**Notice of Exercise of Interest Lowering Right**

This is guide how to exercise borrower’s right to lower interest rate.

1. object to exercise행사대상

□ **borrower who is acknowledged his/her creditworthiness’ change comparing to then loan contract.**

2. condition to exercise

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| **Classification** | **Condition to exercise** |
| Individual loan | ◦ employment change of borrower  \* example> employment from unemployment, movement from small/medium company to big company/government organization  ◦ promotion of borrower in the same company  ◦ upgrade of credit ratings of borrower  ◦ borrower was selected as premium client  ◦ increase of annual salary or asset  ◦ borrower is qualified as professional expert and employed  \* example> lawyer, CPA, licensed tax accountant, patent attorney, medical doctor |
| Corporate loan | ◦ financial status was improved.  ◦ credit ratings of corporate bond was upgraded  ◦ borrower acquired a patent to show core competence for business  ◦ borrower provided additional collateral |

3. procedure to file

□ to submit request form and evidence document\* to prove condition to exercise \* example> certificate of employment, withholding tax receipt, license and other document to prove creditworthiness change