



# POSTAL SAVINGS

**Happy Finance for Everyone**  
Smart Financial Companion



# Postal Savings is Fully Guaranteed by Government

Article 4 of Postal Savings and Insurance Act  
(State Responsibility for Payment)

Support for National  
Treasury and Postal  
Services

Relieve the Financial  
Exclusion through  
Support for the People

Provide Inclusive  
Financial Services

Contribute to the  
National Economy  
and Regional  
Development



# Contents

## PROFILE

Vision & Performance

## ROLE & RESPONSIBILITY

Compassionate Finance

Postal Savings Consumer Protection

## PRODUCT & SERVICE

Deposit Products

Debit Cards

Mutual Fund Products

Overseas Remittance & Foreign Exchange

Digital Banking Services

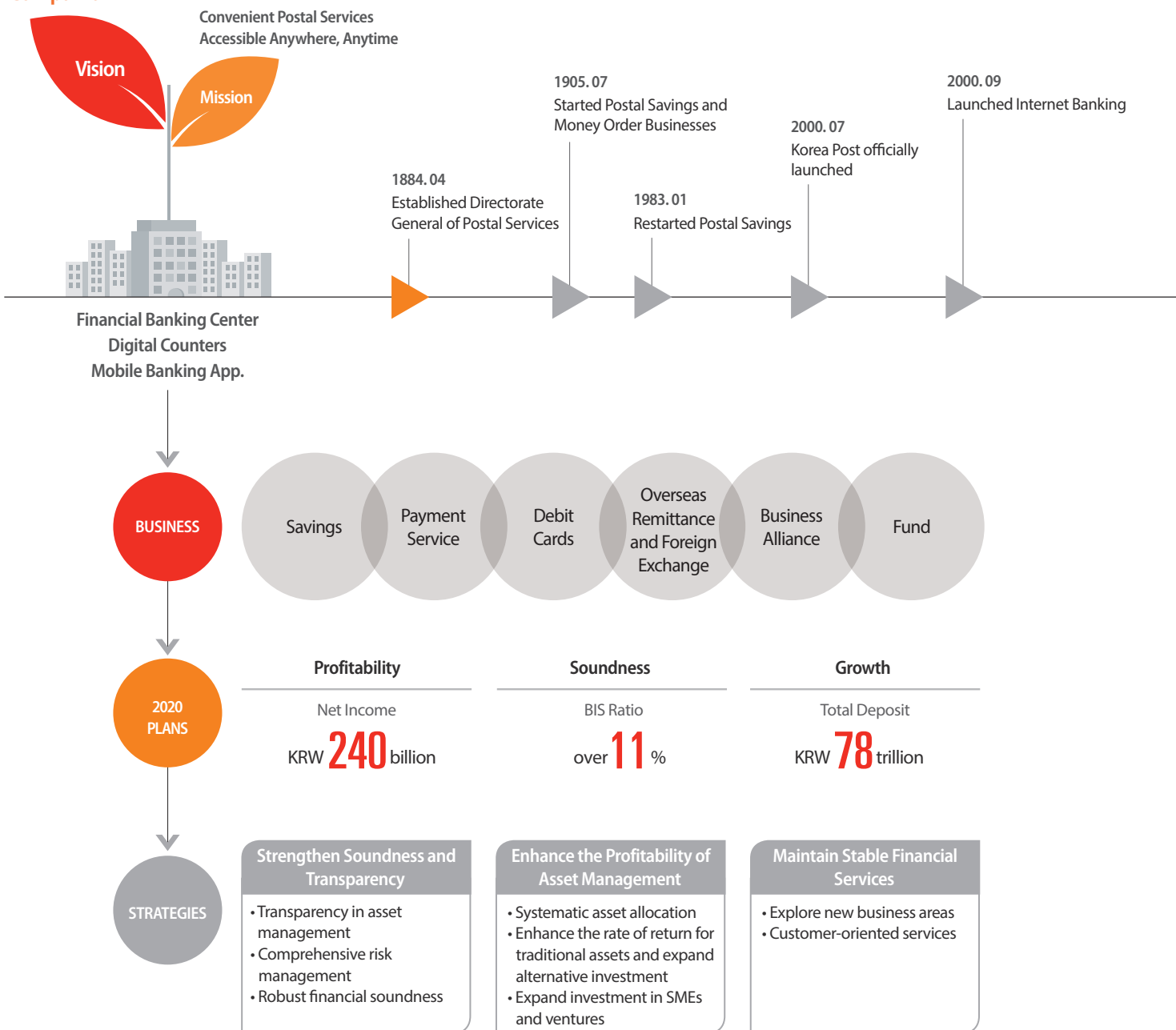
Asset Management & Risk Management

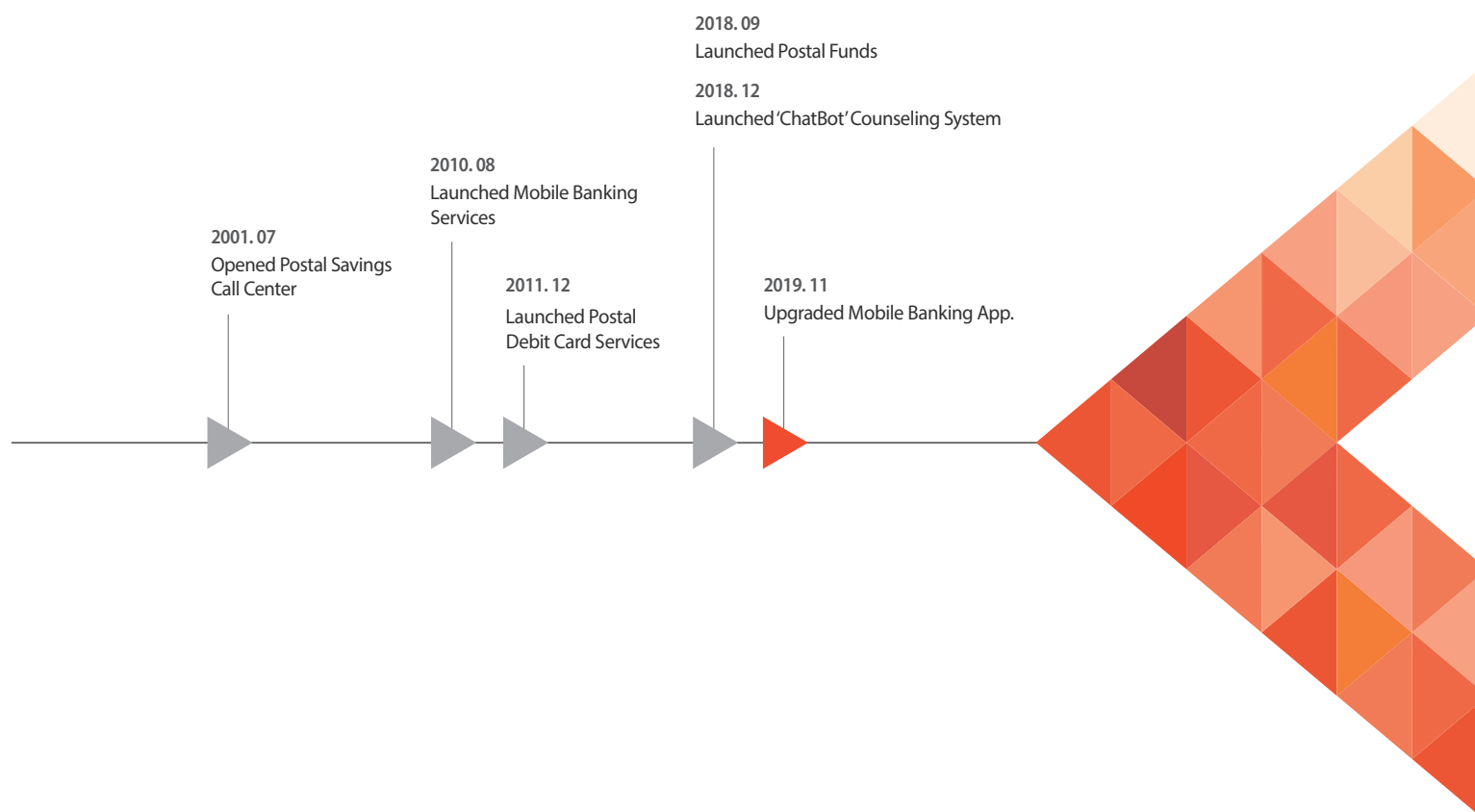


# Vision & Performance

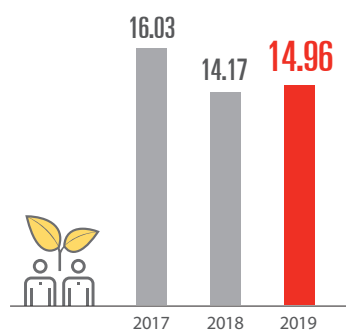
Postal Savings Creates Financial History through Seamless Innovation.

## Smart Financial Companion

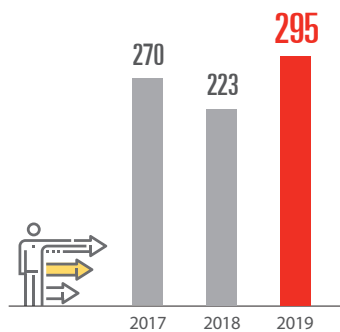


**BIS Ratio**

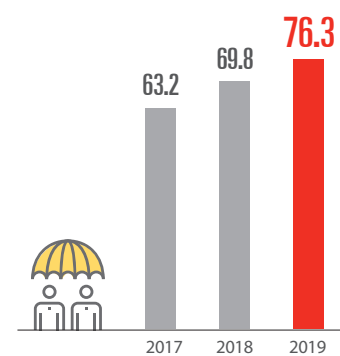
(Unit: %)

**Operating Profit**

(Unit: KRW 1 billion)

**Total Deposit**

(Annual average, Unit: KRW 1 trillion)





## Compassionate Finance

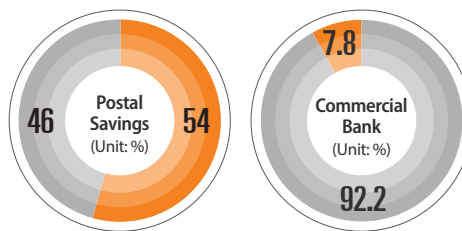
Postal Savings Cares People, Building a Happy Community.

### Inclusive Financial Service

Postal Savings offers financial services anywhere.

#### ► Distribution of financial institutions' network (As of December 2019)

● Urban ● Rural



#### ► Products to support the social disadvantaged (As of December 2019)



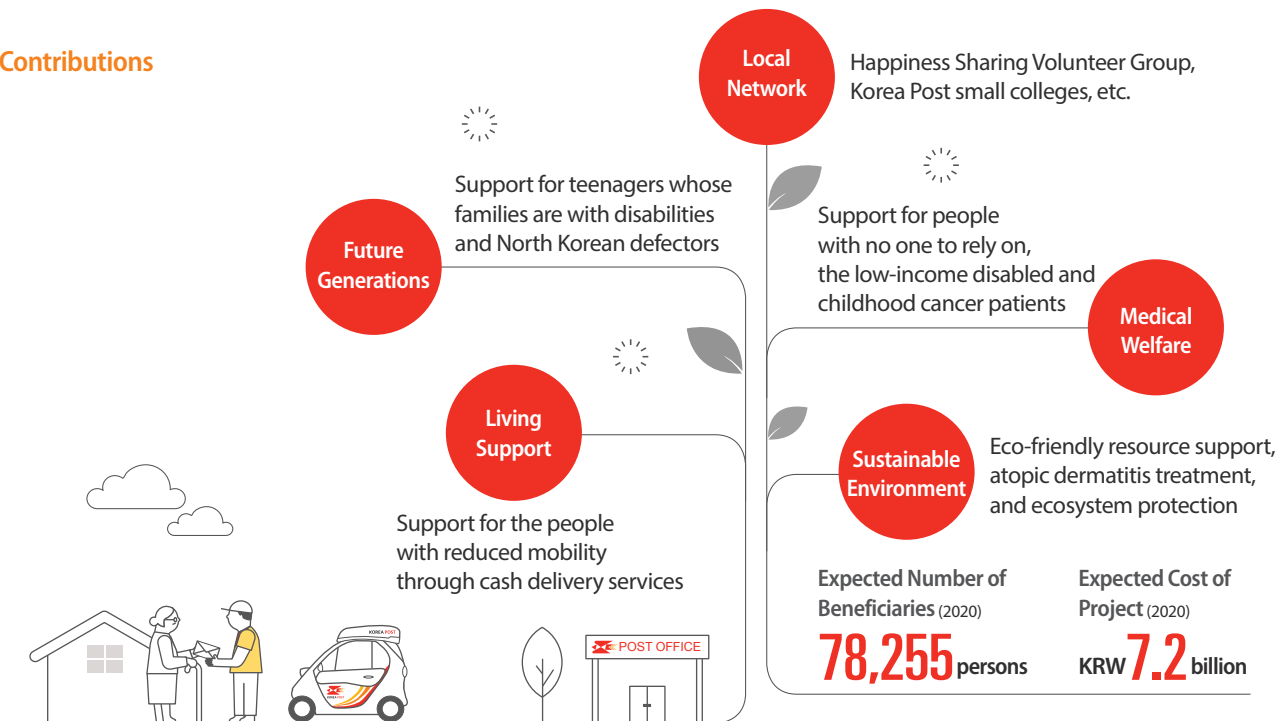
##### Status

**319** thousand accounts,  
KRW **5,437.3** billion

##### Special Preferential Interest Rate

KRW **16.4** billion

### Social Contributions



### Support to Overcome the COVID-19 Pandemic

- Sales of medical masks (at 1,317 locations, including 89 in Daegu and Cheongdo)
- Free delivery of relief items, waiver of fees, and grace period for insurance premium payments to special disaster areas affected by COVID-19 in Daegu and Gyeongbuk





# Postal Savings Consumer Protection



## Charter for Financial Consumer Protection

As a state-owned financial institution, Korea Post places a top priority on protecting the interests of consumers and wishes to offer financial services that are trusted by people.

### *First,*

We will treat all financial consumers, including the underprivileged, equally and fairly without discrimination.

### *Second,*

We will provide transparent information to help consumers to choose the right financial products.

### *Third,*

We will collect consumer information with consumers' consents, protect and use it legitimately.

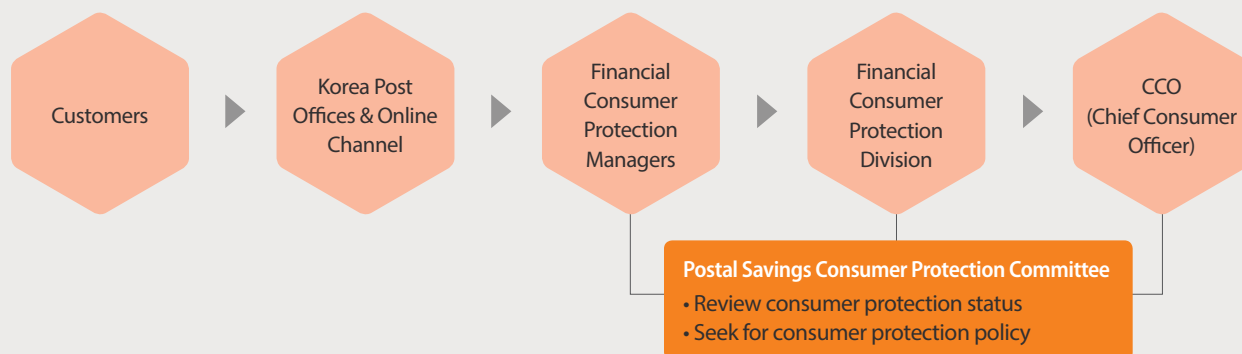
### *Fourth,*

We will deal with consumers' complaints rapidly and bail out troubles fairly.

### *Fifth,*

We will do our best with a dedication to provide sound financial products and services.

## Postal Savings Consumer Protection Organization







## Deposit Products

Postal Savings Supports Your Happiness with Valuable Deposit Products.

### Savings Products



#### Everyday e-Installment Deposit

- Daily automatic transfers, weekly notifications, digital-only products
- **Preferential rate up to 1.1%p** for new customers who open online installments
- Deposit amounts from KRW 10,000 to KRW 1,000,000



#### Living Deun-deun Account

- Account for seniors aged over 50
- Used to receive basic pension and salary, **preferential rate up to 1.3%p** depending on debit card transactions
- Waive of commission, cashback by automatic transfers, discount coupons for postal services



#### Value Collection Installment Deposit

- Installment product for collecting travel expenses of membership fees
- **Preferential rate up to 0.8%p** for automatic transfers together and attaining a target deposit level
- Waiver of postal fees for foreign currency delivery service upon the maturity of installment deposits



#### Convenient e-Time Deposit

- Digital-only time deposit offering emergency withdrawal, additional deposit, and automatic re-deposit.
- **Preferential rate up to 0.5%p** with salary transfers, etc.
- Deposit amounts from KRW 1 million to KRW 50 million

### Post Office DaDream Account



#### DaDream Debit Card

Offers up to 17,000 points based on deposit, insurance, and postal services, and points for up to 0.3% of purchase from all merchants

Waiver of fees and DaDream debit card points depending on the deposit amount and balance.



#### For Juniors

For customers under 19 years, a **preferential rate up to 0.4%p** for automatic transfers, children insurance premiums transfers, and debit card transactions, etc.



#### For Office Workers

**Preferential rate up to 0.6%p** for salary transfers debit card transactions

DaDream Account



#### For Entrepreneurs

**Preferential rate up to 0.6%p** for card settlement, account arrangement, debit card transactions



#### For Senior Citizens

**Preferential rate up to 0.6%p** based on pension receipts and debit card transactions



#### Basic

**Preferential rate up to 0.1%p** for loyal customers



### Support Your Challenge

#### Deposits

- DaDream Account (juniors)
- Young Smart Account
- Youth Future Deun-deun Account
- e-Postbank Account
- Solders Tomorrow Account

#### Cards

- Anywhere Debit Card
- Young Smart Debit Card
- For-me Hybrid Debit Card

### Korea Post protects you



#### Deposits

- Happiness Keeper Account
- National Pension Account
- Civil Employee Pension Account
- Veteran Keeper Account
- Hope Keeper Account
- Subcontractor Keeper Account

### Prepare for the Future



#### Deposits

- Full Benefit Savings Account
- DaDream Installment Deposit (office workers)
- 2040+ Free Installment Deposit
- My Deun-deun Installment Deposit
- Children LOVE Installment Deposit
- e-Postbank Time Deposit
- Everyday Savings e-installment Deposit

#### Cards

- DaDream Debit Card
- Hi Pass Debit Card
- Our Village Plus Debit Card

### Become Business Partners



#### Deposits

- Corporate MMDA Account
- DaDream (business) Account
- Election Expense Account
- Pay Deun-deun+ Account
- Small Merchant Time Deposit
- Partner Deun-deun Time Deposit
- Champion Time Deposit

#### Cards

- Success Partner Debit Card
- Biz Plus Debit Card
- e-Naradoun Debit Card
- Yellow Umbrella Service
- Government Purchase Card

### Wish Happiness



#### Deposits

- Champion Time Deposit
- Value Collection Installment Deposit
- New Start Free Installment Deposit
- Neighborly Love Time Deposit
- Convenient e-Time Deposit

#### Cards

- Child Happiness Debit Card
- People Happiness Debit Card
- Nanum Debit Card



### Prepare for Post-retirement

#### Deposits

- Life Deun-deun Account
- Retirement Pension Time Deposit
- Silver Time Deposit

#### Cards

- Happiness Debit Card
- Hybrid Travel Debit Card
- Dream Plus Asiana Debit Card
- Life+ Debit Card




Postal Savings  
will be beside  
you every moment



## Debit Card

Postal Savings Works for Happy Tomorrow.

### Debit Card Products

| Anywhere Hybrid Debit Card                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Dream Plus Asiana Debit Card                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Life <sup>+</sup> Plus Debit Card                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <p>Offers a variety of benefits for everyday living</p> <p><b>Major Services</b></p> <ul style="list-style-type: none"> <li>• 10% cashback at traditional markets</li> <li>• 5% cashback at supermarkets, home shopping and online shopping</li> <li>• 5% cashback for buying movies ticket and books</li> <li>• 5% points for bakeries, coffee shops and restaurants</li> <li>• Up to 100 points per liter at gas stations</li> <li>• KRW 3,000 cashback for mobile phone bills</li> </ul> |  <p>Offers mileage and cashback for Asiana Airlines</p> <p><b>Major Services</b></p> <ul style="list-style-type: none"> <li>• Mileage for Asiana Airlines</li> <li>• 5% cashback for online shopping and supermarkets</li> <li>• 5% cashback for coffee shops (Starbucks, Twosome Place, Ediya)</li> <li>• 5% cashback for movie tickets and duty-free shops</li> <li>• KRW 40 cashback per liter at gas stations</li> <li>• 5% cashback for postal service and Post K-mall shopping</li> <li>• 1% cashback for overseas purchases</li> </ul> |  <p>Allows users to choose between cashback and UniMiles</p> <p><b>Major Services</b></p> <ul style="list-style-type: none"> <li>• 10% for online shopping, home shopping, supermarkets and convenience stores</li> <li>• 10% for pet shops</li> <li>• 10% for leisure and sports</li> <li>• 5% for postal service and Post K-mall shopping</li> <li>• 1% for overseas purchases</li> </ul> |

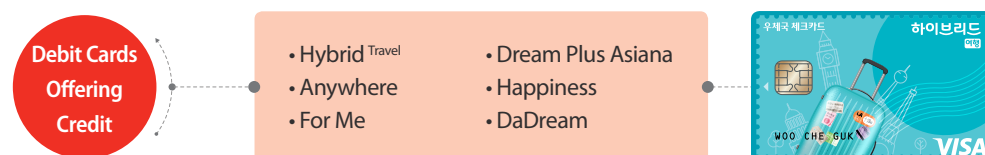
### Overseas Payment

Postal debit cards with logos (VISA, Mastercard, UnionPay) are easily accepted and paid at merchants all over the world.

|                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                     |                                                                                                                                                                                       |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Hybrid Travel</li> <li>• Anywhere</li> <li>• For Me</li> <li>• Success Partners</li> <li>• Biz Plus</li> </ul>  | <ul style="list-style-type: none"> <li>• Da Dream</li> <li>• Dream Plus Asiana</li> <li>• Happiness</li> <li>• Government Purchase</li> </ul>  | <ul style="list-style-type: none"> <li>• Young Smart</li> <li>• Life<sup>+</sup>Plus</li> </ul>  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

### Hybrid Debit Cards

Credit payments offer up to KRW 300,000 (including postpaid transportation fares) in case of insufficient balance.





# Mutual Fund Products

Everyone can Invest Easily at Post Office.

## Fund

Everyone can easily buy Postal Savings mutual funds. Korea Post offers mutual funds products with relatively low risk, supports people to build up their assets, and faithfully carries out comprehensive asset management services.

## Types of Investment Funds

Postal Savings Funds offers a range types of funds products customized to the various customer risk profile. (As of July 2020)



| Money Market Fund(MMF)                                                                                                                                                                                        | Fixed Income Fund                                                                                                                                                                    | Balanced Fund                                                                                                                                                                                         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Short-term funds on cash type assets such as short-term bonds, CP, CD, etc.</li> <li>• Suitable for the short-term investment or surplus money management</li> </ul> | <ul style="list-style-type: none"> <li>• Allocate over 60% of assets in bonds and bond derivatives</li> <li>• Seek stable profits through interest income gains when sold</li> </ul> | <ul style="list-style-type: none"> <li>• Funds mixing bonds and equities</li> <li>• Seek stability with a higher share of bonds in portfolios</li> <li>• Include less than 30% of equities</li> </ul> |
| MMF 12 funds                                                                                                                                                                                                  | Bond-type 9 funds                                                                                                                                                                    | Bonds & stocks 9 funds                                                                                                                                                                                |

\* Six additional investment funds will be launched in October 2020

## Automated Micro-investing Service

Small amounts at savings accounts or cashback from debit cards are used to purchase funds by a subscription agreement.



## Mis-selling Prevention Service

Postal Savings Funds strives to prevent mis-selling and protect the financially vulnerable consumers. (As of July 2020)



- Collective investment securities can incur losses on principal, depending on the results of investments, and such losses are attributed to investors.
- Please read the investment guide regarding the type of investment assets, fees, remuneration, redemption method, etc. before acquiring collective investment securities.
- This financial investment product (collective investment securities) is not protected by the Korea Deposit Insurance Corporation under the Depositor Protection Act.

Korea Post compliance review completed No.20-7(2020-8-15~2021-8-14)

# Overseas Remittance & Foreign Exchange

Postal Savings Offers Various Globalized FX Services.

## Overseas Remittance

Postal Savings provides overseas remittance services in various channel.

(As of July 2020)

|                  |                                                                                                                                                                                                                       |                                                                                                                                                                         |
|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>SWIFT</b>     | <ul style="list-style-type: none"> <li>• Telegraphic transfer(T/T) by wiring and exchanging messages between banks</li> <li>• Approx. 214 countries (excluding countries with a restriction on remittance)</li> </ul> | <ul style="list-style-type: none"> <li>• in 3 business days</li> <li>• <b>USD 50,000 annually limit</b></li> </ul>                                                      |
| <b>Eurogiro</b>  | <ul style="list-style-type: none"> <li>• Overseas remittance service through EDI platform of Eurogiro</li> <li>• 6 countries (Japan, Thailand, Philippines, Vietnam, Sri Lanka, Mongolia)</li> </ul>                  | <ul style="list-style-type: none"> <li>• in 3 business days</li> <li>• <b>USD 5,000 per incident</b></li> </ul>                                                         |
| <b>MoneyGram</b> | <ul style="list-style-type: none"> <li>• Withdrawal within 10 minutes after transfer</li> <li>• Approx. 200 countries</li> </ul>                                                                                      | <ul style="list-style-type: none"> <li>• in 10 minutes after transfer</li> <li>• <b>USD 8,000 per remittance</b></li> <li>• <b>USD 50,000 annually limit</b></li> </ul> |

### ► How to Use Postal Overseas Remittance



### ► Automatic Overseas Remittance Service

Automatic remittances once per month can be arranged at Postal Savings counters.



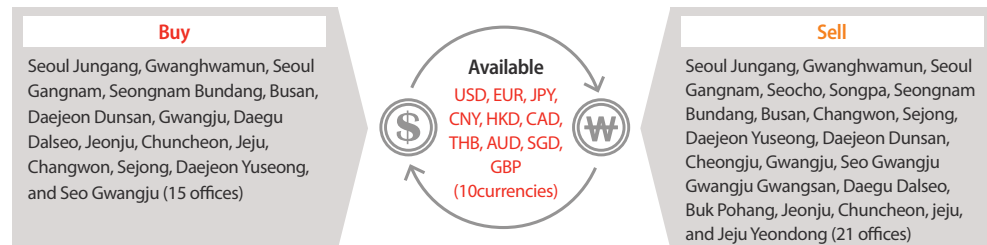
## Foreign Exchange Service

### ► Foreign Currency Delivery Service

- Pick up foreign currency at designated places and dates after paying proceeds via the Internet or mobile banking app. (from KRW 100,000 to KRW 1,000,000 per delivery)
- **Date of Receipt**  
Designate within 10 business days after application
- **Currencies for Delivery**  
USD, EUR, JPY, CNY

Customers can exchange foreign currency at Postal Savings counters, or use the on-line reservation service to receive it on a designated date.

### ► Direct Exchange Service (limit: KRW 1 million per transaction)



### ► On-line Reservation Service (limit: KRW 1 million per transaction)

| Where to Apply                        | Receipt                                                                                                      | Currencies                                                                                                        |
|---------------------------------------|--------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| Post offices, Internet/mobile banking | At Post offices(15 branches) and KEB Hana Bank(50 branches)<br>* ID card and identification numbers required | USD, EUR, JPY, CNY, HKD, CAD, THB, AUD, SGD, GBP(10currencies)<br>* Available currencies vary depending on branch |





# Digital Banking Service

POSTAL SAVINGS

11



## Online Financial Market

Open accounts online without visit

## Simplified Connection through Easy Authentication

Easy login with 6-digit PIN

## Customer Oriented UI/UX

Dash board focused on my accounts

## Digital OTP

Free security devices

## Enjoy Convenient Financial Services via Postal Savings Digital Banking

## Fast Transfer

Three steps for transfer  
Amount → Account → PIN

## Simplified Account Opening Procedure

Membership without installing an electronic authentication

### Deposits

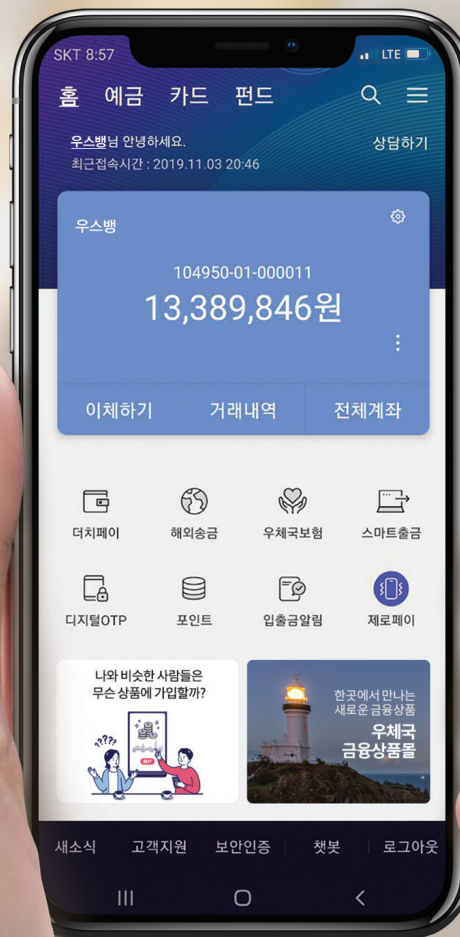
Account inquiry, transfer, open/close accounts, etc.

### Cards

Card transactions inquiry  
Report loss, card closure, etc.

### Funds

Fund information inquiry  
Fund account inquiry



### Insurance

Insurance policy inquiry  
Premium payment details

### Zero Pay

Payment, inquiry  
Dutch pay, bill payment

### Transfer

Remittance by phone number and address  
Transfers expenditures for congratulations and condolences

# Asset Management & Risk Management

Postal Savings Protects Your Assets Safely.

## Management Focus



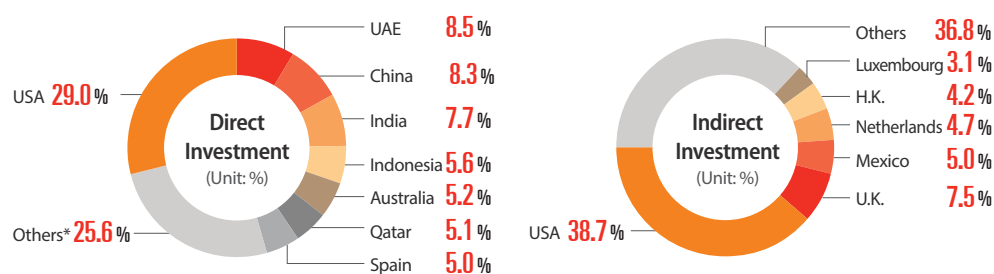
## Decision Making Procedures



## Diversified Location for Investment

We take into account the particular characteristics of each region in order to maximize revenues.

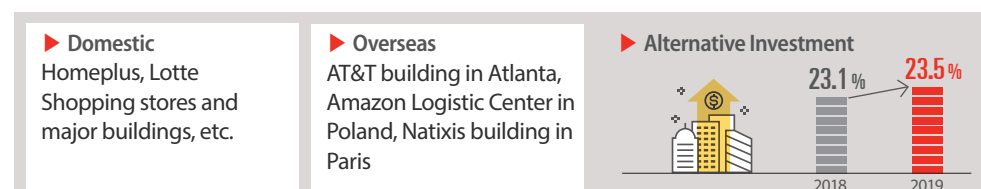
### ► Overseas Fixed Income Investment as of December 2019



\* Included foreign currency bonds issued by Korean issuers

## Diversified Investment Portfolios

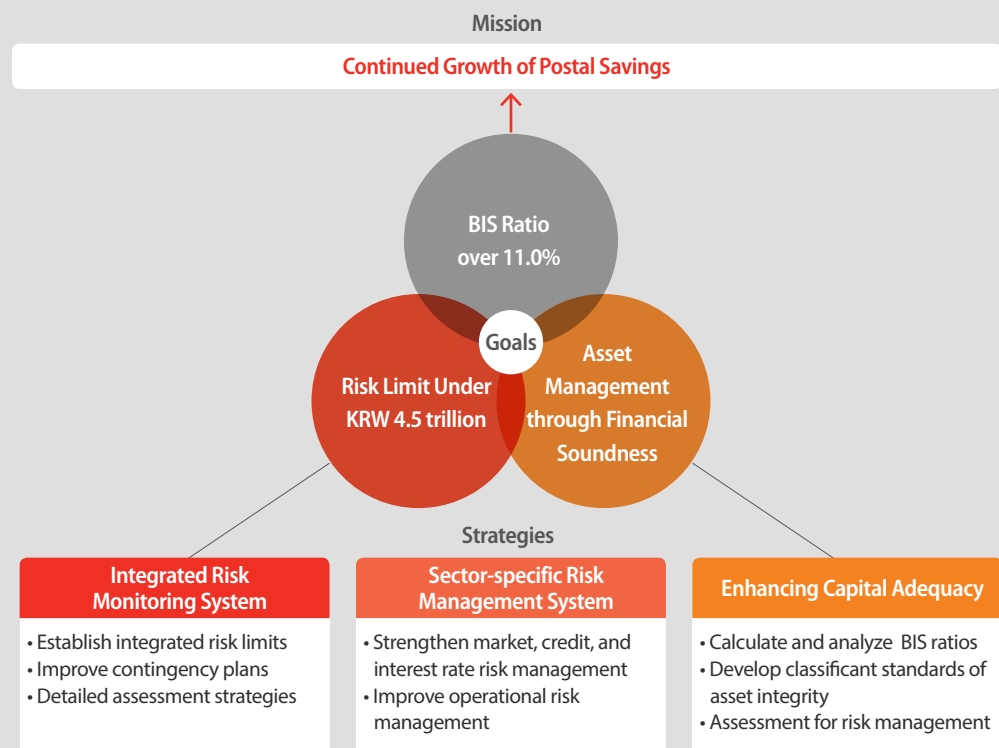
To overcome the limits of capital market, we diversify our portfolio across overseas private equities and real assets.





## Risk Management

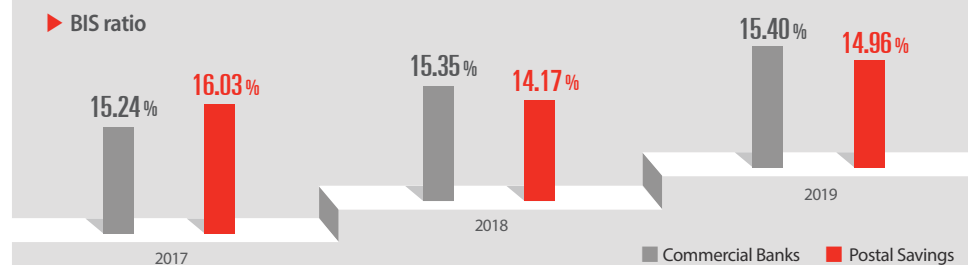
Postal Savings has reinforced the asset soundness by managing risk comprehensively according to 「Article 3-2 of Postal Savings and Insurance Act.」



## Financial Soundness

Postal Savings manages assets by monitoring gains on valuation and limiting the investment cap so as to meet the reinforced regulation standards.

### ► BIS ratio





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[www.epostbank.go.kr](http://www.epostbank.go.kr)