Article 1 (Purpose)
The purpose of these Rules is to provide for the matters delegated by the Specialized Credit Financial Business Act and the Enforcement Decree of the same Act, and the matters necessary for the enforcement of such matters.

Article 2 (Minority Contributors)
The term "minority contributors prescribed by Ordinance of the Prime Minister" in subparagraph 2 of Article 4 of the Specialized Credit Financial Business Act (hereinafter referred to as the "Act") means any person who owns stocks not exceeding 1/100 of the total number of issued stocks which have the voting right of a corporation which is or intends to be a specialized credit financial company.

Article 3 (Means of Making Conditions of Transaction Known to Public, etc.)
(1) A credit card company shall notify the matters prescribed in each subparagraph of Article 18 of the Act to the credit card holders, debit card holders, or prepaid card holders (hereinafter referred to as "credit card holders, etc.") and the credit card merchants pursuant to Article 18 of the Act in the respective manner as set forth in each of the following paragraphs:

1. Methods as classified by the following items for various kinds of rate (hereinafter referred to as "various kinds of rate") under the provisions of subparagraph 1 of Article 18 of the Act:
   (a) Various kinds of rate applied according to the credit class and period in arrears, etc. of a credit card holder or debit card holder by a credit card company shall be converted into the annual rates and a notice of such annual rates shall be posted on the Internet
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homepage of the relevant credit card company and the specialized
credit financial business association established under the
provisions of Article 62 of the Act (hereinafter referred to as the
Association”):

(b) In case of new issuance of a credit card or the claim for the purchase
price, the credit class applicable to the relevant credit card holder
and the various kinds of rate converted into the annual rates shall
be individually notified;

(c) A notice of a fee for a credit card merchant by classification of
business as determined by the association shall be posted on Internet
homepage of the relevant credit card company and the association
within one month after the end of each quarter:

2. More than two methods including the method of item (a) out of the
methods of the following items for the matters of subparagraphs 2
through 4 of Article 18 of the Act:

(a) Individual notification to credit card holders, etc. and credit card
merchants;

(b) Public announcement in a daily newspaper distributed nationwide;

(c) Posting a notice on a place of business and internet homepage
of a credit card company;

3. A notice of the matters of paragraph (2) 1 and 2 shall be posted
within one month after the expiration of each quarter and a notice
of the matters of subparagraph 3 of the same paragraph shall be posted
within one month after the end of every month on the Internet homepage
of the relevant credit card business operator and the association.

(2) “Matters prescribed by Ordinance of the Prime Minister” in
subparagraph 5 of Article 18 of the Act means matters falling under each
of the following subparagraphs:

1. Rate of the income from fees, etc. derived from the credit card holders
by a credit card company by classification of the financing business
types (referring to the rate of the total amount of income from interest,
fees, etc. yielded during a quarter by the total amount of financing
during the quarter is converted into the annual rates):

2. Present status of distribution of the credit class applicable to the
credit card holders:
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3. Present status of distribution of credit class and interest rates of the credit card holders who have financed.

(3) The Financial Services Commission may prescribe and publicly announce the necessary matters related to the posting and notification of various kinds of rate provided in the paragraph (1).

Article 4 (Termination of Merchant Agreement)

"Others prescribed by ordinance of the prime minister” in subparagraph 3 of Article 6-14 of the Enforcement Decree of the Specialized Credit Financial Business Act (hereinafter referred to as the “Decree”) means cases where the discontinuance of business of a credit card merchant has been notified in writing by the relevant tax office.

Article 5 (Types, etc. of Deposited Goods)

(1) Types of deposited goods under the provisions of Article 25 (5) of the Act shall be those of the following subparagraphs and the appraisal of the deposited goods as prescribed in subparagraph 2 or 3 shall be in accordance with Article 63 (1) of the Inheritance Tax and Gift Tax Act:

1. Cash;
2. National bonds, public bonds and corporate bonds listed on the Korea Exchange;
3. Certificates of stocks or investment shares which have lapsed three months after being listed on the Korea Exchange.

(2) A credit card company shall deposit the amount of money under the provisions of Article 8 of the Decree by the end of the month following the end of each quarter.

Article 6 (Public Announcement of Rights Executor)

When a rights executor is designated by the Financial Services Commission under the provisions of Article 26 (1) of the Act, such designation shall be posted on the Official Gazette.

Article 7 (Public Announcement of Allocation of Deposited Goods)

(1) A rights executor under the provisions of Article 26 (1) of the Act shall determine the period, method and place of report as specified in the following subparagraphs under the provisions of Article 26 (4) of the Act and then publicly announce those in at least two daily newspapers distributed all over the country:

1. Period of report: It shall be longer than two weeks;
2. Method of report: It shall be specified that the report can be made
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orally, in writing, by facsimile or information and communications network service;
3. Place of report: The report shall be made to the head office or a branch office of a rights executor.
(2) The date and method of the redemption of bonds, and other matters necessary for the redemption of bonds may be included in the public announcement under the provisions of paragraph (1).

Article 8 (Identification of a Specific Object)
(1) An identification tag to be attached to a specific object under Article 36 of the Act shall be in accordance with the attached form: Provided, That this shall not apply to a specific object subject to registration or registry under other Acts and subordinate statutes.
(2) An identification tag under paragraph (1) shall be attached to a place easily recognizable and shall not be damaged.

Article 9 (Limits on Financing)
In cases where the amount of investment (including the investment made by a venture investment association: hereinafter the same shall apply) in a venture businessman is less than its own capital, the net increase of the annual financing (excluding the amount of money financed by the fund borrowed under the provisions of Article 42 of the Act) to a venture businessman by a venture capitalist shall not exceed 15 times the amount of the annual investment in a venture businessman.

Article 10 (Real Estate for Business Purposes)
“Other real estate prescribed by Ordinance of the Prime Minister as needed for the business” in Article 49 (1) 3 of the Act means a warehouse and its affiliated land to store the rental assets of the facilities leasing businessmen not falling under any of the items of Article 49 (1) 1 of the Enforcement Decree of the Corporate Tax Act.

ADDENDUM
These Rules shall enter into force on June 13, 2010.