BNK Financial Group

ESG Policy Book

Fair Advertising Policy

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Fair Advertising Policy

1. Objective

- BNK Financial Group protects and supports the fundamental rights of financial consumers. This policy aims to establish the fundamental principles and implementation plans for advertising that prioritize the rights and interests of BNK Financial Group's financial consumers.

2. Application Scope

- This policy applies to all financial products, services, and related advertisements sold by BNK Financial Group.

3. Basic Principles and Implementation Plans

3.1 Compliance with Domestic and International Laws and Regulations

- BNK Financial Group complies with domestic regulations related to financial consumer protection, such as 'Act on the Protection of Financial Consumers', the 'Financial Investment Services and Capital Markets Act', and the 'Act on Fair Labeling and Advertising', as well as relevant laws and regulations of each country where BNK Financial Group operates.

3.2 Protection of Rights and Interests of Financial Consumer

- BNK Financial Group offers a diverse range of financial products and services to allow financial consumers to choose the financial products or services they want. We encourage responsible financial behavior by providing accurate and truthful information to guide appropriate selection. Additionally, we strive to enhance consumer rights by promptly reflecting feedback collected through various channels and actively resolving complaints.

3.3 Diligent Fulfillment of Obligation to Explain

- When recommending financial products or services to financial consumers or upon their request for explanations, BNK Financial Group diligently fulfills its obligation to ensure consumers can fully understand the important matters stipulated in relevant laws, such as the 'Act on the Protection of Financial Consumers'.

Category	Important Matters
Guaranteed Products	· Product details, insurance premiums, insurance benefits, scope of risk guarantee, etc.
Investment Products	· Product details, risks associated with investment, risk grades, etc.
Deposit Products	· Product details, interest rate, yield, etc.
Loan Products	· Interest rates and variability, whether early repayment fees are charged and the period and fee rate, repayment amount, interest rate, and timing according to repayment method, matters related to the establishment of security rights such as mortgage rights and changes in rights, total amount of loan principal, fees, etc.

3.4 Establishment of Internal Control Procedures

- BNK Financial Group has established preliminary deliberation and post-verification processes to check whether advertising descriptions are inaccurate or unclear, which could potentially mislead financial consumers. The compliance officer or chief consumer officer (CCO) conducts a preliminary deliberation of the appropriateness of product service advertisements and requests a review in cases where the association or central organization is the subject of the review. Additionally, ongoing post-advertisement checks on advertisements are continuously conducted.

4. Others

4.1 Reference

- The 'Act on the Protection of Financial Consumers'
- The 'Financial Investment Services and Capital Markets Act'
- Relevant laws, including the 'Act on Fair Labeling and Advertising'

4.2 Enactment and Revision History

- June 27, 2024. Policy enacted and implemented
- July 24, 2026. Approved by the ESG Committee

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