



**Postal Savings are fully protected by the government.**

**Postal Savings protects safely and reassuringly the assets entrusted to us with the trust of our customers.**  
Postal Savings and Insurance Act Article 4 (State Responsibility for Payment) The government takes the responsibility for the payment of Postal Savings (including interest) and ensures insurance payments according to the postal insurance contracts.

**We deliver happiness.**

- Management Strategy·Business Performance
- History and Organizational Chart of Postal Savings

**We deliver hope.**

- Good finance with customers
- Financial consumer protection
- Asset investment and risk management

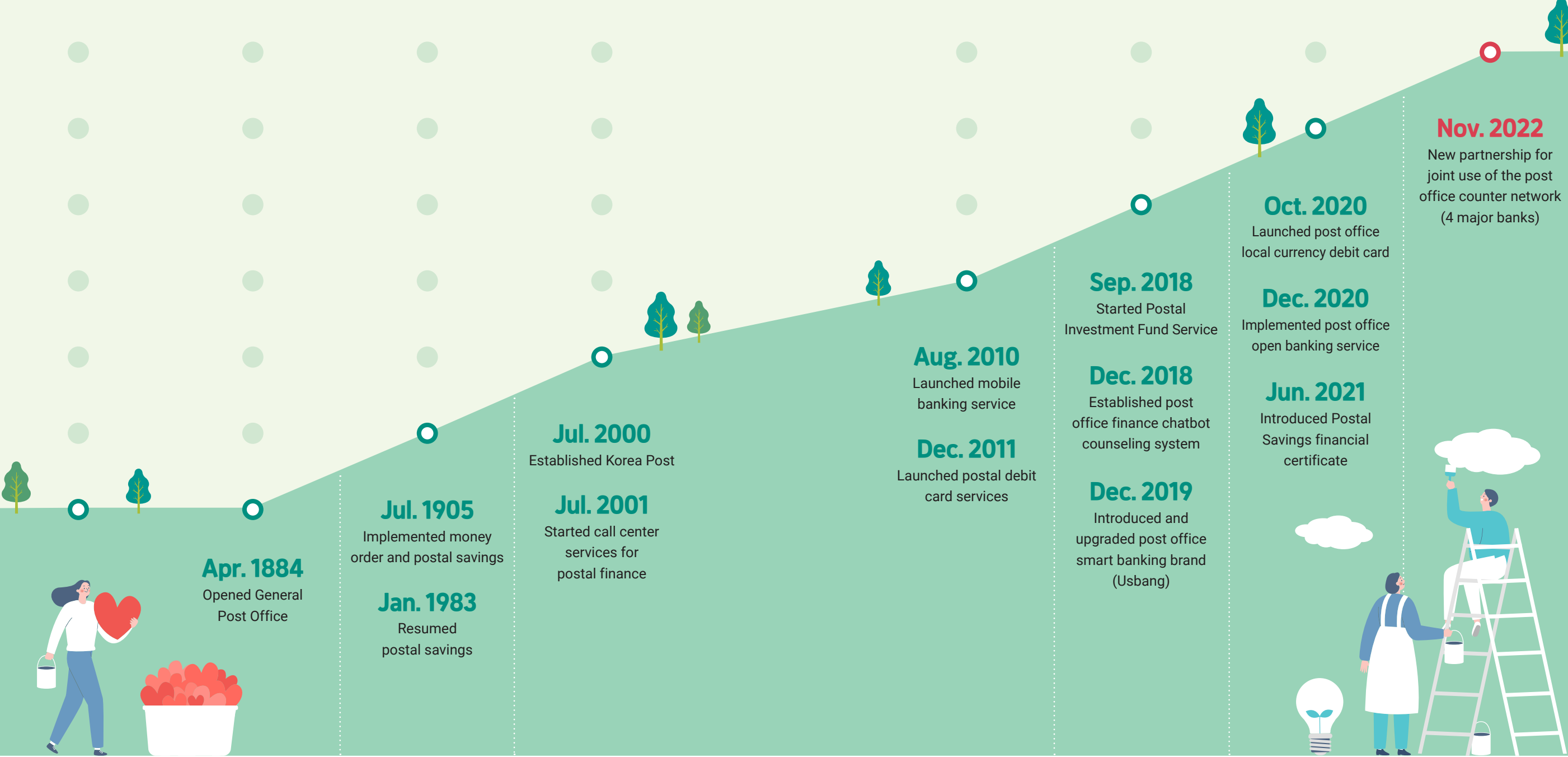
**We deliver the future.**

- Deposit&Card
- Fund
- Overseas remittance&currency exchange
- Next generation finance

# History of Postal Savings

## Korea Post with 140-Year History

We have walked together with the people through constant change and innovation.



# POSTAL SAVINGS DELIVERING HAPPINESS TO THE PEOPLE

## HAPPINESS

We deliver happiness to the people through continuous growth.

Deliver Happiness - Deliver Hope - Deliver the Future

## Good finance with ceaseless changes

Postal Savings is making a history of finance through constant change and innovation.

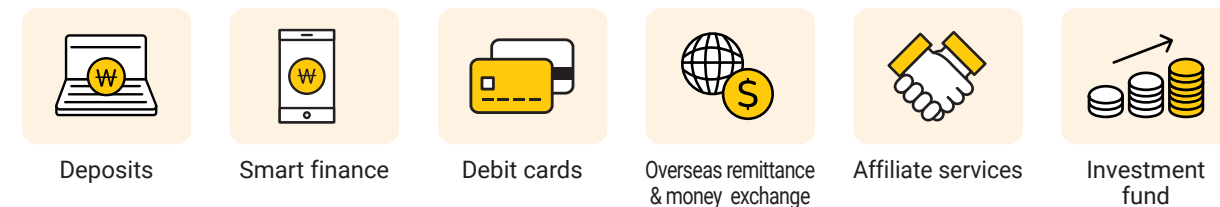
### VISION

**국민에게 행복을 배달하는 한국우정**  
Postal Savings, delivering happiness to the people

### MISSION

To provide universal services, faithfully fulfilling public responsibilities, and promote sound business growth & digital innovation

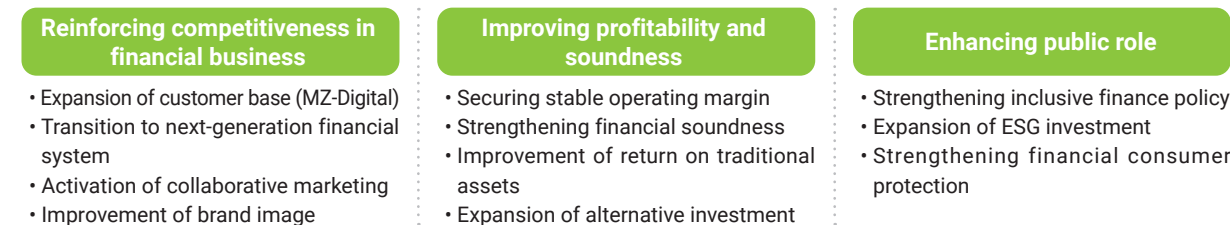
### Business area



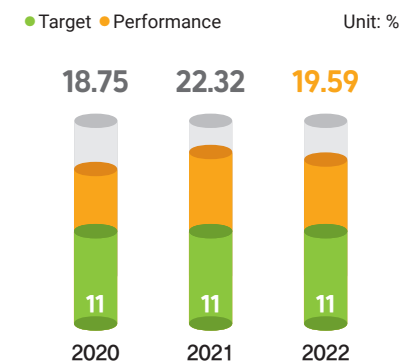
### Management goal for 2023



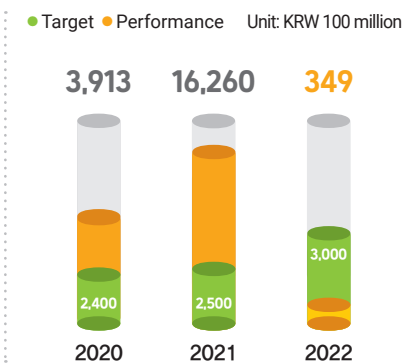
### Implementation Strategy



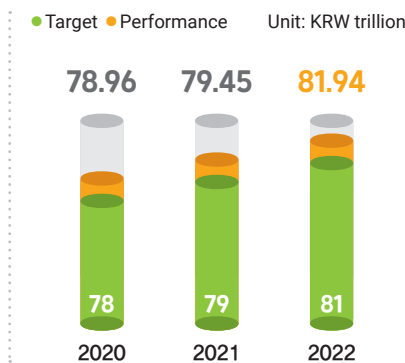
### BIS ratio



### Business income



### Deposit balance



# POSTAL SAVINGS DELIVERING HOPE TO THE PEOPLE

## HOPE

We will do our best for better convenience of our services for all people.

Deliver Happiness - **Deliver Hope** - Deliver the Future

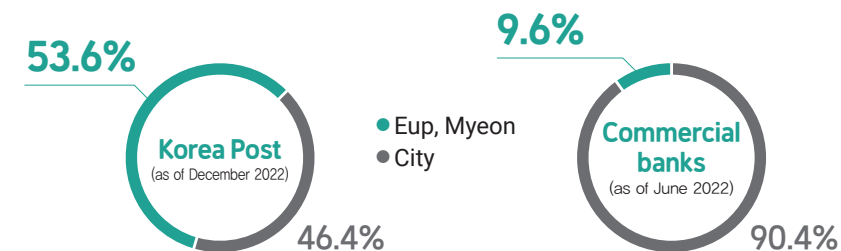
## Compassionate Finance

Postal Savings that puts people first creates a happy society.

### Universal financial service

Anyone can conveniently use Postal Savings services anywhere in the country.

- **Distribution of branches of financial institutions** (as of December 2022)



- **Planning and implementation of business partnership with four major commercial banks by utilizing Korea Post financial network** (30 Nov. 2022)

In order to enhance the convenience of use of the financially underprivileged due to the accelerated closure of commercial banks' branches, Kookmin/Shinhan/Woori/Hana Bank's deposit and payment services are provided at post office financial counters nationwide.

※ Number of transactions for 1 month (December) after implementation: counters (55,000 cases), automated machines (229,000 cases)

### Social contribution support service

- **Providing support products for the socially vulnerable** (as of December 2022)

Subscription: **423,000** accounts KRW **1.2138** billion

Amount of special interest support: KRW **9.13** billion

※ Support products for the socially underprivileged

12 types including Happiness Keeper Bankbook, Construction Hanaro Bankbook, and Neighbor Love Term Deposit

- **Delivery of Hope Scholarships by Post Office for academic support of students from low-income families** (KRW 800 million for 800 teenagers from low-income families)
- **Implementation of mentoring program for children from families with disabled parents** (support for 300 children from families with disabled parents)
- **Provision of night care service for patients having no one to depend** (Approximately 2,692 patients having no one to depend, 36 caregivers)
- **Promotion of new public service projects to support food expenses for self-reliance of children who have completed protection (from 2023)** (Support of KRW 300,000 per month for 10 months for 215 children whose protection has ended)

# Consumer Protection

Postal Savings, a companion for the public, is committed to the protection of financial consumers.

## Consumer Protection Charter

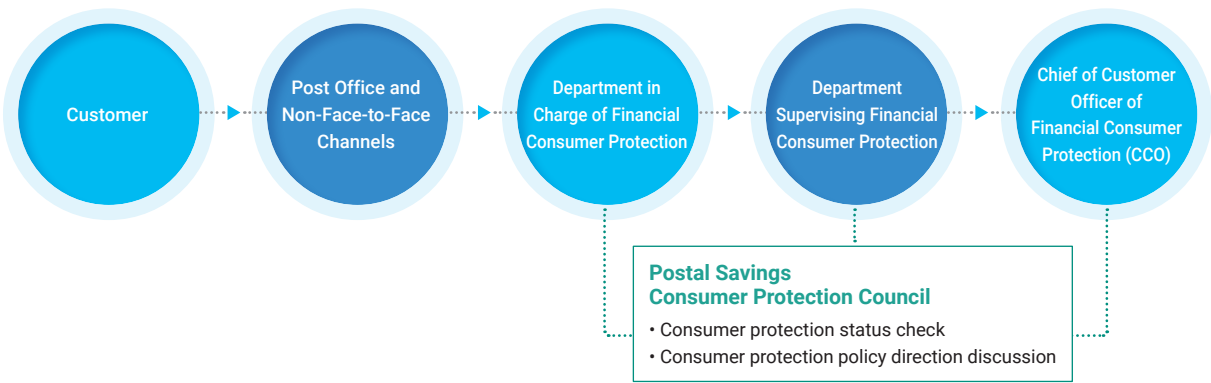
As a state-run financial institution, Postal Savings puts the protection of financial consumers' rights and interests as the top priority in its management activities, and pledges to establish and implement specific processes for the following matters in order to become Postal Savings trusted by the public.

- First,** we will treat all financial consumers, including the financially underprivileged, equally and fairly without unreasonable discrimination.
- Second,** we will provide clear and transparent information for financial consumers to help them choose the right financial products and services.
- Third,** We will collect information of financial consumers through a consent process for its legitimate use and proper protection.
- Fourth,** we will deal with financial consumers' complaints treatment and damage relief as quickly and fairly as possible.
- Fifth,** we will do our best to strengthen our human and logistic capabilities to provide better financial products and services.



## Postal Savings Consumer Protection Organization

As a state-run financial institution, the protection of the rights and interests of financial consumers is our top priority.



# Asset Investment & Risk Management

Postal Savings keeps your asset safe.

## Postal Savings Asset Investment Direction

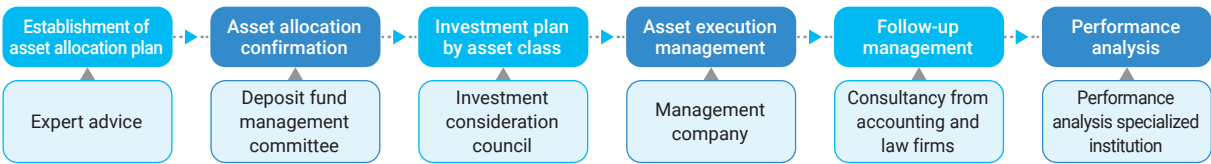
### Managing principles

- Priority is placed on the stability of our asset management to guarantee the full amount of customer deposits.

### Managing system

- Establish strategic and tactical investment plans to prepare effective management methods for investment assets
- Operate the 「Postal Savings Investment Council」 to secure transparency and fairness in fund management
- Implement follow-up management measures such as asset management company selection and evaluation by considering the characteristics of each product

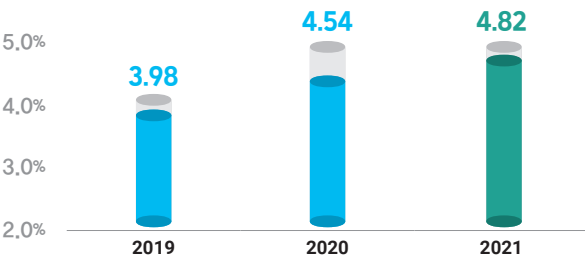
### [ Fund Management Process ]



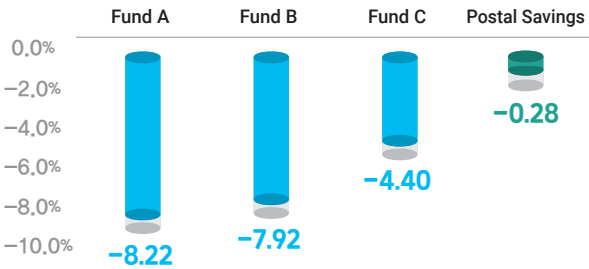
## Fund Management Performance

In 2019-2021, excellent performance was achieved, but in 2022, the rate of return declined due to increased volatility in the financial market due to monetary tightening and geopolitical risks, though we recorded a sound performance compared to other pension funds due to stable bond-oriented management.

### [ Performance of Postal Savings Fund Management in 2019-2021 ]



### [ Performance of Postal Savings and Pension Fund Management in 2022 ]



## Portfolio Status

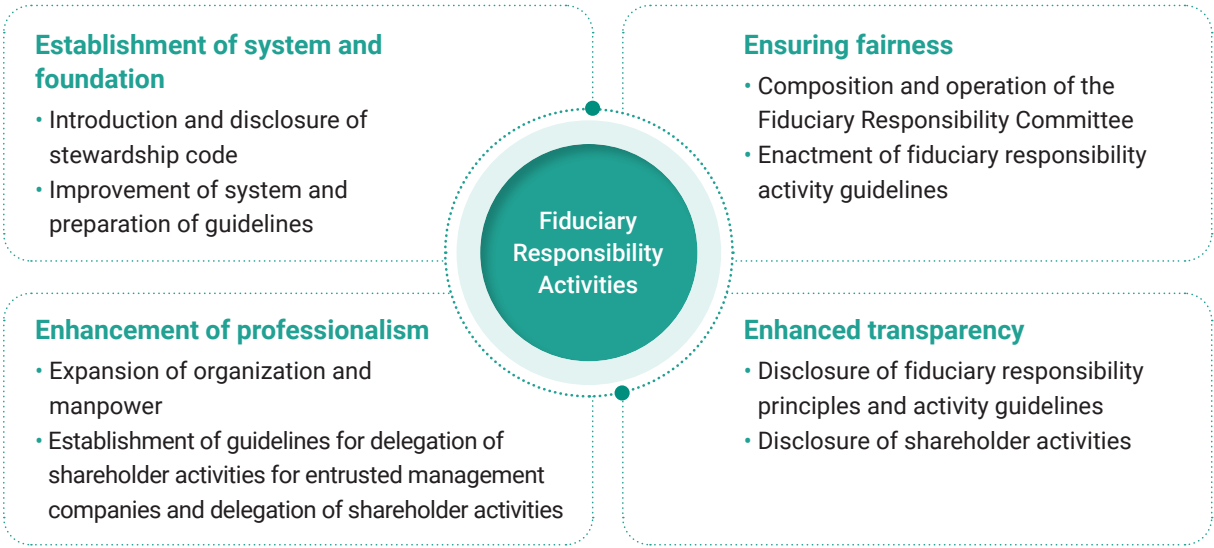
We invest mainly in bonds, which are safe assets, but also add and operates stocks and alternative investments to our portfolio for a better profitability.

### [ Postal Savings fund portfolio status (estimate for 2022) ]



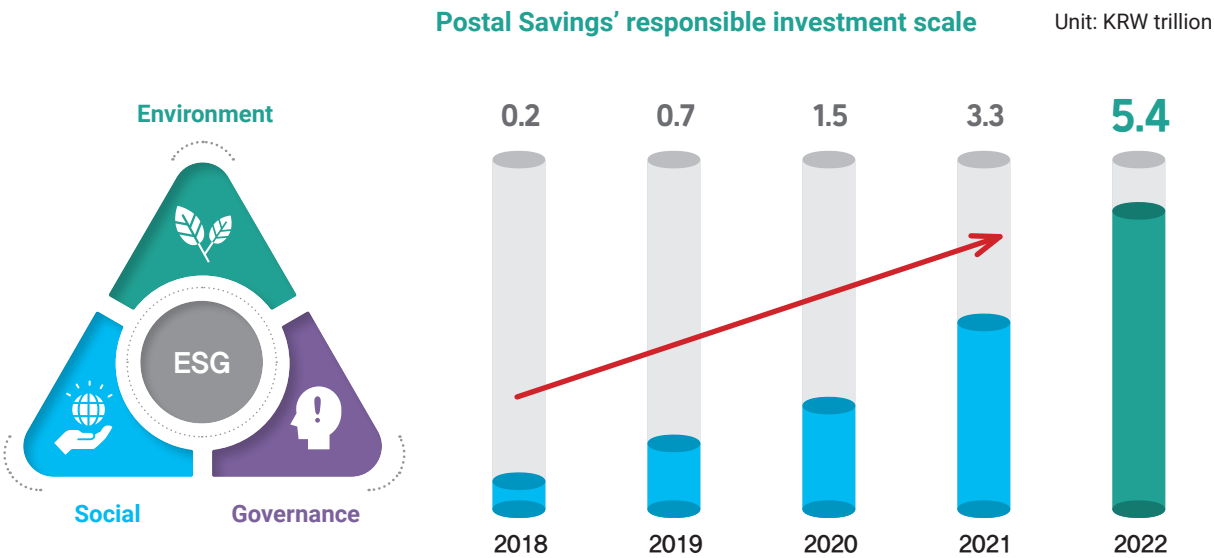
Joining the Stewardship Code

In order to enhance the value of customer assets, we are faithfully fulfilling our responsibilities as a fiduciary through fiduciary responsibility activities.



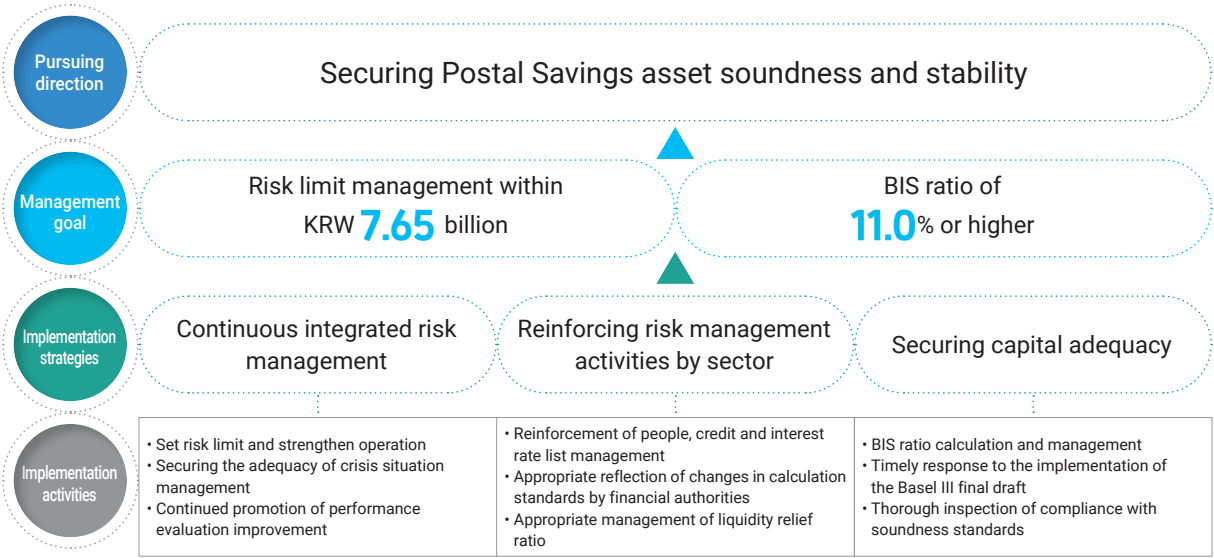
Expansion of responsible investment (ESG investment)

When making investment decisions, we are continuously expanding responsible investment (ESG investments) that consider not only financial factors but also non-financial factors such as environment, society, and governance.



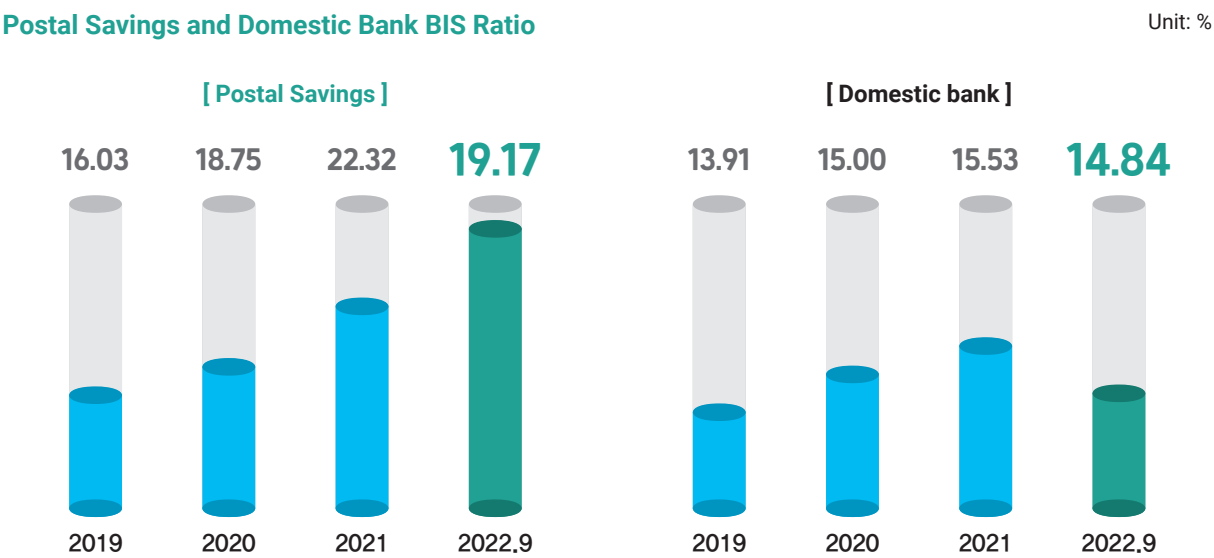
Risk management

By managing the value of customer assets in accordance with Article 3-2 of the Postal Savings & Insurance Act, we secure soundness and sustainable growth by managing risks arising from our business activities and fund management.



Financial soundness

We are managing to meet the strengthened capital regulatory supervision standards by monitoring the amount of risk according to market fluctuations and managing the investment limit for risky assets.





**FUTURE**

Postal Savings will be with you for a better life of the people and the tomorrow of Korea

**POSTAL SAVINGS  
DELIVERING THE FUTURE  
TO THE PEOPLE**

Deliver Happiness - Deliver Hope - **Deliver the Future**

**Deposit products  
for the future**

We support happiness with a variety of products full of benefits.

**Green Star Love Term Deposit**

- ESG-linked time deposit that provides preferential benefits when participating in eco-friendly activities and donations and promotes environmental protection campaigns
- With signing up for carbon neutral practice points, participation in donations, no paper bankbook issued, etc., providing maximum 0.6%p preferential interest rate per annum
- Practice carbon neutral activities in daily life by pledge to protect the environment

**Senior SingGeulBungGeul Term Deposit**

- Term deposit for stable lump sum management that provides preferential interest rates and additional services for middle-aged customers
- For 50 years of age or older, according to pension and salary performance, check card use, etc., providing maximum 0.5%p preferential interest rate per annum
- Tax consultation or financial income comprehensive tax reporting agency service provided

**Post office Youth Future DunDun Bankbook**

- A bank account that provides various benefits such as preferential interest rate, fee exemption to support youth (aged 18 to 35) for social advancement
- Preferential interest rate of 1.0%p per annum for an amount with an average balance of KRW 1 million or less during the settlement period
- Exemption of withdrawal fees from other ATMs, provision of discount coupons for over-the-counter parcels

**Post Office Convenient e-Term Deposit**

- Dedicated digital deferred term deposit product that allows convenient use of large amounts of money with a single deposit subscription, such as bonus deposit, emergency fund withdrawal, and automatic re-deposit
- Up to 0.5%p preferential interest rate per annum depending on simultaneous subscription to MaeilMoa e-Savings, salary transfer, etc.
- More than KRW 1 million and up to KRW 50 million

**Post Office MaeilMoa e-Savings**

- A digital-only savings product that allows you to make small sums of money through daily saving and weekly reminder saving services
- Depending on salary transfer, first transaction of post office online installment savings, recommendation number subscription, etc., maximum 1.1%p preferential interest rate per annum provided
- More than KRW 10,000 and up to KRW 1 million per month

**Post Office Dadream Bankbook**

As a product that provides various benefits to Postal Savings customers, fees are exempted depending on usage performance and accumulated as Dadream Check Card points.

- **Junior:** This product is for customers under the age of 19 and offers a preferential interest rate of up to 0.4%p per annum depending on transaction performance such as automatic debit of insurance premiums for children insurance, check card, etc.
- **Employees:** Provide preferential interest rates of up to 0.6%p per annum depending on transaction performance, such as salary transfers and check cards
- **Entrepreneurs:** Provide preferential interest rates of up to 0.6%p per annum, depending on transaction performance, such as payment account agreements with card merchants and check cards, etc.
- **Silver:** Provides a preferential interest rate of up to 0.6%p per annum depending on transaction performance such as pension receipt performance and check card
- **Basic:** Providing preferential interest rates of up to 0.1%p per annum to outstanding customers

**Dadream Check Card**

As a product for main customers, up to 17,000 points are accumulated depending on deposit, insurance, and postal transaction performance, and 0.3% points are accumulated at all member stores.



- **Card**
- Hybrid<sup>travel</sup>
- go Cashback Global
- Clever PLUS



- Mamie DunDun Savings
- I LOVE Savings
- e-Postbank Term Deposit
- MaeilMoa e-Savings
- Card
- For Me
- Dadream (Customer Preference)
- Dream Plus Asiana



- Card
  - National Happiness
  - Share
  - Anywhere (Customer Preference)
  - My neighborhood plus



- Card
  - Happy (Customer Preference)
  - Life Plus



- **Card**
  - Biz Plus
  - Success Partner



- Card
  - e-Nara Help
  - Hanaro Electronic Card
  - Local Currency



**우체국 체크카드**  Post Office Debit Cards

**Clever<sup>PLUS</sup> Check Card** MZ Generation Target/Eco-friendly Card Card  
[ Main features ]

- 

- E-Mart, Homeplus, Lotte Mart, Nonghyup Hanaro Mart/Club **5%** cashback
- Samsung Pay, Naver Pay, Kakao Pay **5%** cashback
- Baedal Minjok, Yogiyo **5%** cashback
- Starbucks, The Coffee Bean, A Twosome Place, Angel-in-us, Ediya **5%** cashback
- Postal charge, Internet post office, Post office shopping, EMS **5%** cashback
- Duty free **5%** cashback
- Cashback **once a year** using domestic airport lounges
- **7%** cashback at all overseas merchants



- Traditional market **10%** cashback
- E-Mart, Homeplus, Lotte Mart, Nonghyup Hanaro Club, Hanaro Mart, 6 major home shopping (CJ, GS, NS, Hyundai, Lotte, Home&Shopping), Daiso **5%** cashback
- 11st, Gmarket, Auction, Coupang **5%** cashback
- KRW **3,000** cashback for telecommunication fee
- Up to **100** points per liter of gas
- All restaurants/ Paris Baguette, Tous Les Jours, Angel-in-us, Caffè Bene, Starbucks, Ediya, Paul Bassett **5%** points
- Megabox, YES24, Internet Kyobo Book Center **5%** cashback
- Post office **10%** points



Post office debit cards with VISA, MasterCard, UnionPay logos can be used at affiliated stores and CD-ATM machines with the corresponding logos around the world, and upon approval, immediate withdrawal from the payment account.



- Provides credit payment function up to KRW 300,000 (including deferred transport fee payment) when the balance is insufficient while using a debit card
- **Available products:** go Cashback Global, Dream Plus Asiana, For Me, Anywhere, Hybrid Travel, Happy, Dadream

## Fund Products



Post office offers fund products to help anyone make a fund investment easily.

### Post Office Fund

Anyone can easily sign up for post office fund products. We mainly sell medium- and low-risk fund products with low risk of principal loss, and provide investment opportunities to support the formation of assets for ordinary people.

#### Characteristics by type (as of December 2022)

We offer various types of products that customers can choose according to their investment inclination.

|                                |                                                                                                                                                                                                                                                                                                                             |
|--------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Money Market Fund (MMF)</b> | <ul style="list-style-type: none"><li>• A fund that invests in short-term cash assets such as short-term bonds, CPs, and CDs</li><li>• Product suitable for occasional deposit/withdrawal of surplus funds or short-term investment</li><li>• 12 types of MMF</li></ul>                                                     |
| <b>Bond fund</b>               | <ul style="list-style-type: none"><li>• A fund that invests 60% or more of its assets in bonds and bond-related derivatives</li><li>• Pursuing more or less stable returns through bond interest income and trading margins</li><li>• 14 types of bonds</li></ul>                                                           |
| <b>Bond Balanced fund</b>      | <ul style="list-style-type: none"><li>• A fund that manages a mix of bonds and stocks</li><li>• A fund that adds higher stability than stock type due to its high investment proportion in bonds</li><li>• Post office only sells products with a stock weight of less than 30%</li><li>• 18 types of bond hybrid</li></ul> |

### Micro-Investment Service

It provides a service that automatically purchases change or post office debit card cashback from a deposit account connected to the fund or a demand deposit account in your name as fund.

**Subscription target:** Individual customers

**How to sign up:** Post office counter/Internet banking/Smart banking (limited to existing fund subscribers)

### Universal Financial Service

We strive to prevent incomplete contract and protect vulnerable financial consumers.

- Reinforcing adequacy of sales to vulnerable financial consumers (explain disadvantages of financial consumers first)
- Happy call script that is easy to understand and provides clear, slow consultation

|                                                                                                                                                                                                                    |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ※ Collective investment securities may incur a loss (0-100%) of the investment principal depending on asset price fluctuations, and the loss is attributed to the investor.                                        |
| ※ This financial investment product (collective investment securities) is not protected by the Korea Deposit Insurance Corporation in accordance with the Depositor Protection Act.                                |
| ※ Before acquiring collective investment securities, be sure to read the (simplified) investment prospectus and collective investment rules regarding investment targets, fees/surcharges, and redemption methods. |
| ※ MMF is converted to market value when the difference between market value and book value exceeds or threatens to exceed ±0.5%.                                                                                   |
| ※ The Company has an obligation to fully explain this financial investment product (collective investment securities), and investors are requested to carefully listen to such explanations prior to investment.   |
| Korea Post Compliance Officer Examined No. 23-1 (1 Mar. – 31 Dec. 2023)                                                                                                                                            |

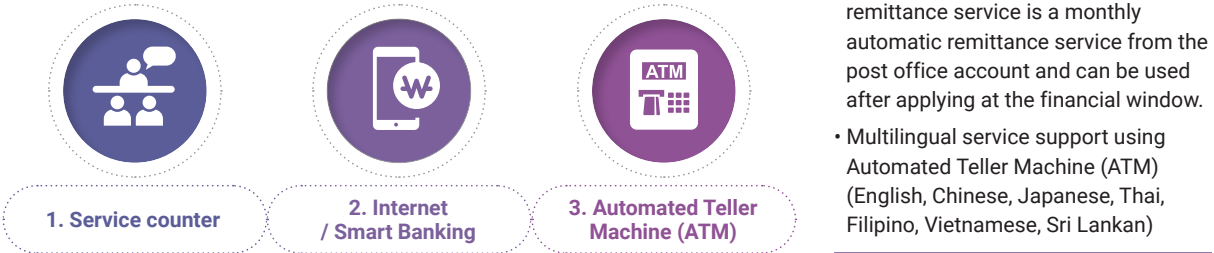
## Overseas Remittance/Exchange

In the global era, Postal Savings offers you a variety of services.

### Overseas remittance (as of December 2022)

|                             | SMIFT Money Transfer                                                                     | EuroGiro                                                                                                             | MoneyGram Express Remittance                                                                                   | Easy Overseas Remittance                                       |
|-----------------------------|------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|
| <b>Remittance method</b>    | Telegraphic transfer (T/T) remittance by inter-bank fund settlement and message exchange | EuroGiro company's EDI method international financial account remittance and exchange certificate remittance service | Remittance can be received at banks and convenience stores around the world within 10 minutes after remittance | Fintech overseas remittance offers low fees and exchange rates |
| <b>Remittance countries</b> | About 200 countries (excluding countries with remittance restrictions)                   | 5 countries (Thailand, Philippines, Vietnam, Sri Lanka, Mongolia)                                                    | About 200 countries                                                                                            | About 43 countries                                             |
| <b>Required period</b>      | 3 business days, in general                                                              | 3 business days, in general                                                                                          | 10 minutes after transfer                                                                                      | Immediately ~ 2 business days                                  |
| <b>Amount limit</b>         | USD 50,000 per year (added up with MoneyGram)                                            | USD 5,000 per transaction                                                                                            | USD 50,000 per year (added up with SWIFT)                                                                      | USD 5,000 per transaction<br>USD 50,000 per year               |

### Channel used



### Currency Exchange Service

Foreign currency can be directly exchanged through the post office finance window or received on the designated date by using the currency exchange reservation service.

| Direct exchange (limit: within KRW 1 million per transaction) |                                                                                                                                                                                                                                                                                                                                                                               | Exchange reservation (limit: within KRW 1 million per transaction)                                                                                      |                                                                                                                                                                                                  |
|---------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>When buying foreign currency</b>                           | <ul style="list-style-type: none"><li>• Seoul Central, Gwanghwamun<br/><a href="#">USD, EUR, JPY, CNY, HKD, CAD, THB, AUD, SGD, GBP (10 types)</a></li><li>• Seoul Gangnam, Busan, Seongnam Bundang, Changwon, Daejeon Dunsan, Sejong, Daejeon Yuseong, Gwangju, Seogwangju, Daegu Dalseo, Jeonju, Chuncheon, Jeju<br/><a href="#">USD, EUR, JPY, CNY (4 types)</a></li></ul> | <b>How to apply</b>                                                                                                                                     | Post offices service desk nationwide, Internet/Smart banking                                                                                                                                     |
|                                                               |                                                                                                                                                                                                                                                                                                                                                                               | <b>Receipt</b>                                                                                                                                          | Post offices nationwide (for 15 branches) and KEB Hana Bank (for 50 branches )<br><a href="#">* Receipt requires the presentation of the recipient's ID and the exchange transaction number.</a> |
| <b>When selling foreign currency</b>                          | <ul style="list-style-type: none"><li>• Seoul Central, Gwanghwamun, Seocho, Songpa, Seoul Gangnam, Seongnam Bundang, Busan, Changwon, Sejong, Daejeon Yuseong, Daejeon Dunsan, Cheongju, Gwangju, Seogwangju, Gwangju Gwangsan, Daegu Dalseo, Bukpo Port, Jeonju, Chuncheon, Jeju, Jeju Yeondong<br/><a href="#">USD, EUR, JPY, CNY (4 types)</a></li></ul>                   | <b>Currency</b>                                                                                                                                         | USD, EUR, JPY, CNY, HKD, CAD, THB, AUD, SGD, GBP (10 types)<br><a href="#">* The types of foreign currency may vary by each branch.</a>                                                          |
|                                                               |                                                                                                                                                                                                                                                                                                                                                                               | <b>Foreign currency delivery (within KRW 100,000 to 1.5 million per transaction under KRW conversion standard)</b>                                      |                                                                                                                                                                                                  |
|                                                               |                                                                                                                                                                                                                                                                                                                                                                               | This service allows you to collect the foreign currency at the designated date and address after payment is completed on the Internet and Smart banking |                                                                                                                                                                                                  |
|                                                               |                                                                                                                                                                                                                                                                                                                                                                               | <b>Date of receipt</b>                                                                                                                                  | To be designated within 3 to 10 business days from the date of application                                                                                                                       |
|                                                               |                                                                                                                                                                                                                                                                                                                                                                               | <b>Currency that foreign delivery service is available</b>                                                                                              | US dollar (USD), European euro (EUR), Japanese yen (JPY), Chinese Yuan (CNY)                                                                                                                     |



우체국 예금  
Postal Savings

For a faster system to help customers relaxed  
For a delicate system to help customers eased  
For an innovative system to help customers feel friendly

Deliver Happiness - Deliver Hope - **Deliver the Future**

## Post Office Next-Generation Comprehensive Financial System will be opened (scheduled for May 23)

To realize a quality digital environment for a better convenience of customer contact points

### ① Expansion of non-face-to-face service base

Expanding mobile and non-face-to-face services to all products and services, and enhancing customer convenience with 24-hour customer response through advanced chatbots

### ② Implementation of omnichannel service

Providing a real-time One-Stop consulting service without interruption through the channels desired by customers at any time, regardless of branch offices and non-face-to-face channels

\* This service environment allows our customers to continue using our services throughout various channels such as mobile, internet, offline service counter, etc. even after the service use being halted at one of those channels.

### ③ Realization of a smart financial window

Improve customer convenience by establishing a financial window environment that digitizes various paper forms and implementing a mobile app service with features of expected waiting time, in-advance reservation, etc.

To realize customer need-based services for more customer benefits

### ① Easy and convenient service environment

Improve customer satisfaction with easy-to-understand, systematic, and consistent user-centered design composition based on Postal Savings identity

### ② Customer-customized asset management service

Satisfy customer needs by providing customized asset management services such as personalized fitted product information and product recommendations using big data eCRM

To build a future-oriented infrastructure for a better efficiency and safety

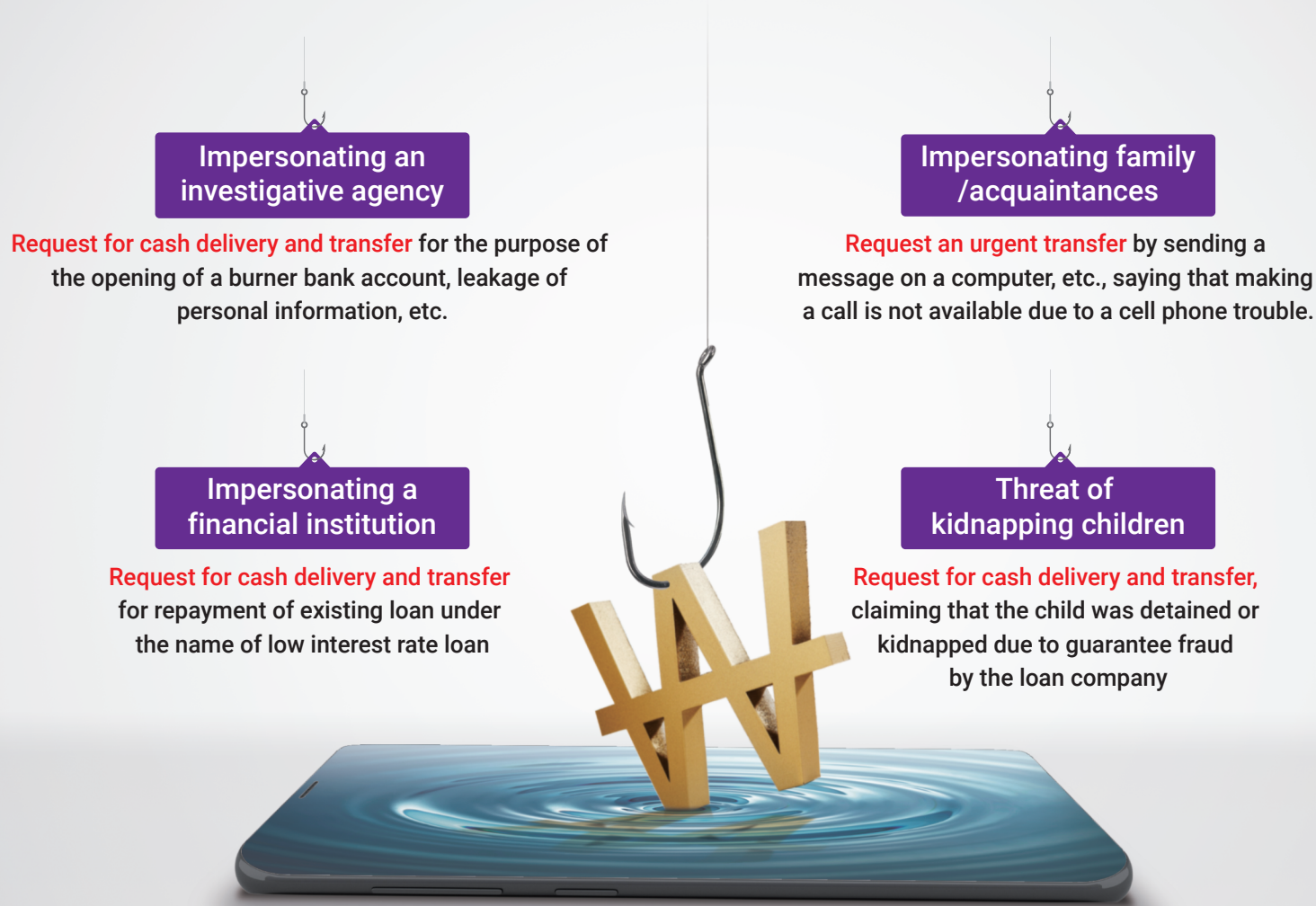
### ① Implementation of uninterrupted service

Minimize business interruption by establishing a 24 hours and 365 days support system, and provide continuous and stable services by preparing a system to respond to disasters and system failures

### ② Building future-oriented infrastructure

Ensure future competitiveness by securing new technology platforms such as flexible and scalable cloud systems and big data

The police, prosecutors, the Financial Supervisory Service,  
and financial companies do not request  
**cash delivery or transfer** under any circumstances.



### Apply Now for Electronic Financial Fraud Prevention Service

|                                    |                                                                                                                                                                                                                           |
|------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Secure account</b>              | <b>Over-the-counter transactions only.</b> Restrictions on Internet banking, smart banking inquiry and transfer financial transactions                                                                                    |
| <b>Deposit account designation</b> | Remittance within the limit of electronic financial transfer only to designated accounts (up to 10), <b>small amount remittance within the amount (less than KRW 1 million) set by the user</b> for undesignated accounts |
| <b>Overseas IP blocking</b>        | <b>Prevents money withdrawals attempted overseas</b> by blocking transfer transactions in case of non-domestic use IP bands                                                                                               |
| <b>Smartphone designation</b>      | <b>Up to 5 terminals</b> (PCs, smart devices) can be designated, and undesignated terminals can only be viewed                                                                                                            |



## Digital-based living finance service



### Deposit

Account inquiry/transfer, product subscription · cancellation, notification service application, etc.

### Card

Inquiry of product usage history, use limit, accident report, etc.

### Fund

Inquiry of fund product · account

### Insurance

Inquiry of insurance policy, confirmation of payment details, insurance claim

### Payment

Zero Pay payment, utility bill payment

### Remittance

Phone number remittance, address remittance, split-the-bill feature, congratulations and condolences event details management