

Credit Information Usage Protocol

Pursuant to Article 31 of the "Use and Protection of Credit Information Act", the usage system of credit information managed by Brookfield Asset Management Korea Limited shall be disclosed as follows

□ Purpose of use and type of credit information managed

1. Purpose of use

- A. Determine whether to establish, settlement and manage commercial transaction such as financial transaction etc. requested by the subject of the corresponding credit information owner.
- B. Other cases prescribed in the same Act and other laws

2. Types of credit information

- A. Identification information: name of an individual, Korean resident registration number (foreign registration number for foreign nationals, domicile report number for Korean expatriates overseas, or credit information registration number for foreign nationals/Korean expatriates overseas without a foreign registration number/domicile report number), name of the personal business/corporation, business/corporation registration number, chief executive officer's name, etc.
- B. Credit transaction information

① Credit transaction information: Loan, debt guarantee, overdue information, dishonored notes/bad check information, bank accounts information, etc.,

② Disruptors information in the financial services: Factual records of disrupting the order of the financial transaction services by getting a loan in an illegitimate manner, etc.

③ Solvency information : General information such as company profile, content of business, etc., financial information including financial status, financial ratio, etc., non-financial matters such as auditor's opinion, tax payment records, etc.

④ Public records information: National tax, local tax, tariffs, fines, the fact that he/she has been registered as person in default by a court ruling, a customer undergoing individual rehabilitation proceedings, a customer whose credit restoration support has been confirmed, a customer who has been confirmed for exemption due to bankruptcy, etc.

□ Purpose of use for the data provider and data recipient and the type of credit information provided A. Data recipient

- A. Data recipient- Credit Information Collection Agency
- B. Purpose of use of the data recipient- Concentration, collection, retention and provision of credit information to financial institutions- Other cases prescribed in the same Act and other laws

C. Types of credit information provided- Identification information- Credit transaction information- Disruptors information in the financial services- Solvency information

□ **Retention and use period of credit information, disposal procedures and methods**

A. Retention and use period

- It shall be retained/used for up to five years from the end date* of (financial) transactions.
It shall be retained/used only for the purpose of financial accident investigation, dispute resolution, complaint handling, execution of statutory obligations and risk management after the end date of the (banking) transaction.

- Destruction by means of document shredder, file deletion, etc. as specified in the destruction procedure and internal guidelines

□ **Credit data subject's rights and methods of exercise**

A. Retrieval of use/provision record of personal credit information, Request for notification

- You may use your personal credit information or request an inquiry about the current provision status except for cases where it is used for internal management purposes or for repeated outsourcing

- In the case of a customer request for inquiry, the use/provision status in the last three years from the date of the request can be requested for notification in a written or electronic form on a regular basis.

- A request for notification on the usage/provision status of personal credit information may result in a certain service fee.

B. Withdrawal of consent to provision/use of personal credit information

- If the subject of credit information agrees to provide the data for purposes other than the purpose of evaluating his/her creditworthiness, the subject may withdraw his/her consent to provide personal credit information

C. Request to retrieve personal credit information and right to request correction/deletion of erroneous information

- You can claim to retrieve your personal credit information. You may request correction/deletion of the information which is found to be not true.

□ **Credit Information Management/Protection Manager**

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