom you have an agreement with. Payments will be collected on the date that was specified on the direct debit mandate. You should inform us immediately if there are any errors regarding a direct debit payment order so that we can arrange for a full

and immediate refund, or you wish to cancel or make changes. You should also inform the recipient of the direct debit of any changes that you may make; Cut-off times 3.30 - process time up to 3 working days.

Information required:

- beneficiary's name, sort code and account number
- commencement date of deducting the payments from your account
- how often payments are to be made
- value of each payment and the length of time required to make the payments and
- payment identity reference.

4.5.7 Internet Banking; please refer to our KEB Hana Bank-ibank terms and conditions

4.5.8 Cash in and out; paid in at KEB Hana Bank London branch counter will be shown in your account and ready for immediate use. Cash withdrawals can be made only if your account is in credit, overdraft facilities is only available to Corporate customers. We have a limit on how much cash can be withdrawn at one time. We require one days notice from you for amounts over £1,500.

4.5.9 Cheques; paid into and out of your account. Details given on the cheque will be your payment instructions to us. Under these terms we will assume that we are dealing with you when receiving a cheque drawn in your name. As mentioned in section 4.3 of these Terms and Conditions, you are required to safeguard your cheque book and not allow unauthorised use of the book.

KEB Hana Bank London Branch is not a

clearing bank therefore all cheques received will go to our Agents and will then go through the clearing process. This means that the funds will not be immediately available. Sterling cheques from another UK bank go through the following clearing cycle

- the funds will appear on your account the same day we credit it to your account
- availability of funds for use will not be until the fifth working day after the day the cheque was paid in (for example a cheque paid in on Monday, funds will be available for use on the following Monday)
- a cheque that is returned unpaid gives us the right to reclaim the funds from your account, even if you have used it and it creates your account to go overdrawn. We will inform you should this situation arise.
- returned unpaid cheques - we cannot reclaim the funds from your account after the end of the sixth working day, for example a cheque paid in on Monday cannot be reclaimed after the following Tuesday. Under these circumstances we must obtain your consent to take the funds from your account unless you have acted fraudulently.
- we will refuse a cheque payment that is more than six months old.

4.5.10 Internal Transfers; sterling payments between UK accounts you have with us in the same name, including joint accounts which you

hold with someone else; Cut-off times 4.00pm - immediate process.

4.5.11 Telephone Banking; we do offer this service provided that your identity can be verified. This service is only for transactions between internal accounts that are held in your name E.g. Transferring funds from your GBP account to your EUR account. When making your instructions the Bank clerk taking your details will confirm these details back to you. You must confirm that these details are correct before your payment can be made; this will be your agreement for us to go ahead with the payment.

4.5.12 Facsimile ("Fax"); this service is available but you will be required to sign our Facsimile Payment Agreement. Our application for Remittance form must be completed in full or by letter if the form is not available to you. On the form or letter you must provide the following details:

- Applicant - Full Name, address, account number, signature and date.
- Amount
- Beneficiary - Full name and account number, Paying Banks name, address, sort code, BIC and IBAN, Other details - reference to identity the payment.

You are required to ensure that the payment instructions are clear and correct; errors will hold up a payment. We are not held liable if a payment instruction you have provided is not made or goes to the wrong payee due to incorrect instructions. Under these circumstances we will do all within our power to recover the funds on your behalf. We may

charge you for this service.

4.5.13 Post; letters must be sent to us at the following address; KEB Hana Bank, 8 Old Jewry, London EC2R 8DN. You must provide us with all details as required above for Fax instructions. Your letter must be signed and the signature must match the signature that you provided at time of opening the account. Your letter will be your agreement for us to process the payment.

4.5.14 Payments received and credited to your account (excluding cash and cheques); sterling payments into your account will be shown in your account and is available for immediate use.

4.5.15 Foreign Payments you make; the exchange rates we use, under normal circumstances, will remain constant throughout the day. However, they can vary during the course of the day due to movements in the foreign exchange markets. The exchange rate we give you at the time of you making your payment request will be the exchange rate we use. You will receive a written confirmation of the exchange rate applied for your foreign payment.

- Should your foreign currency payment be returned to us for whatever reason, we will convert the returned foreign currency back to its original currency at the prevailing KEB Hana Bank rate at time of receiving the returned payment. We cannot be held responsible for fluctuations in the exchange rate.
- If you cancel your foreign currency payment before the payment has been made but after we have converted the

original currency, we will use the prevailing KEB Hana Bank rate at time of receiving the cancellation. We cannot be held responsible for fluctuations in the exchange rate. The original currency will be then be credited back to your account.

- Charges will be deducted from your account for foreign currency payments and for payments to an account outside the UK. Please see the attached charges and rates sheet.
- We will not deduct from your account charges made by any agents, intermediary bank and/ or the beneficiaries bank for EEA currency payment within the EEA, unless
 - ✓ the payment is over euro 50,000 (or the equivalent in another currency);
 - ✓ we convert the payment to another EEA currency before sending it to the beneficiary's bank; and
 - ✓ you agree that we deduct such charges from your account.
- For payments other than those described above, we will not deduct from your account charges made by agents, intermediary banks and/or the beneficiary's bank unless you ask us to deducts all charges from your account. Note that unless you expressly ask us to deduct all charges from your account, agents, intermediary banks and the beneficiary bank may deduct their

charges from the amount of the payment.

- Euro payments to an EEA bank excluding the UK will take up to three working days after receiving the payment instruction. Other EEA currencies to a bank within the EEA may take longer than four working days after receiving the payment instruction. By law the beneficiary bank should pay the funds into its customers account on the day it receives the payment from our Agent.
- Other currency payment processing times may differ; we are unable to give an exact time of how long a payment will take as different countries have different banking procedures.

4.5.16 Foreign Payments you receive; Priority or SEPA payments that you receive which are in a different currency to that of your account and the correct BIC and IBAN has been given, the foreign currency received will be converted into the currency of your account by buying that currency at the KEB Hana Bank prevailing rate at time of receiving the payment. This value will then be credited to your account.

- Foreign cheques will be sent to our agent who will then send it on to the paying bank for collection. On receipt of funds from the paying bank, the funds will either be converted to sterling at the KEB Hana Bank prevailing exchange rate of that day and credited to your account or credited to

your foreign currency account if you hold one.

- If the paying bank returns the cheque or asks for the money to be returned; the currency or the sterling equivalent will be taken from your account, even if in doing so it creates your account to go overdrawn. We will inform you should this situation occur. Funds that were converted to sterling will be converted back to its original currency using the KEB Hana Bank prevailing exchange rate on the day of taking the funds back. Due to exchange rate fluctuations; this may mean that a larger amount may be taken from your account than what was originally paid in. We will inform you should this situation arise.
- Foreign banknotes paid into your account will be converted at the prevailing KEB Hana Bank exchange rate of that day and then credited to your account.
- Charges will be deducted from your account when you receive a non-sterling payment and a payment received from a bank that is located outside of the UK. Please refer to our attached charges and rates sheet.

4.5.17 Upon request you will be given a unique reference number for your payment transaction. Should you have a query, this number will help us identify your payment. This number must be used in all communication with us regarding the relevant payment.

5. OPERATING YOUR ACCOUNT

5.1 STATEMENTS

The Bank will provide you with a statement of your account as at the last working day of each three months. This will be sent to the last known recorded address that The Bank holds for you and will contain details of all transactions through the account for the previous three months. There will be a charge if you request more frequent statements. You are required to keep us updated of any changes of address.

5.2. FUND TRANSFER BY FAX REQUEST (Applicable to the client who made an agreement with the Bank in advance)

When the Bank receives your request of fund transfer by fax, the Bank will regard it as your true and abiding application of withdrawal from your account. We will verify your signature and ask you to identify yourself by telephone. Where you have agreed to use your own password for fund transfer by fax, the fund transfer will be made as requested after the Bank has verified the signature and password provided.

5.3. TELEPHONE ENQUIRIES

You may telephone us during normal business hours to request information about your account. You must, however, be able to identify yourself as the true account holder in order for us to supply you with the requested information.

5.4 CHEQUE BOOKS

Cheque books are issued upon request. You agree to keep the book safe at all times and to allow no unauthorised use of the book. You must not issue a cheque if you do not have sufficient funds on your account to cover the amount of the cheque.

There is important information about the security of your cheque book and writing cheques inside the front cover of your cheque book. Please read these notes.

When writing a cheque, you must take all reasonable precautions to prevent anyone else from altering it or making a forgery. You should not write a future date on any cheque that you issue as it may prevent the payee from paying it into their bank account before that date.

NOTE THAT CHEQUE BOOKS ARE NOT AVAILABLE ON STUDENT ACCOUNTS

5.5 OVERDRAFT

Overdrafts are not allowed on any personal accounts

6. PAYING INTO YOUR ACCOUNT

6.1 The Bank will accept cash, cheques and other items that are payable to you for payment into your account. A commission charge may be deducted from your account for payments into your account of foreign currency bank notes and certain other items.

6.2 You can pay into your account during normal business hours at the London branch or

at any other bank. A fee may be payable if you use the services of another bank. You can also send cheques to us through the postal system.

6.3 Note that you must allow at least 5 working days before you can withdraw the proceeds of sterling cheques paid into your account. Clearance of cheques payable in foreign currency and from abroad will take longer.

7. WITHDRAWALS AND PAYMENTS FROM YOUR ACCOUNT

7.1 Making the payment

The Bank will make payments from your account only upon your written request and if you have sufficient cleared funds available to cover the payment or sufficient accommodation within an overdraft facility (Company accounts only).

7.1.1 Withdrawals can be made during normal business hours from our London office or by cheque if you are issued with a cheque book. Please advise us if you wish to withdraw over £1,500 in cash in any one transaction as one day's notice will be required.

7.1.2 You must contact us (telephone number given below) without undue delay if you become aware of loss, theft or misappropriate of your payment or of its unauthorised use.

7.1.3 You may be held liable for any unauthorised payment transactions resulting from the use of a lost or stolen payment instruction that you have not informed about.

7.1.4 We have the right to refuse to receive or

make a payment to or from your account if we reasonably believe that the funds involve illegal activity, we may be breaching any legal requirement, insufficient funds on the account or exposing ourselves to any action from a government or regulator.

7.2 Bank Charge

A charge will be made to your account when you give us your instructions to make payments in accordance with the tariff of charges (please see attached) our tariff of charges and interest).

8. BANK CHARGES

8.1 The Bank will levy charges for the operation of the account in accordance with the tariff of charges attached. Charges will be debited on the last working day of each month. The Bank reserves the right to levy any reasonable additional charges for time taken to manage your account.

8.2 We may change our prices for the day to day running of your account at our discretion. We will always give you 30 days' personal notice if we increase any of these charges or if we introduce a new charge.

8.3 We may charge you for any enquiries you or a third party make in respect of each payment instruction. We will contact you first if any charges are levied on any investigations we make on your behalf. We will not charge you for any errors that are our own.

8.4 We may charge for any incidental expenses that we incur in providing additional services to you. We will inform you of any such charge before the service is provided. Charges will be deducted from your account on receipt of your payment instruction.

9. CREDIT INTEREST (not applicable to all accounts)

9.1 You will receive interest, if any, at the rate(s) applicable to your account. All our rates will be published in our branch. We may, at our discretion vary our interest rate at any time.

9.2 We will tell you about interest changes affecting you by telling you personally within 30 days of the change or giving you notice in our branch.

9.3 We calculate interest on the daily cleared balance and pay it at the promised date. No interest is payable on the Current Account..

9.4 We will pay you interest after deduction of tax at the applicable rate.

10. INACTIVE AND DORMAN ACCOUNTS

10.1 If there has been no activity on your account for a period of one year, this account will automatically receive the status of “Inactive” regardless of the amount of balance remaining.

10.2 As soon as the account goes into “Inactive” status, we will write to you at least once, at your last known address; requesting information regarding your requirements for the account.

10.3 If we do not receive a response to our written correspondence within 30 days; NIL balance accounts will be closed and accounts with funds will remain inactive until they become “dormant”.

10.4 Your Bank Statements will not be sent out to you whilst your account remains inactive unless we receive written notification of your intention for the account.

10.5 Reactivating/closing an inactive account - before you can reactivate an account you must;

- Complete and sign our inactive/close account form.
- Provide standard customer due diligence documentation: proof of identity, home address and visa.
- If you wish to continue using the account you must complete a new account opening questionnaire.

10.6 Dormant Accounts – Your account will automatically be set as “dormant” after a period of four years from first anniversary date of account status “inactive”.

10.7 Your dormant account with a balance greater than zero will remain open for an indefinite time and interest bearing accounts shall continue to earn interest.

10.8 You can access your money at any time by providing proof of ownership of the account and after completing the above steps in 10.5.1 to 10.5.3.

11. CLOSING YOUR ACCOUNT

11.1 The Bank reserves the right to close your account, at our direction, at any time if the bank feels that it has not been operated in a manner satisfactory to us. The Bank will give you 14 days notice of closure unless we are legally obliged to do so immediately without notice or the Bank receive instructions from you. The Bank will remit the balance of the account (less any charges due to us) to you at the last recorded address held with us. Your account will be closed immediately without notice if it is found that you are using the account for illegal activity.

11.2 If you wish to close your account, you must tell us in writing. You must return any unused cheques, repay any money owed to us, that is cheque or payment instructions you have made and not yet debited from your account. We will pay any interest (if applicable) that is due to you calculated up to the date the account is closed. It is your responsibility to cancel any direct debits, standing orders with the

organisation you have an agreement with.

11.3 If you are a Korean national and are returning home to Korea, then you must close your account prior to your departure.

12. LIMITATION OF LIABILITY

12.1 We shall not be held liable for losses or costs caused by abnormal and unforeseeable circumstances beyond our reasonable control the consequences of which would have been unavoidable despite all efforts to the contrary, or where we are bound by other legal obligations covered by UK legislation including without limitation any breakdown or failure to transmission, communication or computer facilities industrial actions acts.

12.2 Nothing in this Agreement shall have the effect of limiting or restricting the Banks (including employees, officers and agents) liability as a result of gross negligence, fraud or wilful default.

13. GENERAL TERMS

13.1 YOUR PERSONAL DATA AND KEB HANA BANK

Before you can open an account with us we are required by law to collect personal information from you. Personal details that you provide to us when you open the account will be held in accordance with the data protection legislation. The Bank will treat all your personal information as private and confidential (even

when you are no longer a customer) but we may share it with the following who are also bound to keep the information secure, private and confidential;

- KEB Hana Bank Head Quarters in Korea
- Where the Bank (or any third party acting on our behalf) are legally compelled to do so, or
- Where there is a duty to the public to disclose, or
- Where our interests require disclosure, or
- Where disclosure is made at your request or with your consent

The Bank may from time to time make searches about you at credit reference agencies who will supply us with credit information. The Bank may also search the Electoral Register for the purpose of verifying your identity.

In signing these Terms and Conditions you have agreed that the Bank may keep these details on a database and that they may be shared with the persons listed above. If you do not agree with your data being shared please contact us in writing explaining your concerns. If you ask, the Bank will tell you what information the Bank hold about you and will provide a copy, for which a fee will be payable. We may ask you for proof of identification before we pass any information on to you.

13.2 THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

KEB Hana Bank London Branch is a member of the FSCS established under the Financial

Services and Markets Act 2000.

In respect of deposits with KEB Hana Bank London Branch payments under the Scheme are limited to 100% of the first £85,000 of a depositor's total deposits.

Most depositors, including individuals and small firms, are covered and deposits denominated in all currencies are treated alike. For further details go to www.fscs.org.uk, telephone number 0044 207 892 7300, email address enquiries@fscs.org.uk.

13.3 APPLICABLE LAW

These Terms and Conditions shall be governed by and construed in accordance with the laws of England and any disputes will be decided only by the English courts.

13.4 MAKING A COMPLAINT

KEB Hana Bank London Branch is a member of the Financial Ombudsman Service.

If you wish to make a complaint about any aspect of our services, then please follow these 3 step procedures:

Step1.

Please write or call the General Manager, KEB Hana Bank, 8 Old Jewry, London EC2R 8DN or telephone 020 7325 6660. Please give full details of your complaint and we will attempt to resolve the problem by the next working day. Should this not be possible, we will investigate the matter further and will contact you within five working days. If we are unable to resolve the matter and it requires further investigate,

we will inform you much longer this may take. We will also advise you of the contact details of the person who will be handling your complaint. Step2.

We will keep you informed on the progress of your complaint. You may contact us yourself to follow up on progress by contacting the Compliance Officer on 080 7325 6628. We aim to resolve your complaint within 8 weeks of you having first raised your complaint.

Step3.

We seek to resolve your complaint internally, however if you are not satisfied with the final outcome; you have the right to contact the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR, email address: enquiries@financial-ombudsman.org.uk

13.5 OTHER TERMS

13.5.1 Please tell us as soon as you possibly can if you change your contact details; your name, address, telephone number or e-mail details.

13.5.2 To meet our obligations in relation to the prevention of fraud, money laundering and terrorist activity, or if we suspect fraud in relation to any of your account(s) with the Bank, we may need to investigate your relationship with us including transactions on your account. Exceptionally, this may delay the carrying out of your instructions or the receipt of cleared funds.

13.5.3 Under UK law we are required to monitor your account; should we find there are unusual activity to normal use on your account,

we will investigate and we may contact you for further information. We may refuse to process your payment instructions if we find that you are acting fraudulently or illegally. We may also refuse to pay received funds into your account if we find that the funds belong to someone else.

13.6 UK REGULATIONS:

As a deposit taker, we are authorised and regulated by the Financial Conduct Authority ("FCA") and the Prudential Regulation Authority ("PRA"). Our FCA and PRA Firm number is 204671.

To obtain more information about us, please check the FCA website www.fca.gov.uk/register.

- We are registered with Companies House, Company Number FC006275, UK establishment number BR000014.
- Our VAT number is 244474262

13.7 CHANGES TO THESE TERMS AND CONDITIONS

Where required, we will inform you in writing of any changes we make to these terms and conditions. Fixed rates will not be changed during the term it has been fixed for.

You will receive two months advance notice of changes to the following;

- these terms and conditions
- our standard charges and interest rates
- you will not receive advance notification if we change an interest rate that is:
- to your advantage; or

- under regulatory requirement that may affect us as a business, such as Bank of England base rate.

Where written advance notice has been sent out to you, we will assume that you have consented to these changes if we have not heard from you on date the change comes into force.

You can at anytime make a request to us to change between different types of accounts.

13.8 CONTACT DETAILS – KEB HANA BANK

- Address: 8 Old Jewry, London EC2R 8DN
- Telephone No. 020 7606 0191
- Current Interest Rates: 020 7325 6613
- Foreign Exchange Rates: 020 7325 6608

13.9 Please signify your agreement to these Terms and Conditions by completing the declaration and returning the form to us as soon as possible.

DECLARATION

I have read and understand this agreement and agree to all of its Terms and Conditions outlined here.

Signature of Customer 1:

Name: _____

Date: _____

Signature of Customer 2:

Name: _____

Date: _____

Signature of Customer 3:

Name: _____

Date: _____

STATEMENT DELIVERY INSTRUCTION (Please tick the option below)

- I would like to receive my statements in the post.
- I go paperless with your online statements service.