

**AGREEMENT
ON
COMMERCIAL PAPER TRADING**

Effective on January 1, 2023

§1. Applicability

This Agreement shall apply to trading of corporate commercial paper (hereinafter referred to as “CP”) as prescribed in [§4(3)] of the Financial Investment Services and Capital Markets Act and [§4] of the Enforcement Decree of the Act between ABC Financial Investment Company (hereinafter referred to as “the Company”) and its customers.

§2. Trading Methods, etc.

- (1) The customers may trade CPs only at the branch offices of the Company.
- (2) The customers may trade CPs with its passbook or securities ID card (hereinafter referred to as “passbook, etc.”) or with the original CPs.
- (3) In the case of CPs deposited at the Korea Securities Depository, customers may be restricted from withdrawing original CPs before maturity if it is agreed that the tax on interest income is withheld on the maturity date.

§3. Payments, etc.

- (1) The customer may make payment in cash or checks, notes, etc. that are immediately collectible (hereinafter referred to as “checks, etc.”).
- (2) In the case of making payment in checks, etc. defined in Paragraph (1), the customer shall not withdraw cash before the exchange and collection of the checks, etc. In the case that such checks, etc. are dishonored or handled as being problematic, the Company shall return such checks, etc. to the customer without

taking procedures for the protection of rights and so on, and such payment and trade shall be cancelled.

(3) In the case of making payment pursuant to Paragraph (1), such payment shall become effective from the point of time mentioned in the following Items:

1. In the case that the customer makes payment in cash or by cashier's check, the point of time at which the Company confirms the receipt of such cash; and
2. In the case that the customer makes payment in checks, etc. (excluding cashier's checks), the point of time at which the Company collects on the checks, etc. and confirms payment.

§4. Payment for Use of Customer Deposits, etc.

(1) The Company shall pay to customers compensation for the use of customers' money deposited with the Company, which shall be calculated by applying the rate specified in <Attachment>.

(2) Customers may check the payment criteria for determining the compensation amount they receive from the Company for the use of their deposits at its branch offices, on the Internet website (>> >> >>), on the computer portal for online stock trading, and on other similar electronic communications methods similar thereto.

(3) The Company shall, by taking into account the proceeds, the insurance premiums for the depositor and the share of supervisory expenses, reasonably calculate the amount of compensation, and check and reflect the changes that affect the calculation of such compensation on a regular basis.

(4) In the case that the payment criteria for determining the compensation is amended pursuant to Paragraph (3), the customer may check such change in ways specified in Paragraph (2). Provided, That if the content of the change in the criteria is unfavorable to the customer, the Company shall, before the application of such change, notify the customer in advance of such fact in ways, such as via e-mail or mobile text messages (SMS, MMS, etc.) that were previously chosen by the customer.

(5) In the case the Company changes the criteria for determining the compensation amount, it shall notify the content of the changes along with monthly trading records, etc.

§5. Declaration of Accidents, etc.

(1) The customer shall, when its passbook, etc. or the registered seal (hereinafter referred to as “seal”) is lost or stolen, declare such fact, without delay, to the Company. The Company shall not be held accountable for any losses incurred by a delay of declaration due to causes attributable to the customer, unless the causes are attributable to the Company.

(2) The customer shall, when there is any change in the name, address, phone number or other declared matters, or it intends to change its seal or password, notify the Company of such change.

(3) The declaration pursuant to Paragraphs (1) and (2) shall be effective from when the Company has received a notification of loss, theft or change from the customer.

§6. Merging and Closing of Accounts

(1) The Company may segregate customer accounts that have no record of trading withdrawal or deposit for the last six (6) months, and whose aggregate depository assets including cash and financial investment products, etc. do not exceed one hundred thousand (100,000) Korean won, from other accounts, and separately manage such accounts by merging them together.

(2) The Company may, in the case that six (6) months have elapsed from the date on which the balance of the passbook, etc. becomes “zero,” or the customer has requested the closure of the account, close such account.

§7. Amendment of Agreement, etc.

(1) The Company shall, when intending to amend the Agreement, prepare the content of such amendment (including whether the amended provisions apply to the existing customers, the comparison table of old and new provisions, etc.) at

its branch offices, or post it on its Internet website, on the computer portal for online stock trading, or on other similar electronic communications media ()¹⁾ days before the effective date of the Agreement subject to the amendment for customers to check such changes. Provided, That under an urgent and inevitable circumstance that it is difficult to provide information as prescribed in the Paragraph, such as in the case of amendment of the Agreement due to institutional change following an enactment or amendment of the Regulations on Business Conduct of the Korea Exchange; or relevant laws and regulations including the Financial Investment Services and Capital Markets Act, the Company shall post the content of such change as set out in this Paragraph before the effective date of the Agreement subject to the amendment.

(2) If the content of the amendment in Paragraph (1) is unfavorable or critical to customers, the Company shall notify them individually of such fact (including the comparison table of old and new provisions) ()¹⁾ days before the effective date of the Agreement subject to the amendment in ways, such as in writing, that were previously agreed with the customers. Provided, That this provision shall not apply to the case where the content of the Agreement prior to the amendment applies to the existing customers or the customer has explicitly expressed his/her intention that he/she will not receive such notice of change.

(3) The Company shall, in cases where it gives the notice in Paragraph (2), deliver the following message: “A customer may cancel the agreement in cases where he/she does not approve the amendment of the Agreement, and shall be deemed to have approved the Agreement in cases where he/she does not express his/her intention to cancel the Agreement from the date of receiving this notice until the business day before the effective date of the Agreement subject to the amendment.”

(4) A customer shall be deemed to have approved the amendment in cases where he/she does not express his/her intention to cancel the Agreement from the date on which he/she receives the notice in Paragraph (3) until the business day before the effective date of the aAgreement subject to the amendment.

(5) The Company shall release or post the Agreement at its branch offices for delivery to customers upon request, and post it on its Internet website, on the

1) Twenty (20) days or longer as determined by the financial investment company.

computer portal for online stock trading, and on other similar electronic communications media for search and download (including screen-printing) by customers.

§8. Release from Responsibility

(1) The Company shall not be responsible for losses incurred when original CPs in its custody have been withdrawn, the customer's deposits have been paid, or other matters have been administered, after confirmation by comparing, with due care, the password and the seal or signature (hereinafter referred to as "seal, etc.") written or affixed on a specified payment invoice and the seals, etc. affixed on the declaration documents, with the password, seal, etc. declared in advance. Provided, That this provision shall not apply when the Company knew or could have known that the customer's seal or signature has been forged/falsified or stolen.

(2) With regard to a CP that the Company sold with an endorsement, "the Company is not responsible for payment", the Company shall not be responsible for the payment of the CP to a customer who purchased such CP when the issuer of such CP is in the state of insolvency, bankruptcy or otherwise default.

§9. Transfer and Creation of Pledge

A customer may transfer the deposited assets including cash and financial investment instruments or provide them as a pledge (refers to the right owned by the lender as collateral until the borrower returns the money, and the lender may primarily seize the collateral if the borrower defaults on his/her debt) with the consent of the Company.

§10. Miscellaneous

(1) Any matters not stipulated in this Agreement shall, unless otherwise agreed, be handled in accordance with the provisions prescribed in the relevant laws and regulations; in the case that there are no provisions therein, it shall be handled in accordance with common commercial practice.

(2) The Agreement on Using Electronic Financial Transactions and the Electronic Financial Transactions Act shall have priority over this Agreement in application

to any electronic financial transactions services under this Agreement.

§11. Dispute Resolution

The customer may, if a dispute with the Company arises, request the settlement thereof to the Company's grievance body, or apply for dispute resolution to the Financial Supervisory Service or the Korea Financial Investment Association.

<Attachment>

1. The rate “specified in <Attachment>” in [§4(1)] shall be as follows:

(Details are to be specified by companies.)

2. Other special arrangements.