

KB Kookmin Bank's Privacy Policy

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KB Kookmin Bank legally processes and manages personal information safely in accordance with the Personal Information Protection Act and related laws to protect the freedom and rights of data subjects. In accordance with Article 30 of the Personal Information Protection Act, the personal information processing policy is established and disclosed as follows in order to guide the data subject on procedures and standards for processing and protection of personal information, and to quickly and smoothly handle the grievances related to this.

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Article 1 (Purpose of Processing Personal Information)

- KB Kookmin Bank processes personal information for the following purposes. The personal information being processed will not be used for any purpose other than the following purposes, and if the purpose of use changes, necessary measures will be implemented, such as obtaining separate consent in accordance with Article 18 of the Personal Information Protection Act.

Purpose of Processing	Key Contents
Related to (financial) transactions	In connection with (financial) transactions, personal credit information is inquired about credit information companies or credit information centralized institutions, determining whether (financial) transaction relationships are established, establishing, maintaining, implementing, and managing (financial) transaction relationships, investigating financial accidents, resolving disputes, handling civil complaints, and fulfilling legal obligations.
Promoting and soliciting sales of goods and services	It processes personal information for the purpose of developing new services and providing customized services through customer satisfaction surveys, providing services and advertising based on demographic characteristics, confirming the validity of services, giving prizes, and providing opportunities for participation, identifying access frequency, and statistical purposes of members' service use.
Membership registration and management	Membership registration, use of membership services, identification, personal identification, prevention of illegal use, prevention of unauthorized use, confirmation of intention to join, confirmation of consent from legal representatives when collecting personal information for children under the age of 14, and processing personal information for the purpose of identifying legal representatives, investigating accidents, resolving disputes, handling civil complaints and delivering notices.
Related to online transactions	Pursuant to Articles 21 and 2 of the Electronic Financial Transactions Act (duty to secure safety), Article 22 (creation, preservation, and destruction of electronic financial transaction records), personal information shall be processed for the purpose of tracking and searching the contents of electronic financial transactions, establishing security policies, and preventing accidents.
Statistical preparation, scientific research, and preservation of public interest records	According to Article 28-2 (Processing of Pseudonymized Information, etc.) of the Personal Information Protection Act, personal information may be anonymized for statistics preparation, scientific research, and public interest record preservation.

Article 2 (Period of Processing and Retention of Personal Information)

- KB Kookmin Bank processes and retains personal information within the period of holding and using personal information according to laws or the period of holding and using personal information agreed upon when collecting personal information from the data subject. In addition, in accordance with Article 21 (1) of the Personal Information Protection Act (Destruction of Personal Information), personal information is destroyed without delay when personal information becomes unnecessary, such as the expiration of the holding period and the achievement of the purpose of processing personal information.

- The period of processing and retention of personal information and related laws and regulations are as follows.

Classification	Period of retention and use
Related to (financial) transactions	It will be held and used from the date of consent for collection and use until five years after the (financial) transaction is terminated. However, after the (financial) transaction termination date, it is held and used only for financial accident investigation, dispute resolution, civil complaint handling, fulfillment of legal obligations, and risk management of KB Kookmin Bank.
Promoting and soliciting sales of goods and services	It is held and used from the date of consent for collection and use until the end of the (financial) transaction or the withdrawal of consent. However, after the date of withdrawal of consent, it will be held and used only for the investigation of accidents, dispute resolution, civil complaint handling, and fulfillment of legal obligations related to the purpose of Article 1.
Membership and management	It is held and used from the date of membership registration to the date of membership withdrawal. However, after the withdrawal date of membership, it is held and used only for the investigation of accidents, dispute resolution, civil complaint handling, and fulfillment of legal obligations related to the purpose of Article 1.
Related to online transactions	<ul style="list-style-type: none"> - Types and amounts of electronic financial transactions, matters concerning withdrawal consent, information on counterparties in electronic financial transactions, access records of electronic devices, applications for electronic financial transactions, and changes in terms and conditions: 5 years - Records on the approval of transactions related to the use of electronic payment means, request for correction of errors in electronic financial transactions, and the results of processing: 1 year ※ Article 12 of the Enforcement Decree of the Electronic Financial Transactions Act (Preservation period, preservation method, procedure and destruction method of electronic financial transaction records, etc.)
Statistical preparation, scientific research, and preservation of public interest records	It is only held and used until the period (time) during which the purpose set out when establishing the pseudonymization plan is achieved.

Article 3 (items of personal information to be processed)

- KB Kookmin Bank collects and uses the personal information of the data subject based on the following personal information legal basis.

1. Personal information items processed without the consent of the data subject

- KB Kookmin Bank processes the following personal information items without the consent of the data subject.

< When it is inevitable to comply with statutory obligations >

Classification	a legal basis	items of collection and use
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Real name verification during financial transactions	Article 15 (1) 2 of the Personal Information Protection Act (compliance with legal obligations) and Article 3 (1) of the Financial Real Name Transactions and Secrecy Guarantee Act (Financial Real Name Transactions)	Name, resident registration number, contact information, and copy of real name identification card
Enhanced Customer Identification for Virtual Asset Operators	Article 15 (1) 2 of the Personal Information Protection Act (compliance with legal obligations) and Article 5-2 of the Act on Reporting and Use of Specific Financial Transaction Information (duty to verify customers of financial companies, etc.)	Customer name, date of birth, and agent name
Tracking and retrieval of electronic financial transactions, establishment of security policies, and prevention of accidents	Article 15 (1) 2 of the Personal Information Protection Act (compliance with legal obligations), Article 21 of the Electronic Financial Transactions Act (duty to secure safety), and Article 22 (creation, preservation, and destruction of electronic financial transaction records) (1)	<ul style="list-style-type: none"> Tracking and search information on electronic financial transactions: Customer ID, date and time of access, IP Address, MAC Address, HDD device information, OS information, app token information, device identification information (UUID, SSAID) Statistics for establishing security policy: Personal firewall settings, operating system type, major security patches, firewall settings, remote access settings, browser information, keyboard type Information to prevent electronic financial transaction accidents: Among apps installed on the terminal, apps that could pose a threat

< In case of receiving personal information from a person other than the data subject >

- Legal basis: Article 15 (1) 4 of the Personal Information Protection Act ("Conclusion and execution of contracts")

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purpose provided	items of collection and use	a provider
KB Corporal's eligibility for tomorrow's reserve installment savings is confirmed	DID, CI, name, date of birth, military number, address, enlistment date (call date), scheduled discharge date (call date), service classification, issuing institution, person in charge, date of issuance, expiration date, issuance number	Raon White Hat Co., Ltd
Collection of Asiana Club membership numbers	Asiana Club membership number, accumulated mileage details, remaining mileage	Asiana Airlines Co., Ltd
Promoting real estate sales and checking owner information, etc	Real estate sales address and mobile phone number (for transmission of the certification link for sale)	an individual brokerage house

Provides health score service	CI, general health examination results of the National Health Insurance Corporation (examination schedule/physical information/examination information), and information processed by KB Healthcare's own algorithm	KB Healthcare
Promoting and soliciting sales of products and services for introductory sales between affiliates	Name, phone number, date of birth, email address, workplace name, position	KB Real Estate Trust KB Asset Management KB Investment
Issuance of electronic certificates	Name, date of birth, gender classification, mobile phone number for domestic and foreign population, IDFA/ADID (mobile advertisement identifier), IDFV (app provider identifier), CI (personal authentication information), agreement information on terms and conditions, CI, name, (provides additional information such as some certificate 限 foreigner status, address, etc.)	Ministry of Public Administration and Security
Provision of Student ID Service	Student ID information School code School name department Student ID barcode information Student ID photo	Kookmin Card
Military service provided	Military service certificate (CI, physical grade, date of military service disposition, etc.), discharge certificate (CI, name, date of enlistment, grounds for discharge, etc.), social service personnel certificate (CI, issuance number, affiliation, service institution, etc.), enlistment notice/social service personnel notice (CI, date and time of enlistment (calling), gathering place, etc.)	Military Manpower Administration
Providing electronic receipt service	Payment merchant information, payment information, purchase information, payment method, point information, coupon information, other information (nutritive information, country of origin information, vehicle number)	The Real Marketing Co., Ltd
Provision of vehicle market price and vehicle information	(TS Korea Transportation Safety Authority) Name of car owner, home address of car (KB Capital) Vehicle number, vehicle market price, manufacturer name, representative vehicle name, model name, grade name, color name, year, new car price, inspection expiration date	TS Korea Transportation Safety Authority, KB Capital
train reservation service	Name, ticket information (ticket number, date and time of issuance, travel number, customer care number), payment information (payment method, approval date, approval number, payment amount, discount amount, refund fee, refund amount)	Korea Rail Corporation, SR Co., Ltd
Arboretum reservation service provided	Reservation number	National Arboretum, Korea Arboretum Garden Management Office

Provision of Reservation Service for Recreation Forest	Recreation forest reservation service (CI, forest interchange system member ID, name, contact number (telephone number, mobile phone number, e-mail), address, recreational forest service usage details), recreational forest reservation (reservation number), recreational forest usage fee payment (payment number, order number)	Forest Service
Provision of information on mobilization training of reserve forces	Training period, training place, name, date of birth, mobile phone number, e-mail address	Military Manpower Administration
Book connection service provided	Book joint member information, loan information (subscribed library list, loan library information, loan status, loan date, expected return date, etc.)	National Library of Korea
Check passport expiration date and provide reissue application service	Name, date of birth, Roman surname/name, spouse Roman surname, holding passport information (passport number, passport issuance date, period expiration date), and applicable passport type/period	the Ministry of Foreign Affairs
Provides smart pass services	Name, boarding information (airline, flight name, boarding zone and seat number, departure point, destination, departure date, boarding date), smart pass ID, smart pass expiration date, English name	Incheon International Airport Corporation
Provision of an ecological park reservation service	Reservation for ecological commentary (reservation information for ecological commentary such as name, contact information, reservation date, reservation time, reservation number), reservation for educational living room (reservation information for educational living room such as name, contact information, reservation start date, reservation end date, reservation number, etc.)	National Institute of Ecology
Provision of penalty reduction education services	Name, contact information of the reservation person, reservation information for penalty reduction training (training date, training hours, name of the training center)	Korea Expressway Corporation
Providing Hometown Love Donation Service	Name, address of residence, nationality classification, donation (application) date, donation (possible) amount, donation local government name, electronic payment number, return product information, accumulation and use of donation points, hometown love e-eum member information	Ministry of Public Administration and Security

2. Personal information items processed with the consent of the data subject

- KB Kookmin Bank processes the following personal information items as follows, essential and optional information for the establishment, maintenance, implementation, management of (financial) transactions and provision of product services with the consent of the data subject pursuant to Article 15 (1) 1 and 22 (1) 7 of the Personal Information Protection Act.

(1) Related to (financial) transactions

Classification	Processing Item	items of collection and use
essential information	Personal identification information	Name, unique identification information (resident registration number, foreigner registration number, passport number, driver's license number), domestic residence registration number, nationality, occupational group, address (home, workplace), E-MAIL, contact information (home, workplace, mobile phone number)
	Credit transaction information	Information generated through consultation on product type, financial transaction conditions (amount, interest rate, maturity, security), transaction date and time, financial transaction details, and financial transaction establishment, maintenance, implementation, and management of financial transactions
	Information for credit ratings (only for credit transactions)	<ul style="list-style-type: none"> • General personal information: work name, work address, department name, position, employment type, date of employment, business type, business number, residence information, cohabitation family • Credit transaction information: Information that can determine loans (including cash services), debt guarantees, credit (check) cards, checking (account) deposits, financial transaction information, financial transaction details, transaction date and time, and credit transaction details (information generated through financial transaction counseling, etc.) • Credit rating judgment information: information that can determine delinquency, subrogation, subrogation, payment, default, occurrence of related persons, credit rating • Credit capability information: Information that can determine the total amount of property, debt, and income, tax payment performance, information on real estate owned, information on rental contracts, and credit transaction capability • Public information: Health insurance premium payment, national pension payment, credit rating, rating information
	Information for identification	CI, DI, biometric information (long vein feature information, facial photo feature information)
	Other information collected and generated through consultation for the establishment, maintenance, implementation, and management of (financial) transactions, and bond management	

Optional Information	Information collected or provided by the customer with separate consent to receive benefits such as preferential interest rates, transaction limits, additional services, etc. for each product	Name, CI, workplace name, mobile phone number, pay date, driver's license number, driving status, car trading details, military service information, salary transfer details, credit card payment performance, military service number, personal business authentication information, due date of birth, birth, name, KB Good Job subscription information, carrier, telecommunication service fee payment record, affiliated company (airline) management number, accumulation mileage, transaction-related information such as ordering, signing, and settlement of transactions through KB Star FX, account number, new/cancelled/expired date of financial product, account number, new/cancelled/expired
	Information on confirmation of eligibility for non-taxable comprehensive savings (information under the Restriction of Special Taxation Act)	Persons with disabilities, persons of distinguished service for independence and bereaved families, persons with injuries, persons with 5.18 Gwangju Democratic Uprising injuries, names of diseases (patients with follicular emphysematosis), persons with basic livelihood benefits
	Interest Rate Preferred Information on Credit Transactions	Disabled people, North Korean defectors, marriage immigrants, work incentives recipients, single-parent families, secondary poor, basic livelihood recipients, multicultural families, single-parent families, parents' dependents aged 60 or older, multi-child families, age, participation in financial events for the common people, information on completion of financial education related to New Hope Hall, vehicle model, vehicle information, vehicle type, transaction bank number, balance sum information, account type, company transaction information, number of cross-transactions, cross-transaction rating, marriage information
	Location information when using location-based services in Internet banking and mobile banking	

(2) Promoting and selling products and services [optional information]

Classification	Processing Item	items of collection and use
Optional Information	General personal information	Name, date of birth, home address, work address, phone number, nationality, occupation, work name, department name, position, pay date, residence type, e-mail address, SNS account, family relations information, CI, title, gender, access log

	Credit transaction information	Financial transaction setting information, financial transaction details, transaction type, product type, transaction date and time, amount, savings, asset information, interested financial service information, customer type, relationship with customers, third-party financial transaction information, transaction purpose, product subscription experience information, KB Star Club rating, open banking service, and MyData service (product name, account number, balance, transaction details, contract condition, asset holding status, communication information)
	Credit capability information	Monthly income, annual income, preferred assets

(3) Membership and Management [Required Information]

Classification	Processing Item	items of collection and use
essential information	General personal information	Name, date of birth, ID, account number, mobile phone number, date and time of access, IP address, HDD Serial, device identification information

(4) Purpose of Online Transactions [Required Information]

- Smartphone App Service: Under the current app service, the authorization-related information allowed from terminal information, etc., is not immediately collected (transmitted) just because the customer has allowed access, but it is collected (transmitted) after notification and approval that the user accesses the terminal information, etc. within the scope of consent to collect and use personal information

(5) Statistical preparation, scientific research, and the purpose of preserving public records

- In accordance with Article 28-2 of the Personal Information Protection Act, the items, purpose, and retention period of pseudonym information processed for the relevant purpose can be found in the following route.

Shortcut pseudonymous information processing status

* In principle, sensitive information that may infringe on the privacy of the customer is not collected, and if necessary, it is collected with the separate consent of the customer and used only for consent purposes.

- Legal basis: Article 23 (1) 1 of the Personal Information Protection Act ("Consent")

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Classification	Purpose of collection and use	Items of personal information
Preferential Housing Loan Interest Rate	the preference for interest rates	Information on the disabled, North Korean defectors
KB Good Job Site Resume Registration	Providing, maintaining, and managing employment activities through the KB Good Job Site resume registration	Preferred employment: Disability (grade)
Special guarantee lease	Confirmation of loan recipients	Information on the disabled, North

loan for persons subject to social consideration		Korean defectors
Check your face	<ul style="list-style-type: none"> - Use by comparing the customer's ID photo with the face photograph - Investigation of Electronic Financial Accidents, Dispute Resolution, and Complaint Handling 	Facial photo feature information
For KB Bio Certification Services	<ul style="list-style-type: none"> - Identification, certification, and replacement of transaction means of KB Bio Certification Service transaction relationship - Registration, maintenance, use, and management of bio-information in KB Bio Certification Service - Investigation of financial incidents related to KB Bio Certification Service, resolution of disputes, and handling of civil complaints 	Biometric information (Great saphenous vein feature information)
KB Kookmin's Happy Savings	Confirmation of KB Kookmin's eligibility for happy installment savings	Information on North Korean defectors
Smart Pass_For child registration	Subscribe, maintain, implement, and manage smart pass services	Biometric information (Face photo feature information)
a discount on recreational forest fees	Discounts on user fees applied to reservations for recreational forests	Disability status and disability rating
Smart Pass	Subscribe, maintain, implement, and manage smart pass services	Biometric information (Face photo feature information)
My Car Registration Certificate Service	<ul style="list-style-type: none"> - Subscribe, implement, maintain, and manage my car registration certificate service - Provision of automobile inspection reservation service - Fees are reduced or exempted when making reservations for automobile inspection 	Whether you are disabled or not
Application for Electronic Financial Accident Investigation	Notification of investigation and processing results of electronic financial incidents	Sensitive information (thoughts, beliefs, political views, etc.) among the information stated in the accident investigation
comprehensive non-taxable savings	Confirmation of eligibility for non-taxable comprehensive savings	Whether there is a disability, the name of the disease (whether there is a patient with a defoliant effect), and whether there is an injury to the 5.18 Gwangju Democratic Uprising
For proof of school	Check the following information	Disability information, disease

violence in disease treatment	regarding the lease on a deposit basis loan ■ Determination of whether to apply the exception of end-users to owners of high-priced houses or those who acquire apartments exceeding KRW 300 million in speculative areas or overheated speculation areas	information, injury information, treatment information, school violence information
KB New Hope Hall C Loan II	the preference for interest rates	Information on the disabled
KB I Love Savings – Child Love Preferential Rate	the preference for interest rates	pregnancy status
KBI Love Savings – Hopeful Preferential Rate	the preference for interest rates	Whether a person is disabled (when submitting a certificate of disabled person or a certificate of disabled person registration)

* Feature Information: Information generated by extracting feature points from original information through certain technical means

Article 4 (Matters concerning the processing of personal information of children under the age of 14)

- KB Kookmin Bank obtains consent from the child's legal representative if consent is required to process the personal information of a child under the age of 14.
- KB Kookmin Bank can request the child's minimum information, such as the legal representative's name and contact information, and informs the legal representative of the consent and requests a form with the consent or confirms the consent through the legal representative's mobile phone identification.
- KB Kookmin Bank obtains separate consent from its legal representative when collecting children's personal information for the purpose of processing personal information in Article 1 (Purpose of Processing Personal Information).
- The legal representative of a child under the age of 14 may exercise the right to read, correct, or delete the child's personal information.

Article 5 (Matters concerning the provision of personal information to third parties)

- KB Kookmin Bank processes the personal information of the data subject only within the scope specified in Article 1 (Purpose of Processing Personal Information), and provides personal information to third parties only if they fall under Articles 17 and 18 of the Personal Information Protection Act, such as the consent of the data subject and special provisions of the Act, and does not provide personal information of the data subject to third parties other than that.
- However, in the following cases, personal information may be used for purposes other than the purpose or provided to a third party, except when there is a risk of unreasonably infringing on the interests of the data subject or a third party.
 - If a separate consent is obtained from the data subject

- If there are special provisions in other laws
 - Where it is clearly deemed necessary for the benefit of life, body, or property of the data subject or a third party
 - Where it is urgently necessary for public safety and well-being, such as public health, etc
- KB Kookmin Bank provides services to the minimum extent necessary with the consent of the data subject in accordance with Article 17 (1) 1 of the Personal Information Protection Act in the following cases for smooth service provision.

Classification	Credit information centralized institutions and credit information companies
a person who receives an offer	- Korea Credit Information Service (Credit Information Central Agency) - Korea Credit Bureau, NICE Evaluation Information (Credit Information Company)
Purpose of use	- Comprehensive credit information centralized institutions prescribed by Acts and subordinate statutes, such as centralized management and utilization of credit information - Performing the business of a credit information company prescribed by the Act, such as his/her credit judgment and identification
Item provided	Personal identification information, credit transaction information, credit rating judgment information, credit capability information, information and public information for credit evaluation
Retention period	Retention and use only to the extent necessary for investigating financial accidents, resolving disputes, handling civil petitions, and fulfilling statutory obligations after withdrawing consent from the date of provision or until the purpose of provision is achieved

Other affiliates can be found on the page below.

Correcting the status of business partnerships for financial transactions

- In accordance with Article 35-4 of the Personal Information Protection Act and Article 42-16 of the Enforcement Decree of the same Act, KB Kookmin Bank provides personal information as follows when the data subject receives a request to transmit the financial sector to link the MyData business in all fields.

a person who receives an offer	Purpose of use by recipient	Personal information items provided	Period of retention and use
Credit Information Service	Providing details requested for transmission when using the My Data Personal Information Transmission Support Platform in all fields	Membership status, service list, service list, client ID, transmission request history, transmission request history list, information provider agency code, scope of authority, transmission request date, end of transmission request	All fields My Data Personal Information Transmission Support Platform Transmission Request Details Inquiry Service Until the purpose of the service is achieved

Credit Information Service	Providing consent details provided by third parties when using the My Data Personal Information Transmission Support Platform in all fields	Number of consent details, list of consent details, management number, consent status, one-time provision, withdrawal date and time, service name, consent signature, consent date and time, provider, recipient, recipient's purpose of use, retention and period of use, items provided	My Data Personal Information Transmission Support Platform in all fields Until the purpose of the service is achieved by inquiring the details of consent provided by a third party
Personal Information Protection Committee	Providing details requested for transmission when using the My Data Personal Information Transmission Support Platform in all fields	Membership status, service list, service list, client ID, transmission request history, transmission request history list, information provider agency code, scope of authority, transmission request date, end of transmission request	All fields My Data Personal Information Transmission Support Platform Transmission Request Details Inquiry Service Until the purpose of the service is achieved
Personal Information Protection Committee	Providing consent details provided by third parties when using the My Data Personal Information Transmission Support Platform in all fields	Number of consent details, list of consent details, management number, consent status, one-time provision, withdrawal date and time, service name, consent signature, consent date and time, provider, recipient, recipient's purpose of use, retention and period of use, items provided	My Data Personal Information Transmission Support Platform in all fields Until the purpose of the service is achieved by inquiring the details of consent provided by a third party

- KB Kookmin Bank may provide personal information to related organizations without the consent of the data subject as follows.

Relevant evidence	a person who receives an offer	Purpose of provision	Item provided	Retention and period of use
Article 17 (1) 2 of the Personal Information Protection Act,	the National Tax Service	Regular exchange of financial information under information	Financial information and other information or data concerning the details of financial	6 years from the date of receipt

<p>Article 15 (1) 2 (Special Provisions in the Act), Article 36 of the International Tax Adjustment Act (Exchange of Tax Information and Financial Information, etc.)</p>		<p>exchange agreements</p>	<p>transactions (name, address, jurisdiction, taxpayer number, date of birth, account number, account balance, interest total, dividend total, other income generated in connection with the assets held in the account, total transaction value, total amount paid or accumulated to the account holder)</p>	
<p>Article 17 (1) 2 of the Personal Information Protection Act, Article 15 (1) 2 (Special Provisions in the Act), and Article 165 of the Income Tax Act (Submission of documents proving income deductions and tax credits and administrative guidance)</p>	<p>the National Tax Service</p>	<p>Issuance of evidentiary documents to simplify year-end settlement</p>	<p>Name, resident registration number, personal pension savings/pension savings/personal IRP/housing savings payment details, housing rental principal/long-term housing mortgage interest payment details, debit card usage details</p>	<p>5 years from the date of receipt</p>
<p>Article 18 (2) 2 (Special Provisions in the Act) of the Personal Information Protection Act and Article 215 of the Criminal Procedure Act</p>	<p>the competent police and prosecutor's office</p>	<p>Request through seizure, search, and verification warrants</p>	<p>Information in the scope of the request</p>	<p>Until that objective is achieved</p>

- KB Kookmin Bank can provide personal information to related organizations without the consent of the data subject in the event of emergency situations such as disasters, infectious diseases, incidents or accidents that cause urgent life and physical risks, or urgent property loss. In this case, KB Kookmin Bank will provide only the minimum amount of personal information necessary in accordance with the relevant laws and regulations, and

will not provide it differently from the purpose.

Classification	the ground law	a provider	personal information provided
disaster response	Article 74-3 of the Disaster Safety Act (Request for Information, etc.)	Central Countermeasures Headquarters or Regional Countermeasures Headquarters	<ul style="list-style-type: none"> - Name, resident registration number, address and phone number (including mobile phone number) - Information collected through CCTV for identifying and searching and rescuing routes, date and time of use of debit cards, and place of use
Prevention and management of infectious diseases	Article 76-2 of the Infectious Disease Prevention Act (Request for information provision and confirmation of information, etc.)	The Korea Centers for Disease Control and Prevention or a city/province nationwide	<ul style="list-style-type: none"> - Name, resident registration number, address and phone number (including mobile phone number) - Details of the use of debit cards under the Specialized Credit Finance Business Act to identify routes of movement - Image information collected through image information processing devices under the Personal Information Protection Act
protection of suicide risk persons	Article 19-3 of the Suicide Prevention Act (request for provision of information for rescue of persons subject to emergency rescue, etc.)	Police, Coast Guard, Fire Department	<ul style="list-style-type: none"> - Name, resident registration number (if there is no resident registration number), address, telephone number, ID, e-mail address and personal location information of the person subject to emergency rescue
Responding to crisis situations such as difficulty in making a living, etc	Article 7-2 of the Emergency Welfare Support Act (Exploration of Crisis)	State and local governments	<ul style="list-style-type: none"> - Minimum information necessary for the discovery of urgent livelihood support for cases where living is difficult, etc
Processing of personal information of persons related to crimes, such as kidnapping, imprisonment, etc	Article 18 (2) 7 of the Personal Information Protection Act (Restrictions on Use and Provision of Personal Information Other than Purpose)	a police station	<ul style="list-style-type: none"> - CCTV and other video information
	Article 83 of the Telecommunications Business Act (Protection of Communication Secrets)	an investigative office	<ul style="list-style-type: none"> - User's name, resident registration number, address, phone number, ID, subscription date or termination date

- KB Kookmin Bank guides the provision of personal information to foreign third parties in Article 7 (related to the collection and transfer of personal information abroad).

Article 6 (Matters concerning entrustment of personal information processing)

- KB Kookmin Bank entrusts the following personal information processing tasks for the establishment, maintenance, implementation, management of (financial) transactions and the provision of product services.

Shortcut to personal (credit) information processing consignment status

- According to Article 26 of the Personal Information Protection Act, KB Kookmin Bank stipulates matters concerning responsibilities such as prohibition of processing personal information other than the purpose of performing consignment work, technical and administrative protection measures, re-entrustment restrictions, management and supervision of trustees, and compensation for damages in documents such as contracts, and supervises whether trustees handle personal information safely.
- In accordance with Article 26 (6) of the Personal Information Protection Act, if the trustee re-entrusts the company's personal information processing work, KB Kookmin Bank has obtained consent, and through this personal information processing policy, the details of the re-entering work with the re-entrusted person are disclosed.
- If the contents of the consignment work or the trustee changes, we will disclose it without delay through this personal information processing policy.
- In the case of entrusting personal information processing work abroad, Article 7 is referred to. It is guided by 'Matters concerning the collection and transfer of personal information abroad'.

Article 7 (Matters concerning the collection and transfer of personal information abroad)

- KB Kookmin Bank transfers personal information collected from the data subject abroad as follows, and in accordance with Article 28-8 (2) of the Personal Information Protection Act, it guides the transfer abroad as follows.

1. Provision of personal information to foreign third parties
 - 가) Western Union Express Remittance Service

Relevant evidence	Article 17 (1) 1 (consent) of the Personal Information Protection Act and Article 28-8 (1) 1 (consent of the data subject)
a person who receives personal information	Western Union Financial Services, Inc. (T.02-6009-0701)
Country to be transferred	United States of America
Transfer timing and transfer method	Remote destination transmission using dedicated network when applying for Western Union express remittance
Personal Information Items to Transfer	Passport number (for foreign customers only), alien registration number, name, date of birth, nationality, gender, country of birth, passport issuer, passport issuance date/expiration date, address, phone number, account number (for Auto Send, account remittance)

Purpose of use by transfer recipient	<ul style="list-style-type: none"> - KB Western Union Express Remittance (AUTO SEND, including account remittance) and payment - Compliance with KYC (customer verification obligation), SANCTION (sanctions) and AML (money laundering management) tasks - Investigation of financial incidents, settlement of disputes, and handling of civil complaints
Period of retention and use by transfer recipient	It will be held and used for 5 years from the end of the (financial) transaction between you and the recipient.
Methods, procedures, and effects of refusal to transfer personal information	By refusing to consent to the transfer of personal information abroad, you can refuse to transfer your personal information abroad. However, the consent to the overseas transfer is essential when trading Western Union Financial Services, Inc., so the establishment and maintenance of the Western Union Financial Services, Inc. transaction can be established and maintained only when you agree to the above matters.

4) KB Quick Send Service

Relevant evidence	Article 17 (1) 1 (consent) of the Personal Information Protection Act and Article 28-8 (1) 1 (consent of the data subject)
a person who receives personal information	Visa Worldwide Pte. Limited(Contact No. 65-6671-5221)
Country to be transferred	the United States and the United Kingdom
Transfer timing and transfer method	Transmission using dedicated API network during KB Quick Send transactions
Personal Information Items to Transfer	Passport number, local identification number, name, address, zip code, phone number, e-mail address, date of birth, country of birth, city of birth, country of ID issuance, account number, transaction amount
Purpose of use by transfer recipient	<ul style="list-style-type: none"> - Providing KB Quick Send service - Compliance with supervisory authority requirements and compliance requirements (prevention of money laundering, prevention of terrorist financing, fulfillment of customer identification obligations, prevention and monitoring of fraudulent transactions, etc.) - Investigation of financial incidents, settlement of disputes, and handling of civil complaints
Period of retention and use by transfer recipient	Possession and use of the person and the recipient for 10 years from the end of the (financial) transaction.
Methods, procedures, and effects of refusal to transfer personal information	You may refuse to consent to transfer personal (credit) information abroad. However, consent to the provision of personal (credit) information above is essential for the "KB Quick Send" transaction, so the "KB Quick Send" transaction relationship can be established and maintained only if you agree to the above matters.

2. Entrustment and storage of personal information overseas

Relevant evidence	Articles 26 and 28-8 (1) 3 of the Personal Information Protection Act (consignment of processing and storage for the performance of contracts)
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Person to whom personal information is transferred (trustee)	Sendbird Korea Co., Ltd
Country to be transferred	Japan (Tokyo)
Purpose of use by transfer recipient	Using the Liv Talk Talk messenger service
Personal Information Items to Transfer	<ul style="list-style-type: none"> - Messages that occur when using the messaging service between users of the LibTockTock service - Talk ID, contact, profile picture, status message
Period of retention and use by transfer recipient	<ul style="list-style-type: none"> - Messages generated when using messaging services between users of the Lib Talk service: Destroy within 6 months - Talk ID, contact, profile picture, status message: destroy immediately upon membership withdrawal
Transfer timing and transfer method	<ul style="list-style-type: none"> - Message : Send a remote location to Sendbird's server over a dedicated network when sending a message - Talk ID: Send a remote location to Sendbird's server using a dedicated network when registering as a member - Contact: Send remote to Sendbird's server using a dedicated network when executing the app - profile picture, status message: send a remote location to Sendbird's server using a dedicated network when editing a profile
Methods, procedures, and effects of refusal to transfer personal information	When registering as a member of the Liiv talk talk service, you can refuse to transfer personal information by refusing to consent to the terms and conditions of the service. However, consent to the terms and conditions of service use is essential for the use of the service, so you can sign up for a LibDock membership and use the service only if you agree to the terms and conditions.
Information Management Officer and Contact	Cho Yoon-young (+82-10-5392-1876), Head of Information Management at Sendbird Korea Co., Ltd

Article 8 (Matters concerning procedures and methods of destruction of personal information)

- When personal information becomes unnecessary, such as the expiration of the personal information retention period and the achievement of the purpose of processing, KB Kookmin Bank will destroy the personal information without delay unless there are any of the following reasons.
 - Where a credit information centralized institution or credit information company holds personal credit information for the purpose of intensive management and utilization of credit information or evaluating an individual's creditworthiness, etc. (limited to the holding period)
 - Where a credit information company, etc. retains personal credit information as evidence of civil or criminal liability or prescription or dispute
 - In the case of preserving for the performance of obligations under laws and regulations
- If the personal information must be preserved in accordance with other laws and regulations despite the expiration of the personal information retention period agreed by the data subject or the purpose of processing has been achieved, the personal information shall be transferred to a separate database (DB) or stored differently.

- Where it is to be preserved in accordance with laws and regulations

grounds for preservation	Personal Information Items to Save	Retention period
Article 33 (1) of the Commercial Act (preservation of commercial books, etc.)	Important documents related to business, such as contracts, transaction applications, etc	10 years
	a slip, etc. similar documents	Five years
Article 20-2 of the Act on the Use and Protection of Credit Information (Personal Credit Information) Period of holding, etc.) Paragraph (2)	Financial transaction information, such as account opening and transaction details	Within a maximum of five years from the date of termination of the commercial relationship, such as financial transactions, etc
Article 201-10 of the Enforcement Decree of the Income Tax Act (Issuance of a confirmation of income and tax deduction to confirm the amount of tax excluded, etc.) (5)	Information on the issuance of pension payment confirmation, such as annual payment, withdrawal amount, payment conversion amount, and confirmation tax exclusion amount information	Hold without a separate period limit (permanent)
Article 26-2 of the Framework Act on National Taxes (Period for Exclusion of National Taxes) (1)	data on withholding tax	five years from the date of imposition of national taxes
Article 18-5 of the Framework Act on Electronic Documents and Electronic Transactions (Creation and Issuance of Distribution Certificates, etc.) and Article 2-4 of the Enforcement Decree of the same Act (Creation and Storage of	Information generated and stored when electronic documents are sent, received, or viewed through an official electronic address (Sender and Receiver of electronic documents, official electronic addresses)	10 years

Distribution Information) (2)		
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• The procedure and method of destroying personal information are as follows.

a procedure for destruction	KB Kookmin Bank selects the personal information that caused the destruction and destroys the personal information with the approval of the personal information protection manager
How to destroy it	KB Kookmin Bank shall destroy personal information recorded and stored in the form of electronic files so that records cannot be reproduced, and personal information recorded and stored in paper documents shall be destroyed by crushing or incinerating with a grinder

Article 9 (Matters concerning rights, obligations, and methods of exercise of data subjects and legal representatives)

1. Rights and obligations of data subjects and legal representatives

- The data subject may exercise the right to view, correct, delete, request suspension of processing, and withdraw consent to KB Kookmin Bank at any time.
- Requests such as access to personal information for children under the age of 14 must be requested directly by a legal representative, and the information subject who is a minor over the age of 14 can exercise his or her rights through a legal representative.

2. Method of exercising the rights of the data subject

Classification of exercise of rights	How to do it
Reading and correction	In accordance with Article 41 (1) of the Enforcement Decree of the Personal Information Protection Act, KB Kookmin Bank can be done through the KB Kookmin Bank branch or the Customer Information Inquiry (accessing personal information) menu, and KB Kookmin Bank will take action without delay. <div style="border: 1px solid black; padding: 2px; margin-top: 5px;">Point Guide Shortcut</div> <div style="border: 1px solid black; padding: 2px; margin-top: 5px;">Customer Information Inquiry (accessing personal information) Shortcut</div>
Request to delete and stop processing	You can visit KB Kookmin Bank branches to check whether financial transactions and commercial relationships are terminated under the Credit Information Act, and KB Kookmin Bank will take action without delay.
withdrawal of consent	You can do it through the KB Kookmin Bank branch or the 'Consent to Receiving [Bank] Benefit Information' menu, and KB Kookmin Bank will take action without delay. <div style="border: 1px solid black; padding: 2px; margin-top: 5px;">[Bank] Consent to receiving information on benefits</div>

- The exercise of rights may be done through an agent, such as a legal representative of the person or the person entrusted with the information subject, and in such cases, a power of attorney under attached Form 11 of the "Notice on the Method of Processing Personal Information" shall be submitted. KB Kookmin Bank verifies whether the person who requested reading, correction, deletion, request suspension of processing, or withdrawal of consent according to the rights of the data subject is himself or her legitimate agent.

Downloading the power of attorney in attached Form 11

- In accordance with Articles 35 (4) and 37 (2) of the Personal Information Protection Act, the right of the data subject may be restricted in the following cases.
 - Where there are special provisions in the law or it is inevitable to comply with statutory obligations
 - Where there is a risk of harming the life or body of another person or unreasonably infringing on the property and other interests of another person
 - Where it is difficult to perform a contract, such as a failure to provide a service contracted with the data subject if personal information is not processed, and the data subject does not clearly state his/her intention to terminate the contract
- If the personal information is specified as a collection target in other laws, the deletion of the personal information cannot be requested.
- The data subject may exercise the rights in the following departments. KB Kookmin Bank will reply within 10 days from the date of requesting the exercise of rights from the data subject.
 - ▶ Department for receiving and processing requests for exercise of personal information rights

Department name	Information Protection Department (P)
Address	13 Capitol-daero, Yeongdeungpo-gu, Seoul (Yeouido-dong, Kookmin Bank Yeouido Computer Center)
Contact information	02-2073-6745 (e-mail: kbq884200@kbfq.com)

Article 10 (Matters concerning measures to ensure the safety of personal information)

- According to Article 29 of the Personal Information Protection Act, KB Kookmin Bank takes the following administrative, technical, and physical measures necessary to ensure safety.

Classification	Measures
Establishment, implementation and inspection of internal management plans	In accordance with Article 4 (Establishment, Implementation, and Inspection of Internal Management Plans), we establish and implement an internal management plan for personal information protection and check the implementation status every year.
Operation of a dedicated organization	We operate a department dedicated to information protection and personal information protection with expertise.
Minimize personal information processing authority and train employees regularly	We are implementing measures to manage personal information by designating employees who handle personal information and minimizing them only to those in charge.
Managing Access to Personal Information Processing Systems	We take necessary measures to control access to personal information by granting, changing, and canceling access to the personal information processing system.
Operation of the Access Control System	It uses an intrusion prevention system to control unauthorized access from the outside.

encryption of personal information	Important data such as customer passwords are encrypted, stored, and managed, and separate security functions are used, such as encrypting data or using file lock functions during transmission.
Storage and inspection of access records	We create and store access records for those who have accessed the personal information processing system and periodically check the records.
Prevention of malware, etc	We install and operate vaccine programs that can prevent and treat malicious programs, and we manage them to maintain the latest status.
physical safety measures	The data subject's information should be stored in a safe place where unauthorized persons cannot access it, and access control procedures are established and operated for the place.
Safety Measures for Disaster and Disaster Preparedness	In the event of disasters such as fire, flood, and power failure, we prepare countermeasures to protect the personal information processing system and regularly inspect them.
Safety measures when printing and copying	When outputting personal information, output items are minimized according to the purpose, and controls on output and copies are applied to prevent personal information leakage.
destruction of personal information	Personal information that has passed the retention period or the purpose of processing has been achieved is destroyed in a way that cannot be recovered without delay.

Article 11 (Matters concerning the installation, operation, and rejection of automatic personal information collection devices)

- KB Kookmin Bank uses "cookie," which stores usage information and calls it from time to time, to provide individual customized services to information subjects.
- Cookies are a small amount of information sent by the server (http) used to operate a website to the user's computer browser, stored on the data subject's computer or mobile, and automatically transmitted from the data subject's browser to the server when accessing the website.
 1. Purpose of use of cookies: With customers accessing the website, we use 'cookies' to provide user authentication, customer-specific services, and improve usability.
 2. Installation, operation, and rejection of cookies: The data subject can set settings such as allowing cookies, blocking, and so on through web browser option settings. However, refusing to save cookies may cause difficulties in using customized services.

Classification	Browser	Permission/blocking method
PC Web	Chrome	Select ':' display at the top right of the Web browser > New Secret Window (short key: Ctrl+Shift+N)
	Edge	Web browser top right'...' Select Display > New InPrivate Window (short key: Ctrl+Shift+N)
Mobile	Chrome	Select Show ':' in the top right corner of your mobile browser > New Secret tab
	Safari	Mobile Device Settings > Safari > Advanced > Block All Cookies
	Samsung	Select the 'Tap' icon below the mobile browser > Turn on the secret mode >

Article 12 (Matters concerning the collection, use, provision, and rejection of behavioral information)

- KB Kookmin Bank collects and uses behavioral information in the form of identifying individuals (Google Analytics, KB DMP, AirBridge SDK) and non-identifying individuals (Google Analytics, KB DMP) to provide customized services and benefits optimized for users and online customized advertisements. Behavioral information refers to online user activity information that can identify and analyze users' interests, interests, preferences, and tendencies, such as website visit history, app use history, purchase and search history.
- KB Kookmin Bank collects only the minimum amount of behavioral information needed for optimized customized services and benefits, online customized advertising, and does not collect sensitive behavioral information that could clearly violate individual rights interests or privacy, such as thoughts, beliefs, family and relatives, educational background, medical history, and other social activities.
- KB Kookmin Bank obtains consent from legal representatives in advance if it wants to provide customized advertisements to children who know they are under the age of 14, and does not collect child behavior information for customized advertisements and does not provide customized advertisements to children.

Classification	Contents
Items in the behavior information you collect	History of page visits within web/app services, visitor profiles, ad identifiers
Method of collecting behavioral information	The weblog analysis tool Google Analytics, KB DMP (Data Management Platform), the bank's self-developed SDK*, and the air bridge SDK are installed in the current web and app to collect information on the behavior of customers using the non-face-to-face platform * Legal basis: Article 15 (1) 1 of the Personal Information Protection Act ("Consent")
Purpose of collecting behavioral information	User analysis such as product and service development and statistics, customer analysis, and customized advertisement based on user behavior information is provided
Behavioral information retention/use period and subsequent information processing method	It is retained and used as follows, and behavioral information is deleted without delay at the end of the period of use <ul style="list-style-type: none"> - Google Analytics: 26 months from the date of collection - KB DMP: 3 years from the date of collection - SDK for self-development: 3 years from the date of collection - Airbridge SDK: 1 year from the date of collection

1. How to exercise user control (right to refuse consent)

- Customized advertisements can be blocked and allowed collectively by changing cookie settings in web browsers. However, changes to cookie settings may restrict the use of some services, such as automatic login to the website.

► Block/allow customized ads through web browsers

Read more ►

Classification	How to delete cookies	How to Block 3rd Party Cookies	How to block the save of cookies
Chromium (Chrome)	<ul style="list-style-type: none"> - In Chrome, click the ':' mark in the upper right corner, and then click the 「Settings」 - Click 「Personal Information Protection and Security」 to the left of the settings page, and click 「Delete Internet Usage History」 to select whether to delete Internet usage history. 	<ul style="list-style-type: none"> - In Chrome, click the ':' mark in the upper right corner, and then click the 「Settings」 - Click 「Personal Information Protection and Security」 to the left of the settings page and click 「Third Party Cookie」 to select whether to block third party cookies. 	<ul style="list-style-type: none"> - In addition, click the ':' mark in the upper right corner of Chrome, and then click the 「New Secret Window」 In this case, it enters secret mode and does not store visit history, cookies and site data, and information entered in the form on the device.
Edge (Edge)	<ul style="list-style-type: none"> - Edge to top right'...' Click Show, then click 「Settings」. - Click 「Cookie and Site Permissions」 to the left of the settings page, and click 「Manage and Delete Cookie and Site Data」 to select whether to remove all cookies and site data. 	<ul style="list-style-type: none"> - Edge to top right'...' Click Show, then click 「Settings」. - Click 「Personal Information, Search, and Services」 on the left side of the settings page and select whether 「Tracking Prevention and its level in the 「Tracking Prevention」 section (balance or strict). - Alternatively, click 「Cookie and Site Permissions」 on the left side of the settings page, and click 「Manage and Delete Cookie and Site Data」 to select 'Block 3rd Party Cookies'. 	<ul style="list-style-type: none"> - Edge to top right'...' Click Show, then click Show New InPrivate Window. In this case, the device does not store the visit history, cookies and site data, and information entered in the form as it enters secret mode.

- The information subject can block and allow customized advertisements in the app by changing the settings of the mobile terminal.

► Block/allow advertisement identifiers on mobile devices

Read more ►

Classification	Blocking/Allowing Method
Android	① Setting → ② Security and Personal Information Protection → ③ Privacy → ④Other Personal Information Settings → ⑤ Advertising → ⑥ Advertising ID Reset or Delete Advertising ID
iPhone	① Settings → ② Privacy and Security → ③Tracking → ④ App tracking is permitted

※ Depending on the mobile OS version, menus and methods may vary slightly.

2. User Damage Relief Method

- The information subject can inquire about the behavioral information, exercise the veto power, and receive damage reports through the contact information below.

- Related Department: KB Kookmin Bank Digital Sales Department (☎ 1588-9999)

3. Matters concerning behavioral information collected by third parties

- KB Kookmin Bank uses tags including cookies and SDKs provided by other companies for effective service use, advertising and marketing when users visit or use websites and apps. The behavioral information collected by third parties from KB Kookmin Bank's web and app is as follows.

Name of collection tool	a collecting business operator	Collect tool type	Behavioral information items being collected	the purpose of collecting
Google Analytics	Google	cookies for analysis, targeting cookies	Page visit records, visitor profiles, and advertisement identifiers in web/app services	- User analysis such as product and service development and statistics, customer analysis, etc - Providing customized advertisements based on user behavior information
KB DMP	KB Financial Group Co., Ltd	SDK for Analysis		
Airbridge SDK	AB180	Analysis and Targeting SDK		

- The information subject can set the behavioral information collected by a third party by changing the cookie setting of the browser, etc.

▶ Allow/block behavioral information collected by third parties in web browsers

[Read more ▶](#)

Classification	How to Block 3rd Party Cookies	How to block the save of cookies
Chromium (Chrome)	- In Chrome, click the ':' mark in the upper right corner, and then click the 「Settings」 - Click 「Personal Information Protection and Security」 to the left of the settings page and click 「Third Party Cookie」 to select whether to block third party cookies.	- In addition, click the ':' mark in the upper right corner of Chrome, and then click the 「New Secret Window」 In this case, it enters secret mode and does not store visit history, cookies and site data, and information entered in the form on the device.
Edge (Edge)	- Edge to top right'...' Click Show, then click 「Settings」. - Click 「Personal Information, Search, and Services」 on the left side of the settings page and select whether 「Tracking Prevention and its level in the 「Tracking Prevention」 section (balance or strict). - Alternatively, click 「Cookie and Site Permissions」 on the left side of the settings page, and click 「Manage and Delete Cookie and Site Data」 to select 'Block 3rd Party Cookies'.	- Edge to top right'...' Click Show, then click Show New InPrivate Window. In this case, in secret mode It is switched and the information entered in the visit history, cookies and site data, and forms is not stored on the device.

▶ Allow/block behavioral information collected by third parties in mobile browsers

[Read more ▶](#)

Classification	How to Block 3rd Party Cookies	How to block the save of cookies
Chromium (Chrome)	<ul style="list-style-type: none"> - Open the Chrome app on your device, click the ':' mark at the top right, and then click the 'Settings' mark. - Click Third-Party Cookies in 'Site Settings' and select 'Block Third-Party Cookies.' - If you want to allow a particular site, click Add Site Exception at the bottom of Third Party Cookies and enter your site address. 	<ul style="list-style-type: none"> - In Chrome, click the ':' mark in the upper right corner, and then click the 'New Secret Window'. <p>In this case, the device does not store the visit history, cookies and site data, and information entered in the form as it enters secret mode.</p>
a safari (Safari)	<ul style="list-style-type: none"> - On the device, open Settings and click Safari among the installed app items. - Click Advanced and select Block All Cookies. 	
Samsung Internet	<ul style="list-style-type: none"> - On your device, open the Samsung Internet app, click Show '≡' at the bottom, and then click Show 'Personal Information'. - On the 'Personal Information Protection Status' screen, click 'Smart Tracking Prevention' and select 'Always' from the selection. 	<ul style="list-style-type: none"> - Select the 'Tap' mark at the bottom of the Samsung Internet app, click 'Turn on the secret mode' and press the 'Start button'. In this case, it enters secret mode and does not store visit history, cookies and site data, and information entered in the form on the device.

Article 13 (Criteria for judgment when additional use and provision continue to occur)

- KB Kookmin Bank may additionally use and provide personal information without the consent of the data subject in consideration of the matters under Article 14-2 of the Enforcement Decree of the Personal Information Protection Act in accordance with Article 15 (3) and Article 17 (4) of the Personal Information Protection Act.
- Accordingly, KB Kookmin Bank considers the following matters to make additional use and provision without the consent of the data subject.
 - Whether the purpose of additional use and provision of personal information is related to the original purpose of collection
 - Is there any predictability of further use or provision of personal information in light of the circumstances or processing practices in which personal information has been collected
 - Whether the additional use and provision of personal information unreasonably infringes on the interests of the data subject
 - Whether measures necessary for securing safety, such as processing pseudonyms or encryption, have been taken

Article 14 (Matters concerning the processing of pseudonym information)

- According to Article 28-2 of the Personal Information Protection Act, KB Kookmin Bank uses the collected personal information under a pseudonym so that a specific individual cannot be identified for statistics (including commercial purposes), scientific research (including industrial research), and public interest record storage.
- Matters concerning the status of use, third-party provision, and consignment regarding the processing of pseudonym information can be found in the 'Pseudonym Information Processing Status'.

Shortcut pseudonymous information processing status

- Matters concerning measures to ensure the safety of pseudonym information

Classification	Contents
administrative measures	Establishment and implementation of an internal management plan for pseudonym information, regular employee training, etc
technical measures	Separate storage of pseudonym information and additional information, destruction of additional information when unnecessary, installation of a separate access control system for pseudonymous information and additional information, and other related protective measures, storage and inspection of pseudonymous information processing records and access records, installation of security programs, etc
physical measures	Control of access to computer rooms, data storage rooms, etc. where pseudonym information is stored, etc

Article 15 (Matters concerning personal location information processing policy, etc.)

Classification	Contents
Purpose of processing and retention period	Use and provide personal location information within the scope of the purpose set by KB Kookmin Bank's 'Location-based Service Terms and Conditions'. In order to handle civil complaints with users, data on the consent to use personal location information will be kept for five years and personal location information will not be collected.
Grounds for possession and retention period of data confirming the fact of collection, use, and provision	In accordance with Article 16 (2) of the Act on the Protection and Use of Location Information, data confirming the use and provision of personal location information shall be automatically recorded and preserved, and the data shall be kept for one year.
Procedures and methods of destruction	If the purpose of processing personal location information is achieved or the retention period has elapsed, it is destroyed without delay in a way that cannot be restored or reproduced
Matters concerning the provision of third parties	KB Kookmin Bank does not use or provide data confirming the use and provision of location information to third parties beyond the scope specified or notified in the terms and conditions of use of location-based services, except in the following cases. <ol style="list-style-type: none"> 1. With the consent of the user 2. Where it is necessary to collect, use, and verify the fact of provision of location information for the settlement of fees in accordance with the provision of location-based services 3. When a specific individual is processed and provided in an unrecognizable form for statistical preparation, academic research, or market research 4. Other cases prescribed by relevant statutes, such as the Act on the Protection, Use, etc. of Location Information
Matters concerning	When KB Kookmin Bank provides personal location information to a third party designated by the user, it immediately notifies the user of the recipient, the date and

notification	<p>time of the provision and the purpose of the provision with a communication terminal that collects personal location information. However, in the following cases, notification will be made through the communication terminal device or e-mail designated by the user in advance.</p> <ol style="list-style-type: none"> 1. Where the relevant communication terminal device that has collected personal location information does not have the function of receiving text, voice, or video 2. Where the user requests in advance to notify the user of the communication terminal device or e-mail other than the corresponding communication terminal device in which personal location information has been collected
Matters concerning the rights and obligations of the person responsible for protection and the method of exercising them	<ul style="list-style-type: none"> · KB Kookmin Bank considers that if a person who falls under Article 26 (2) of the Act on the Protection and Use of Location Information of the following cases (hereinafter referred to as "Guarantee") agrees to use or provide personal location information for the protection of life or body of children under the age of 8, etc., he/she shall have his/her consent. <ol style="list-style-type: none"> 1. a child under eight years of age 2. adult guardian 3. A person with a mental disability under Article 2 (2) 2 of the Welfare of Persons with Disabilities Act and a person with a severe disability under Article 2 (2) 2 of the Employment Promotion and Vocational Rehabilitation Act for Persons with Disabilities (only those who have registered for persons with disabilities under Article 32 of the Welfare of Persons with Disabilities Act) · A person under the age of 8 who intends to consent to the use or provision of personal location information for the protection of the life or body of children under the age of 8 shall submit a written consent form to the bank with a document proving that he/she is a person under the protection obligation, and the person under the protection obligation shall have all the rights of users under the location-based service terms and conditions if he/she agrees to use or provide personal location information of children under the age of 8.
Director of Location Information Management, etc	<p>We have designated and operated a location information management manager to manage and protect personal location information and handle user complaints and requests smoothly, and the location information management manager is as follows.</p> <ul style="list-style-type: none"> · Director of Location Information Management: Sohn Cheol-won, Manager of Star Banking Sales Department (P) · Phone number: 02)2073-3730 · Email address: cheolwon.son@kbf.com

Article 16 (Matters concerning the processing of biometric information)

Classification	KB Bio Certification Service	Face verification service
Purpose of collection and use	We collect and use biometric information to identify, authenticate, replace transaction means, register, maintain, use,	We collect and use biometric information to use identification services, investigate electronic financial accidents, resolve disputes, and handle civil complaints by comparing customers' ID photos and

	and manage bio-information, investigate related accidents, resolve disputes, and handle civil complaints.	face photographs.
items of collection and use	Intestinal vein source information and characteristic information	Original information and feature information of face photographs
Period of retention and use	The original intestinal vein information will be destroyed immediately after the characteristic information is generated, and the intestinal vein characteristic information will be retained and used until the termination of the KB Bio Certification Service.	The original information and characteristic information of the face photo will be destroyed without delay after confirming your identity.
Matters concerning the provision of third parties	-	-
Matters concerning consignment	For distributed management of biometric information, the Korea Financial Telecommunications & Clearings Institute will provide ½ values of intestinal vein characteristics and intestinal vein characteristics when registering for the first time for the KB BioCertification Service, and the Korea Financial Telecommunications & Clearings Institute will hold and use them until the KB BioCertification Service is terminated.	KB Kookmin Bank provides the original face photo information to the Korea Financial Telecommunications & Clearings Institute for the use of Face Check, and the Korea Financial Telecommunications & Clearings Institute extracts feature points from the original face photo information, checks whether they are the same person, and destroys them without delay.
Procedures and methods of destruction	KB Kookmin Bank will destroy biometric information without delay in a way that cannot be restored and reproduced if the purpose of processing it is achieved or the period of retention and use has elapsed.	
How users exercise control	KB Bio Certification Service can be applied for and used by persons aged 19 or older, and transactions by agents are not possible. Accordingly, the person who is the data subject can visit a nearby branch and re-register biometric information or delete	"Face Check" deletes biometric information (original information of face photographs) without delay after checking whether they are identified, so there is no separate way to exercise control.

	biometric information by applying for cancellation of the KB BioCertification Service.	
Matters concerning safety measures	KB Kookmin Bank is taking administrative, technical, and physical measures necessary to secure safety in accordance with Article 29 of the Personal Information Protection Act, such as encrypting biometric information and storing it distributed with the Financial Telecommunications & Clearings Institute.	
Complaint handling department and contact information	Channel Operation Unit (P) / Phone Number: 02) 2073-5014	Star Banking Sales Department (P) / Phone number: 02) 2073-0984

* KB BioCertification Service: A service that allows the withdrawal of ATMs and STMs and some reporting duties without bringing a card or bankbook through identification using intestinal vein

* Original information: Long vein image taken with a bio-certified sensor infrared camera

* Feature Information: Information generated by extracting feature points from original information through certain technical means

** Face verification service: A service that checks whether a person is alive or alive when checking a non-face-to-face real name, and compares the ID photo with the trader's facial feature points to confirm whether he/she is identified

** Original information: Face image taken with anti-counterfeiting camera provided by LiveNice Check Solution

** Feature information: Face photo information to detect blood flow, texture, etc. of the face or to check whether the body is alive through movement

Article 17 (Matters concerning notification of personal information collection sources, etc.)

- According to Article 20 of the Personal Information Protection Act, KB Kookmin Bank informs the data subject that it has the right to request or withdraw consent to the collection source, processing purpose, and personal information processing within three months from the date of receiving the personal information.
- If there is a request from the data subject, we inform the data subject that they have the right to request the source of collection, processing purpose, and suspension of processing personal information within three days or withdraw their consent, unless there are the following reasons. If a request is rejected, the data subject will be informed of the grounds and reasons for the rejection within three days unless there is a justifiable reason.
 - Where personal information subject to notification is included in a personal information file recording matters concerning national safety, diplomatic secrets, and material interests of the State, an investigation of crimes, a personal information file recording matters concerning security observation and immigration control, an investigation of offenses, or a personal information file classified as confidential under other statutes
 - Where there is a risk of harming the life or body of another person due to the notification or unreasonably infringing on the property and other interests of another person

Article 18 (Matters concerning the name of the person in charge of personal information protection

or the department in charge of personal information affairs and the department handling grievances)

- KB Kookmin Bank is in charge of handling personal information and designates a personal information protection officer for handling complaints and damage relief by data subjects related to personal information processing.
- According to Article 31 (1) of the Personal Information Protection Act, KB Kookmin Bank's personal information protection manager is as follows. The information subject may contact the personal information protection officer, the department in charge, and the department in charge of handling grievances for all personal information-related inquiries, complaint handling, and damage relief that occurred while using KB Kookmin Bank's products and services. KB Kookmin Bank will respond and process the information subject's inquiries without delay.

Classification	Department in charge of personal information protection	a person in charge of personal information protection	department in charge of handling grievances
in charge	Information Protection Department (P)	Lee Jae-yong, managing director	Consumer Support Department
Phone number	02) 2073-6745 (e-mail: kb884200@kbfq.com)		080-000-7900

Article 19 (Rescue Method for Infringement of Rights and Interests of Data Subjects)

- In order to receive relief due to personal information infringement, the data subject may apply for dispute resolution or counseling to the Personal Information Dispute Mediation Committee and the Personal Information Infringement Reporting Center of the Korea Internet & Security Agency. In addition, please contact the following institutions for reporting and consultation on other personal information infringement.

Classification	Contact information	Home page address
Personal Information Dispute Mediation Committee	(without national number) 1833-6972	www.kopico.go.kr
Personal Information Infringement Reporting Center	118 (without a country number)	privacy.kisa.or.kr
National Police Agency	182 (without national number)	ecrm.police.go.kr

- KB Kookmin Bank guarantees the data subject's right to self-determination of personal information and strives to provide counseling and damage relief due to personal information infringement, and if you need to report or consult, please contact the department in charge below.

▶ Customer consultation and reporting on personal information protection




- Name of Department: **Information Protection Department (P)**
- Contact: 02) 2073-6745 (e-mail: kb884200@kbfq.com)

Article 20 (Additional Personal Information Protection Efforts)

- KB Kookmin Bank does its best to manage the personal information of the data subject safely, and is making

additional personal information protection efforts in addition to the safety measures required by the Personal Information Protection Act.

- KB Kookmin Bank is obtaining domestic and international personal information protection certification as follows.

ISMS-P	GLOBAL CBPR	ISO 27701
		
<p>Information Protection and Personal Information Protection Management System / Domestic Certification [Scope of Certification] Internet banking service operation (Web, mobile) [Expiration Date] 2022.9.22~2025.9.21</p>	<p>cross-border privacy rules/international certification [Scope of certification] Personal information processed through 38 services, including KB Kookmin Bank's Internet banking services (web, mobile) [Expiration Date] 2024.9.2~2025.9.1</p>	<p>International Standard Personal Information Protection Management System / International Certification [Scope of certification] Personal Information Protection Management System for IT Service Delivery (including planning, operation, development and maintenance) [Expiration Date] 2024.10.31~ 2027.10.30</p>

- KB Kookmin Bank is not subject to personal information impact assessment obligations, but it is operating the system safely by conducting personal information impact assessments in the product and service planning, analysis, and design stages to minimize potential risks from personal information processing.

Evaluation target system	Evaluation Period
Real name verification account service (Bithumb)	2023. 11. 29. ~ 2024. 03. 25.
LIV TALK AND LIV TALK PARTNERS SERVICE	2025. 01. 02. ~ 2025. 02. 28.

- KB Kookmin Bank strives to secure personal information processing and spread the privacy culture through various personal information protection activities such as compliance theme inspection, information security inspection, and promotion image posting.

Article 21 (Matters concerning changes in personal information processing policy)

- If KB Kookmin Bank changes its personal information processing policy, it will continue to disclose the timing of the change and the changes, and the changes will be disclosed by comparing before and after the change so

that customers can easily check them.

- This personal information processing policy will take effect on July 17, 2025.
- You can check the previous privacy policy below.