

Internal Control Regulations

Chapter 1 General Rules

Article 1 (Purpose) These Internal Control Regulations aim to define basic policies and procedures that should be observed for employees to comply with the law when performing their duties, ensure sound management, and protect shareholders, stakeholders and etc. (hereinafter referred to as "Internal Control Regulations") pursuant to Article 24 of the Act on Corporate Governance of Financial Companies, and Article 19 of the Enforcement Decree of the same Act.

Article 2 (Scope of Application)

- ① All internal and external work that is related to the Company's business shall be conducted in compliance with these Regulations unless otherwise stated by the relevant laws and supervisory regulations.
- ② The laws and regulations to comply with in terms of these Internal Control Regulations shall, in principle, be limited to the Commercial Act, finance-related laws and regulations, and laws directly related to the protection of financial consumers and investors.

Article 3 (Definitions) The terms used in these Regulations are defined as follows.

1. 'Internal control' refers to all systems and procedures that have employees continually observe various laws and regulations for the purpose of work efficiency, credibility of financial reports, consumer protection, etc.
2. 'Internal control system' refers to compliance and risk management systems that specifies areas and size of risk in each function and laws and regulations to comply with and reflects them in the organizations and roles & responsibilities in order to achieve the objectives of internal control.
3. 'Compliance' refers to the implementation and management of compliance readiness to examine, investigate, and monitor violations of relevant laws and supervisory regulations in overall work.
4. 'Compliance officer' refers to a person who inspects whether the Internal Control Regulations are observed, and investigates violations of the Regulations and reports the violations to an auditor (Audit Committee).

5. 'Credit information management and protection' refers to work related to protecting credit information and to handling difficulties experienced by owners of credit information that are related to credit information.

Article 4 (Enactment and Amendment of Internal Control Regulations, etc.)

- ① When the compliance officer seeks to enact, amend, or abolish these Regulations, he/she shall have sufficient discussions with the relevant team before obtaining the resolution of the Board of Directors (BOD) that assumes final responsibilities for internal control.
- ② With regard to Section ① above, changes in the wording without changing the content that result from the amendment to relevant laws and regulations and company policies & procedures or simple organizational changes shall not be deemed an amendment to these Internal Control Regulations.
- ③ Based on these Regulations, the compliance officer may enact and enforce detailed internal control guidelines, a Compliance Manual (that may include law compliance programs), Code of Ethics for Employees, Compliance Officer Operation Regulations, etc.

Chapter 2 Internal Control System

Article 5 (Establishment of Internal Control System) The Company shall establish an internal control system so as to prevent financial accidents and achieve management goals thereby gaining trust from customers, etc. by clearly accomplishing each of the following through the compliance officer.

1. Legal compliance: compliance with relevant laws, supervisory regulations, and company policies & procedures
2. Information: Reliability, integrity, and timeliness of financial and management information
3. Operation: Efficiency and effectiveness of internal control activities

Article 6 (Internal Control Steps)

- ① The CEO supports various matters that are needed to establish and operate an internal control system and formulates appropriate internal control policies.
- ② The compliance officer carries out compliance work and takes charge of the

internal control system by monitoring the operation status of the internal control system and requesting for improvements and corrective action for relevant issues and shortcomings.

- ③ Detailed matters on the appointment/discharge, roles & responsibilities or the supporting organization of the compliance officer shall be based on the Compliance Officer Operation Regulations that are separately stated.
- ④ In carrying out duties, employees shall understand their roles and faithfully comply with relevant laws, regulations, the Internal Control Regulations, etc.

Article 7 (Clarification of Credit Information Management Responsibilities) Specific matters related to credit information management and protection are as follows:

1. Enact and amend internal management regulations that are related to credit information management and protection
2. Handle issues that are related to credit information management and protection
3. Inspect employee compliance of credit information management and protection-related laws, internal management regulations, etc.
4. Inspect whether the rights of credit information owners are faithfully exercised pursuant to the laws
5. Train employees in credit information management and protection
6. Detailed matters related to what is specified from Paragraphs 1 through 5 and other matters needed for credit information management and protection that are stipulated by the Financial Services Commission

Chapter 3 Code of Conduct for Employees

Article 8 (Basic Ethics) All employees shall fully understand the public nature of a financial institute and observe the following code of conduct:

- ① Comply with laws and company policies & procedures
 1. Employees shall comply with various laws and company policies & procedures that are related to work. Documents on various laws, company policies & procedures, guidelines, work manuals, etc. should be on display at all times so that they can be perused or referenced.
 2. When handling an external transaction, employees shall consult the legal team

to ensure legal effectiveness of the transaction prior to it unless the said transaction is same as the one for which legal advice was received or is a common transaction in the industry where the Company operates, for which legal advice has been received.

② Ethical conduct

1. Employees shall not engage in any act that may damage the company's honor or an antisocial act that may be ethically condemned.
2. Employees shall act ethically by making judgments that are based on good faith and common sense that is in accordance with social norms and market rules.
3. Employees shall not handle personal affairs under the pretext of performing duties or pursue interests from such personal affairs

③ Customer satisfaction

1. Employees shall be kind and fair to customers and pursue customer interests as much as possible.
2. As experts in the business, employees shall pursue customer convenience and interests as much as possible and shall quickly and precisely handle customer transactions.
3. Employees shall develop extensive knowledge about products and financial services so that they can provide appropriate services and support for customers, and shall make an effort to actively provide customers with information.
4. Employees shall not engage in acts of discrimination such as giving preferential treatment to, excluding, differentiating, or giving disadvantage to customers based on their gender, religion, disability, age, nationality, education, etc. without reasonable grounds

Article 9 (Company Code of Conduct)

- ① In performing their duties, employees shall faithfully comply with company policies & procedures, execute reasonable commands of their superiors, and make efforts for the development of themselves and the Company.
- ② Employees shall not embezzle or misappropriate the Company's assets for purposes or use them for engaging in illegal conduct. Employees shall make an effort to handle money management transparently and appropriately at all times.

- ③ No employee shall be discriminated in employment, work, promotion, etc., for such reasons as gender, age, religion, social status, and physical impairment. Employees shall recognize that sexual harassment infringes upon individuals' human rights and undermines the work atmosphere, and shall prevent issues caused by sexual harassment from arising.
- ④ If the leader of a team determines that any of the following events has occurred the event to the Compliance Officer or the Audit Committee (Audit) without any delay and take proper actions against the event.
 - 1. Intentional act or gross negligence that causes loss to the Company;
 - 2. Criminal charges (embezzlement, breach of trust, extortion, theft, giving/taking of money and valuables and crime of private financial arrangement, loan-related unfair act, and crime of property moving to a foreign country, etc. according to the Act on the Aggravated Punishment of Specific Economic Crimes);
 - 3. Actions that cause financial disorder, such as illegal or wrongful business conducts that hinder the Company's credibility or cause social trouble
 - 4. The current status and result of major litigation stipulated in the litigation management policies and procedures

Article 10 (Regulations on External Conduct)

- ① Employees shall not receive money, valuables, or any other profits in relation to their duties, or use their position to arrange private financial arrangement, etc. for their own interest.
- ② Employees are required to behave with discipline that is stricter than general social common sense in light of the public nature and social mission of a financial institute and therefore shall engage in conduct with care. Employees shall not provide or demand entertainment or profits that are prohibited by various laws and company policies & procedures to or from civil servants of public organizations, members of the press, accounts or customers.
- ③ In engaging in external activities, such as lectures, contributions, debates, etc., employees shall refrain from making remarks that damage the company's reputation or engaging in action that is against public interest. Employees shall make an effort to discover and improve systems that can contribute to the development of the credit financial business.

Article 11 (Prohibition of Unfair Transactions))

- ① Prohibition of unfair transactions
 1. Employees shall not engage in conduct that has the potential of impeding fair transactions as stipulated in Article 23 of the Monopoly Regulations and Fair Trade Act and Article 36.1 of the Enforcement Decree of the same Act in order to determine reasonable pricing through fair and free competition, enhance contractor services, and establish sound financial transaction order.
 2. Employees shall not engage in unfair joint conduct that is stipulated in Article 19 of the Monopoly Regulations and Fair Trade Act, such as deciding, maintaining, changing prices and transaction conditions based on collusion among financial institutes, etc.
- ② Employees who are in charge of managing the Company's assets shall not use undisclosed information, manipulate market prices, etc. as stipulated in Article 174 through Article 176 of the Act on the Capital Market and Financial Investment Business in order to establish fairness and soundness in the securities market and to prevent the loss of investor trust.
- ③ Employees shall not illegally use other people's trademarks or handle, use, or disclose trade secrets through unfair means so as to maintain sound trade order.
- ④ Matters to pay heed to in order to prevent unfair conduct
 1. Unfair conduct is subject to sanctions and penalties therefore, In case it is difficult to distinguish fair competition and unfair competition, legal review should be conducted on the appropriateness of such work before executing the work.
 2. Exchanging sensitive business information (price, sales conditions, sales regions, product development, etc.) with competitors may fall under illegal conduct. Therefore, employees should give full consideration to such an action prior to the said action.
 3. Employees who become aware of important information in relation to their duties shall not use such information for trading of securities or other transactions, or disclose such information to a third party (including family). When information that an employee manages is disclosed in public, he shall quickly inform the compliance department of such disclosure.
 4. While being employed by the Company as well as when changing jobs or retiring, the employee shall submit a written pledge on the prevention of leakage of management secrets when there is a request by the Company.

Chapter 4 Asset Management

Article 12 (Asset Management)

- ① Asset management shall not be in violation of the asset management methods, asset management ratio, and asset management restrictions that are set forth by relevant laws. In particular, sufficient reviews should be conducted on whether transactions with affiliated groups, parties with special relations, and subsidiaries constitute a violation of laws and regulations and asset management shall not be done with an aim to bypass relevant laws and regulations.
- ② Employees in charge of asset management shall establish an optimal portfolio for asset management, thereby promoting the efficiency of asset management and maximizing the yield.
- ③ Employees in charge of asset management shall comply with various regulations related to asset management that are set forth by company policies & procedures in relation to accounting and financial management.

Article 13 (Risk Management)

- ① The Company shall quantify risks from asset management and from other work, and shall continually recognize and evaluate the risks. A system should be built to enable dual management and mutual comparison for work for which there is a great need for risk management.
- ② The Company shall maintain appropriateness of the risk management system and shall improve and maintain a monitoring system so as to appropriately manage new risks or existing but uncontrolled risks.
- ③ Risk management should be executed in all areas of work. When there is a need for expertise and efficiency in risk management, the department dedicated to risk management can be formed to supervise the risk.

Article 14 (Matters to Pay Attention to During Asset Management)

- ① Employees in charge of asset management shall have thorough knowledge of various laws as well as internal and external policies that are related to their duties.
- ② Reporting of violations and prohibition of assisting violations
 1. When an employee violates a standard intentionally or by mistake, he must report the violation to his superior and compliance officer even after the violation.
 2. When an employee becomes aware of a violation by a third party, he shall not

become involved in the violation or aid the violation.

3. If a violation by a third party is so serious that it causes losses to the Company's assets or damages the Company's reputation, an employee must report the matter to his superior and the compliance officer.

③ Job attitude and dignity

1. When performing duties, employees shall place a priority on the Company's interests over their own interests.
2. Employees shall recognize their responsibilities as good managers of customer assets, and shall always make the best effort possible in order not to cause asset losses in the process of asset management.
3. Employees shall maintain a reliable, ethical attitude and dignity in their personal activities and private lives as well, in addition to their relations with Company colleagues and accounts.

④ Employees shall not work in other duties which bring about monetary compensation or interests for themselves rather than the Company.

⑤ Maintenance of confidentiality of information acquired while performing duties

1. Employees shall keep the confidentiality of information that may cause losses to the Company if disclosed, among information acquired in the process of performing duties and all information related to the Company's duties.
2. In particular, employees shall not engage in any act that promotes the interests of themselves or a third party through prior or post leakage of information on the Company's investment targets or investment decisions.
3. The abovementioned obligation on maintaining confidentiality shall apply when an employee works for the Company, retires, and changes jobs. When the employee retires or changes jobs, materials related to confidentiality should be submitted to the employee's superior beforehand.

⑥ Maintenance of sound account relations

1. When performing duties with accounts, employees should act in good faith and take a polite attitude, regarding themselves as representatives of the Company.
2. In relations with accounts, an employee shall not use his superior job position to force his personal intentions that go beyond the Company's instructions or to make excessive demands.
3. In particular, employees shall not promise or instruct the execution of

- transactions that place a priority on the interests of themselves or a third party or transaction shoes conditions are such interests.
4. Employees shall not receive money and valuables from accounts no matter what the purpose is.
 5. Opportunities for exchange that are needed for work shall be actively created, including exchanges that are intended to ensure smooth transactions and to collect information. Employees may extend courtesy when there are congratulatory or consolatory events of major accounts, such as sending a congratulatory message or a consolatory letter.
- ⑦ Employees shall not disseminate false or exaggerated information that may cause a misunderstanding about their investment (work) performance or investment (work) attitude.
 - ⑧ Soundness in acquiring investment information and making decisions
 1. Investment information should be acquired in accordance with relevant laws and regulations as well as through ethically appropriate paths and methods. Illegal or unfair means shall not be used, such as use of insider information and confidential information of another company.
 2. Employees shall not use information that is acquired through the paths and methods that shall be restricted as stated in Section 1 above. Employees shall not make any investment decisions that are legally or ethically unsound, such as insider trading, manipulation, and collusion.

Chapter 5 Consumer Protection

Article 15 (Handling of Complaints)

- ① The Company shall quickly and precisely handle all complaints and disputes, which shall take precedence over all other duties. Main details about the handling of complaints shall be submitted to the compliance officer.
- ② The Company shall enhance its image or credibility by quickly and appropriately handling complaints that consumers raise through telephone, visits, or documents (including internet postings) in relation to credit finance.
- ③ The Company shall identify measures that are needed for consumer protection and shall strive to effectively resolve various complaints and disputes through personnel and material support.

- ④ When a complaint is raised by a user, the employee in charge of complaints may seek advice from the compliance department on legal actions when dealing with the complaint.

Article 16 (Consumer Protection Guidelines, etc.)

- ① The Company shall develop separate policies & procedures in relation to the administrative process to deal with complaints, replies on the result, and the reporting system. Any establishment of/amendment to the policies & procedures requires prior consultation by the compliance officer.
- ② Employees in charge of consumer protection shall create and display training programs and manuals on consumer protection. If needed, the employees may request for assistance from relevant departments in relation to training. Relevant departments shall provide active cooperation.

Article 17 (Consumer Protection Work)

- ① To protect consumers and actively prevent complaints and disputes, the Company shall post cases of consumer dispute handling on electronic bulletin boards or regularly issue and distribute a casebook to raise employee awareness of consumer protection.
- ② The Company shall operate a homepage that allows it to receive online complaints and actively operate facilities and systems for wired and wireless receipt of complaints. It shall introduce and publicize these systems to consumers by adopting all usable methods.
- ③ Any institutional shortcomings or improvement points that are identified in the process of handling disputes should be immediately notified to the compliance officer.
- ④ If the compliance officer makes a judgment that a dispute was caused by illegal or unfair handling by an employee, he shall make a report to the auditor (Audit Committee)

Chapter 6 Information Management

Article 18 (Information and Decision-Making)

- ① For efficient and reasonable decision-making, the Company's management information and relevant materials shall be provided and used under an

- appropriate management system.
- ② The Company may make a disclosure on major management information in accordance with relevant laws and company policies & procedures. The department manager who made the disclosure shall submit the content to the compliance officer.
 - ③ All employees of the Company shall carry out work by taking the Company's specific procedures that are stipulated in the Articles of Association or company policies & procedures, such as BOD and committee resolutions and decisions.
 - ④ When a decision is made, the grounds for making such a judgment should be accurately recorded in a document, etc. as evidence to determine the rationale of the Company's decisions and the scope of responsibility of the relevant personnel.
 - ⑤ When carrying out work, the Company's employees shall make decisions by going through an appropriate process determined by relevant laws, regulations, and the Company so that no damage is caused to the Company.
 - ⑥ Caution should be exercised in order to prevent insufficient or selective provision of management information that is needed for employees' decision-making.
 - ⑦ It is necessary to establish a structure that enables efficient delivery of internal control-related information required for business decision-making.

Article 19 (Establishment of a Management Information Delivery System)

- ① An IT system should be built that delivers and saves management information that is needed by the Company's employees to make decisions so that such information can be immediately and appropriately used.
- ② Internal control shall cover all possible business activities of the Company, and the business procedures and IT systems shall be designed to operate in adequately divided stages.
- ③ Employees should be able to check, peruse, etc. management information using an IT system at all times, with the exception of management information on which restrictions are placed by company policies & procedures due to the need for confidentiality.
- ④ Company's management information should be made available immediately and appropriately however, it should be noted that leakage of important management information to an external party as a result of careless management may cause substantial damage.

Article 20 (Obligations on Confidentiality, etc.)

- ① Employees shall exercise sufficient caution when handling customer information since the leakage of customer information that is retained by the Company may result in damage to the Company's credibility as well as a claim for damages that are caused by invasion of privacy or damage to credibility.
- ② Employees shall faithfully comply with relevant laws, company policies & procedures, etc. so that there is no invasion of customer privacy or damage to the Company's credibility in relation to the protection of customer information. Employees shall not engage in any of the following:
 1. Take documents that contain customer information, profiles, etc. outside the Company premises
 2. Provide or send customer information to a third party via telephone, fax, email, etc. without consent from the customer
 3. Use third party's name or password illegally to access the Company's IT system in order to acquire customer information
- ③ Customer information shall be kept confidential in accordance with relevant laws, company policies & procedures, etc.
- ④ Customer information shall be managed under the responsibility of the user. It shall be retained inside the user's desk, file cabinet, warehouse, etc. when the user is not at his desk or before he leaves work so that the information is not easily noticeable to others and the risk of losing the information, avoided.

Article 21 (Document Management)

- ① All employees shall manage and maintain various documents according to relevant policies & procedures. In particular, special attention should be paid to managing and retaining documents about rights and obligations of many parties including debtors or documents (including electronic records) that need to be retained according to relevant laws and regulations, etc.
- ② All employees shall pay attention to storage and management of the Company's confidential documents and records since disclosure or submission of such documents and records to an external party may damage the Company's interests. All employees are prohibited from engaging in any of the following:
 1. Create false documents or records, or forge or falsify the created documents or records;
 2. Lose or take home, without Company's permission, documents or records that are labelled confidential by the Company;

3. Be neglectful of strict management that is required by Company policies & procedures, such as by leaving documents and records that are labelled confidential by the Company unattended on an employee's desk when the employee is not at his desk;
4. Discard a document in a hurry at the time of occurrence of a dispute with a customer without any reasonable cause; and
5. Discard a document without permission even though there is a specific storage period.

Chapter 7 Internal Control Operations

Article 22 (Principles of Internal Control Operations) For efficient internal control, the Company shall make an effort so that each of the following is executed.

1. There needs to be functional separation of work, clarification of responsibilities, adequacy and reliability of accounting materials, dual management, and mutual comparison.
2. A prior review should be conducted on the appropriateness of internal control when new work is developed or handled, including new products.
3. Amendment to relevant laws and supervisory regulations, if any, shall be reflected in internal policies & procedures in a swift and proper manner.
4. For a single transaction that is likely to lead to fraud or incidents, duties shall be segregated so as to engage multiple resources or teams.
5. Each business team shall determine methods and cycle of self-inspection of internal control and conduct self-inspection accordingly.
6. The leader of each business team shall conduct regular inspections on the adequacy of internal control over the relevant business of the team, report the results to the Chief Director (or the Chief Executive Officer), as well as implement measures to prevent recurrence of legal violations. However, the reporting to the CEO may be delegated to the compliance officer.
7. The Chief Director (or the Chief Executive Officer) shall regularly check the status of the internal control structure and operations at least once a year, and report the results to the Board of Directors. However, the reporting to the Board of Directors

may be delegated to the compliance officer.

8. When conducting ancillary business, it is necessary to evaluate and manage compliance with the requirements stipulated in the Specialized Credit Finance Business Act or its Enforcement Decree.
9. The roles of the Board of Directors, the management, and the compliance officer, etc. regarding internal control shall be clearly segregated; when delegating internal control work, the Grantor who is delegating the authorities and the Grantee to whom the authorities are delegated to shall be clearly defined; and in case the internal control work is delegated, the Grantor shall manage and supervise the work of the Grantee on a regular basis.
10. Detailed items on the identification, evaluation, and management of conflicts of interest shall be provided by a separate Regulation on Prohibition of Conflict of Interest.

Article 23 (Code of Ethics & Compliance Pledge) The Company may enact a code of ethics for employees and have all employees submit a compliance pledge, etc. to enhance the ethical mindset of employees.

Article 24 (Examination of Compliance with Internal Control Regulations)

- ① The compliance officer shall examine whether employees are complying with the Internal Control Regulations by using each of the following means.
 1. Examine procedures taken by employees to carry out their work and the internal control status, etc.
 2. Engage in prior monitoring of daily work
 3. Disseminate and manage various checklists that the compliance officer created according to the need, and collect and examine checklists that were filled out by compliance-related personnel at each department
 4. Review and check reports and various materials that were created and submitted in response to compliance officer's requests
 5. Investigate and check subjects of whistle-blowing
 6. Engage in various monitoring activities
 7. Other means that are determined by the compliance officer in recognition of the need

- ② After monitoring the internal control system, the compliance officer may, if recognized as needed, demand a relevant department to take corrective action and make improvements.
- ③ Materials submitted to the compliance officer shall be separately managed and shall be used by the audit organization for auditing purposes.

Article 25 (Advice and Discussions with the Internal Control Management

Department) When executing work, each department manager shall receive prior advice from or engage in prior discussions with the Internal Control Management Department for matters that are deemed to have the potential to be in violation of the Internal Control Regulations.

Article 26 (Training in Internal Control Regulations)

- ① The compliance officer shall provide training to all employees in relation to the Internal Control Regulations at least once a year. If needed, additional training may be provided.
- ② Training shall consist of cyber training, offline training, online training, etc.

Article 27 (Handling of Violations of Internal Control Regulations)

- ① The compliance officer shall examine whether employees are complying with the Internal Control Regulations. In case of a violation of the Internal Control Regulations by an employee, the compliance officer shall investigate the matter and report it to the auditor (Audit Committee).
- ② Matters on how to deal with employees who violate the Internal Control Regulations shall be based on what is stipulated in relevant policies, such as Detailed Provisions for Rewards and Penalties, Audit Committee Detailed Guidelines, HR Regulations, or Rules of Employment.

Article 28 (Prohibition of Concealment of Regulation Violations) When becoming aware of the fact that they or other employees have violated a law in the process of performing work, employees shall not conceal such fact and shall report it without delay.

Article 29 (Operation of the Whistle-Blowing System)

- ① For smooth internal control, the compliance officer may operate a whistle-blowing

system and establish detailed operation guidelines.

- ② The whistle-blowing system can be operated online or offline.
- ③ The whistle-blowing system shall be operated in a way that ensures easy access of whistle-blowers, and the identity of whistle-blowers should remain a secret.
- ④ When a whistle-blower seeks to report an employee violation of legislations, company regulations, etc., he shall do so secretly according to the whistle-blowing system. Employees shall not misuse the whistle-blowing system for such purposes as slandering or defamation.
- ⑤ The team with ownership of the whistle-blowing system shall take protective measures, such as prohibition of giving disadvantages to whistle-blowers.
- ⑥ Executives or employees who become aware of but fail to report illegal acts or misconduct that may significantly impact the Company may be subject to disadvantages in accordance with relevant policies, such as Detailed Provisions for Rewards and Penalties, Audit Committee Detailed Guidelines, HR Regulations, or Rules of Employment.

Article 30 (Creation and Operation of Advertisements)

- ① When creating and operating advertisements, the Company shall comply with the requirements of the Specialized Credit Finance Business Act, the Enforcement Decree and the Enforcement Rules of the same Act, as well as the Supervisory Regulation on Specialized Credit Finance Business.
- ② The details of advertisement creation, its contents and operations shall be provided under the separate Advertisement Operational Regulation.

Article 31 (Holding of Concurrent Positions by Employees/Executives)

- ① In accordance with Article 11 of the Act on Corporate Governance of Financial Companies and other relevant laws and regulations, the Company shall evaluate whether the holding of concurrent positions at other companies by employees/executives falls under any of the below clauses, and shall regularly manage the status of concurrent positions held:
 1. Whether it impedes sound business management of the Company;
 2. Whether it incurs conflict of interest for financial consumers;
 3. Whether it deters stability of the financial market;

4. Whether it disrupts financial order; and
 5. Whether it is in violation of Policies on Concurrent Positions and/or Internal Control Regulations.
- ② Procedures for permitting, approving, and reporting the holding of concurrent positions by employees/executives shall comply with the provisions of the HR Regulation and other relevant policies.

Article 32 (Ordered Time-off) In order to prevent illegal acts or misconduct by executives or employees, the Company shall set forth provisions on information required for operating an ordered time-off process in relevant policies such as Rules of Employment, HR Regulations; Such information includes the introduction of the ordered time-off process and its applicable scope, cycle, duration of ordered time-off, and exceptions.

Article 33 (AML, etc.) The Company shall comply with each of the below provisions to prevent acts of money laundering or financing for offences of public intimidation (hereinafter referred to "Money Laundering, etc.):

1. Identify, analyze, and assess the risk of Money Laundering, etc. inherent in financial transactions pursuant to Article 2, Paragraph 2 of the Act on Reporting and Use of Certain Financial Transaction Information, and; Establish and operate a Money Laundering risk assessment process that differentiates the level of control depending on the risk;
2. Implement and operate an independent audit process for outside experts or a team independent of the team performing AML activities to review & evaluate the adequacy and effectiveness of such AML operations, and to remediate any issues therein;
3. Check the identity of executives/employees (perform Know Your Employee) and provide training to ensure that they shall not participate in or be taken advantage of for Money Laundering, etc.