**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