

【Comparison Table】

Before revision	After revision
<p>Article 2 (Application)</p> <p>1. The Service shall be available only to customers who subscribe to at least one of the services designated by the Bank. The Bank may change the designated services at its discretion, which change shall be notified to the customers by posting the relevant information on its website, and no written notice thereof shall be issued to the customers.</p> <p>Article 3 (Cancellation, Change, Suspension, and Resumption)</p> <p>1. A customer may cancel the Agreement via the Direct Banking Service.</p> <p>2. A customer may change the debit amount via the Direct Banking Service.</p> <p>3. A customer who intends to replace the debit financial institution with another financial institution shall be required to cancel the Agreement involving the debit financial institution to be replaced via the Direct Banking Service, and make a fresh application for the Service.</p> <p>4. A customer may temporarily suspend the Agreement via the Direct Banking Service, and may resume the suspended Agreement via the Direct Banking Service within three months from the suspension. The suspended Agreement shall be automatically cancelled upon the expiration of the three-month period from the suspension.</p> <p>5. Upon termination of all of the services designated by the Bank as prescribed in Article 2, Paragraph 1 due to cancellation or otherwise, the Bank shall cancel the Agreement as of the date prescribed by the Bank.</p> <p>6. In order for the matter intended by such procedure taken by a customer as referred to in paragraphs 1 through 4 to take effect as of the immediately following debit date, such procedures must be taken by the cut-off</p>	<p>Article 2 (Application)</p> <p>1. The Service shall be available to every customers who hold an account of the Bank.</p> <p>Article 3 (Cancellation, Change, Suspension, and Resumption)</p> <p>1. A customer may cancel the Agreement via the Direct Banking Service.</p> <p>2. A customer may change the debit amount via the Direct Banking Service.</p> <p>3. A customer who intends to replace the debit financial institution with another financial institution shall be required to cancel the Agreement involving the debit financial institution to be replaced via the Direct Banking Service, and make a fresh application for the Service.</p> <p>4. A customer may temporarily suspend the Agreement via the Direct Banking Service, and may resume the suspended Agreement via the Direct Banking Service within three months from the suspension. The suspended Agreement shall be automatically cancelled upon the expiration of the three-month period from the suspension.</p> <p>5. In order for the matter intended by such procedure taken by a customer as referred to in paragraphs 1 through 4 to take effect as of the immediately following debit date, such procedures must be taken by the cut-off date prescribed by the Bank. Depending on when the customer takes such procedure or when the Bank cancels the Agreement as referred to in the preceding four paragraphs, the matter intended by such procedure</p>

date prescribed by the Bank. Depending on when the customer takes such procedure or when the Bank cancels the Agreement as referred to in the preceding five paragraphs, the matter intended by such procedure may not be effective as of the immediately following debit date. The Bank shall not be liable for any damage arising from such circumstances.

Article 8 (Disclaimers)

The Bank shall not be liable for any damage specified in each of the following items (including lost profit, extended damage, incidental damage, special damage, etc.):

- (1) damage arising from the Bank having been unable to deposit the debit amount in the deposit account as a result of being prevented from withdrawing or depositing;
- (2) damage arising from the matters intended by the procedure taken by the customer as referred to in Article 3, Paragraphs 1 to 5 not being effective as of the immediately following debit date, due to the timing when such procedure was taken or when the Bank cancels the Agreement;
- (3) damage arising from the change, suspension or termination of the Service prescribed in Article 7 or from any of these events not being effective as of the immediately following debit date;
- (4) damage arising from unavoidable events such as a natural disaster, an accident or a measure taken by court or any other public agency; or
- (5) damage arising from a delay in withdrawing or depositing the relevant amount or a failure to withdraw or deposit the relevant amount caused by line disturbance, computer failure or any other event affecting the Bank, the contractor or the debit financial institution.

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The Bank shall not be liable for any damage specified in each of the following items (including lost profit, extended damage, incidental damage, special damage, etc.):

- (1) damage arising from the Bank having been unable to deposit the debit amount in the deposit account as a result of being prevented from withdrawing or depositing;
- (2) damage arising from the matters intended by the procedure taken by the customer as referred to in **Article 3, Paragraph 1** not being effective as of the immediately following debit date, due to the timing when such procedure was taken or when the Bank cancels the Agreement;
- (3) damage arising from the change, suspension or termination of the Service prescribed in Article 7 or from any of these events not being effective as of the immediately following debit date;
- (4) damage arising from unavoidable events such as a natural disaster, an accident or a measure taken by court or any other public agency; or
- (5) damage arising from a delay in withdrawing or depositing the relevant amount or a failure to withdraw or deposit the relevant amount caused by line disturbance, computer failure or any other event affecting the Bank, the contractor or the debit financial institution.