

BNK Financial Group

ESG Policy Book

Personal Information Protection Policy

TOUCH  *Your Heart,* BNL

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Personal Information Protection Policy

1. Objective

- BNK Financial Group recognizes that the protection of customers' personal information is an crucial value that the Group must uphold. Through this policy, we aim to strictly comply with relevant laws and regulations and prevent information security incidents in advance to protect personal information, which is a valuable asset of our customers.

2. Application Scope

- This policy applies equally to BNK Financial Group and all its subsidiaries. We also recommend that all stakeholders, including partners who conduct business with BNK Financial Group comply with this policy or a policy of a similar level.

3. Basic Principles

3.1 Designation of manager for personal information protection

- BNK Financial Group designates and operates personal information protection officers responsible for the protection and management of personal information, and this information is publicly disclosed in the privacy policy on our website.

3.2 Information Security Risk Management

- BNK Financial Group periodically performs a four-stage risk management process to prevent information security issues, including strengthening vulnerability assessment, integrated security monitoring, personal information leakage monitoring, and financial incident prevention training.

3.3 Reporting and Disciplinary Actions

- BNK Financial Group has a clear process for employees to follow in case of information security-related issues, and it clearly defines the definition, reporting, response, and post-incident measures of security incidents.
- BNK Financial Group regularly reviews personal information protection violations and enforce disciplinary actions in accordance with the relevant laws, regulations, and internal guidelines for any breaches.

3.4 Audit for Compliance with Personal Information Protection Policies

- BNK Financial Group conducts annual audits on the compliance with the personal information protection policy. We report the status of customer information sharing among subsidiaries to the Board of Directors on a quarterly basis, conduct annual inspection of the management status of personal credit information utilization, and submit the results to the Financial Security Institute. Busan Bank, Kyongnam Bank, and BNK System have obtained and maintained the domestic Information Security Management System (ISMS) certification.

4. Others

4.1 Reference

- The 'Personal Information Protection Act'
- Relevant laws, including the 'Electronic Financial Transactions Act'

4.2 Enactment and Revision History

- June 27, 2024. Policy enacted and implemented

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