



Korea 101: Credit Cards

(1) Types of credit cards

Description	Credit card	Check card	Debit card	Prepaid card
Franchisees	Credit card franchisees	Credit card franchisees	Credit card franchisees	Credit card franchisees
Limit	Credit limit	Account balance	Account balance	Account balance
Bill payment	On a prearranged monthly payment day	Immediately upon purchase	Immediately upon purchase	Immediately upon purchase
Monthly installment	Possible	Impossible	Impossible	Impossible
Cash service	Possible	Impossible	Impossible	Impossible
Characteristics	<ul style="list-style-type: none"> - Applicants must meet conditions on sojourn status, job, property, financial transaction records, etc. - Check various additional services - Annual subscription fee 	<ul style="list-style-type: none"> - Check card popular in Korea due to plenty of franchisees - A check card can be issued when a bank account is opened. 	<ul style="list-style-type: none"> - Safe because approval is issued only after the password is entered - Few franchisees in Korea 	<ul style="list-style-type: none"> - Charge as needed - Prepaid cards include T-money and phone card.

※ Source: Financial Supervisory Service (Financial guidebook)

(2) Credit card companies' customer centers



Card Company	Customer Center Phone Numbers	
	Counseling Service	Reporting Lost Cards
Lotte Card	82-1588-8100/ (English) 82-1899-8100	82-1588-8300
BC Card	82-1588-4000	82-1588-4515
Samsung Card	82-1588-8700/ (English) 1688-8751	82-1588-8900
Shinhan Card	82-1544-7000/ (English) 82-1544-7333	82-1544-7200
Citi Card		-82-1566-1000
NH Nonghyup Card		82-1644-4000
Woori Card		82-1588-9955/(English) 82-2-2169-5900
KB Kookmin Card		82-1588-1688/(English/Chinese) 82-1644-9993
Hana Card		82-1800-1111/(English) 82-1544-3500
Hyundai Card	82-1577-6000	82-1577-6200

If you have further questions please contact



+82-1600-7119

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