

## Policy of Debt Collection in Shinhan Financial Group

Shinhan Financial Group is protecting the rights of debt-related parties by carrying out fair debt collection based on debt collection policies. Illegal/unfair activities or unnecessary disputes are prevented through internal control, in which it is related to debt collection work.

Shinhan Bank will give internal lectures to all executives and employees (by department & by person in charge) through post-credit management and debt collection guidelines.

The content of guideline includes post-management of loans, precautions for handling, and prohibited acts related to debt collection under 「the Act of Fair Collection of Debt」.

It also includes the guidelines in accordance with internal control standards for financial consumer protection, such as prohibiting unfair behavior and strengthening the obligation to notify before collecting debt.

Shinhan bank operates the training lecture program by uploading videos to 「Shinhan EDU (Web/App)」, an educational channel dedicated to Shinhan Bank, so that all

executives and employees can learn on their own at all times.

Shinhan Card systematically and independently operates the policy of debt management in accordance with internal regulations. It complies with legal guidelines for fair debt collection. In particular, the assessment for monitoring the call - quality is conducted regularly every month in order to protect debtors based on guidelines.

Shinhan Card provides regular curriculum such as beginner/intermediate/advanced courses and 1:1 coaching training program by subdividing the level of debt counselors.

In order to prevent compliance risks related to debt collection, regular monthly training and training on issues for the person in charge are also being conducted from time to time.

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