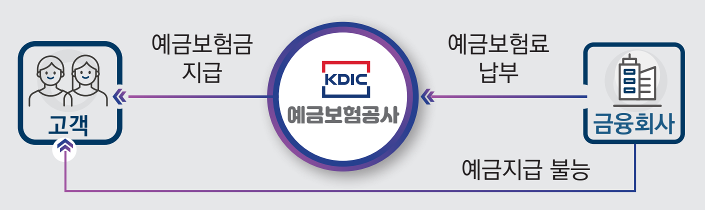
예금자보호제도란?



- 금융회사가 영업정지나 파산 등으로 고객의 예금을 지급하지 못하게 될 경우, 예금보험공사가 예금을 대신 지급함으로써 예금자를 보호하는 제도입니다.

☑ 예금자보호안내문을 확인하셨나요?

☑ 예금보험관계에 대한 설명을 들으셨나요?

예금보험관계 표시·설명·확인제도

- 예금보험관계 표시·설명·확인제도는 예금자보호법에 따라 부보금융회사가 판매하는 금융상품에 대하여 예금자보호여부 및 보호한도 등을 홍보물 등에 표시하고, 금융거래계약 체결 시 설명하고 확인받도록 함으로써, 불완전판매를 방지하고 금융소비자의 피해를 예방하기 위한 제도입니다.

보호금융상품을 한눈에 확인하세요!

- 보호금융상품에는 예금자보호여부를 한눈에 알 수 있는 로고가 부착되어 있습니다.

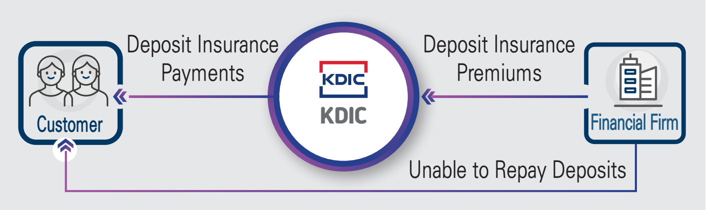
예금보험공사
보호금융상품
1인당 최고 1억원

보호대상 금융상품 검색

- 공사 홈페이지에서 보호대상 금융상품을 간편하게 검색하실 수 있습니다!
http://www.kdic.or.kr
(홈페이지 - 제도·정책 - 보호대상 - 금융상품 - 보호대상 금융상품 검색)

▲ QR코드로 보호대상 금융상품을 검색해보세요.

What Is Deposit Insurance?



- If a financial firm cannot repay its depositors due to business suspension, bankruptcy, or other issues, KDIC, as the deposit insurer, reimburses depositors and protects them from losses.

☑ Have you read the Deposit Insurance Notice?

☑ Were you told about the availability and details of deposit insurance coverage?

KDIC Signage Display, Coverage Explanation and Confirmation Scheme

- The Depositor Protection Act requires KDIC-insured financial institutions to disclose whether their products are covered by deposit insurance and, if so, the coverage limit in their promotional materials and other customer information. Furthermore, they must explain these protections to customers and get confirmation before any agreement is signed. This scheme is designed to prevent mis-selling and protect consumers.

KDIC-insured Financial Products at a Glance

- The KDIC logo on a financial product is a visual reminder that it is protected by deposit insurance.

예금보험공사
보호금융상품
1인당 최고 1억원

Search for KDIC-insured Financial Products

- Check out KDIC's website at http://www.kdic.or.kr (Website - Policies · Rules Coverage - Financial Products - Search for KDIC - insured Financial Products) to search for KDIC-insured financial products.

▲ Scan the QR code to see which products are KDIC-insured.

나의 예금보호금액이 얼마인지 직접 계산해 보세요!

예금보험공사는 금융회사, 금융상품, 거래금액 등을 본인이 직접 입력함으로써 예금보호 여부 및 보호금액 등을 모의계산해 볼 수 있도록 "예금보호금액 모의계산기"를 홈페이지(www.kdic.or.kr)에서 운영하고 있습니다.

생활금융아카데미에 접속해 보세요!

예금보험공사는 재무관리 방법, 예금보험제도, 금융지원제 등 실생활에 꼭 필요한 금융정보를 담은 교육프로그램을 제공하고 있습니다.(e-교육 교재 제공, 방문교육 신청 가능)

자세한 내용은 "생활금융아카데미" 홈페이지(kdic.or.kr/edu)를 참고하시기 바라며, 추가적으로 궁금하신 내용은 상담전화(02-2259-8956)로 문의하여 주십시오.

예금보험공사에 물어보세요!

예금보험제도에 추가로 궁금하신 내용이 있으신 경우, 예금보험공사 상담전화(1588-0037)로 문의하여 주시기 바랍니다.

※ 전화 상담은 한국어만 가능합니다.

청계천로 Cheonggyecheon-ro 30

예금보험공사
04521 서울특별시 중구 청계천로 30

Want To See How Much of Your Money Is Protected?

Try our online calculator! Visit the KDIC website (www.kdic.or.kr) and enter a few details like your institution's name, products, and account balances to get an instant, mock calculation of what's covered and for how much.

Visit the KDIC Financial Academy!

KDIC offers educational programs on essential, everyday financial literacy. These programs cover a range of topics, including personal finances, deposit insurance, and how to get help from financial aid programs. You can even access free e-learning materials online or request a visit for an on-site training session.

For more details, please visit the KDIC Financial Academy website at kdic.or.kr/edu. Should you have any further questions, please contact us at 02-2259-8956.

Ask KDIC!

For more information about deposit insurance, please call KDIC at 1588-0037.

※ Phone consultations are available only in Korean.

청계천로 Cheonggyecheon-ro 30

Korea Deposit Insurance Corporation (KDIC)
4521 30, Cheonggyecheon-ro, Jung-gu, Seoul, Republic of Korea

국내 거주자용 참고자료

더 큰 안심이 열립니다

원금과 이자를 합하여
금융회사별 **1인당 1억원**까지 보호

보호대상 금융상품 여부를 설명 듣고 확인하세요!

KDIC 예금보험공사
Korea Deposit Insurance Corporation

For persons residing in the Republic of Korea

A New Era of Greater Confidence Begins

Protection of up to **KRW 100 million per person** per institution including principal and interest

Before you buy, ask for an explanation and confirm your product is covered!

KDIC 예금보험공사
Korea Deposit Insurance Corporation

예금보호한도

- 원금과 소정의 이자를 합하여 금융회사별 1인당 1억원까지 보호합니다.
- 소정의 이자란 약정이자와 예금보험공사가 정하는 이자* 중 적은 금액을 말합니다.
  * 부보금융회사의 1년만기 정기예금 또는 이에 준하는 금융상품의 평균이자율을 고려하여 결정
- 보험계약은 보험계약자 1인당 해약환급금(또는 만기 시 보험금)에 기타지급금을 합한 금액을 1억원까지 보호합니다.
- 보험계약의 사고보험금은 1억원까지 별도 보호합니다.
- 확정기여형퇴직연금제도(DC), 개인형퇴직연금제도(IRP) 및 중소기업퇴직연금기금 편입 금융상품 중 예금보호 대상으로 운용되는 금융상품은 합산하여 1억원까지 별도 보호합니다.
- 연금저축(신탁·보험)은 1억원까지 별도 보호합니다.

보호대상 금융회사

- 보호대상 금융회사는 은행, 보험회사, 투자매매업자·투자중개업자, 저축은행입니다.
- 외국은행 국내지점과 농협은행·수협은행도 보호대상 금융회사입니다.
- 농·수협 지역조합, 신용협동조합, 새마을금고, 우체국은 개별 법령에 근거하여 자체 기금 등으로 보호되고 있습니다.
- P2P사, 가상자산사업자, 선불업자 및 유사수신업자 등은 보호대상 금융회사가 아닙니다.

Deposit Insurance Coverage Limit

- Your deposits are protected up to KRW 100 million per person per institution, including principal and designated interest.
- The term "designated interest" means the interest calculated by applying the lesser of the contractual interest rate or the rate determined by KDIC.*
  * Determinations are made in consideration of the average interest rate on one-year term deposits or equivalent financial instruments offered by KDIC-insured financial institutions.
- Insurance policies are protected up to KRW 100 million per policyholder for the sum of cash surrender value (or maturity benefit) and other policy proceeds.
- Insurance claim proceeds are separately protected up to KRW 100 million.
- Separate coverages of up to KRW 100 million are also available for the sum of funds invested in KDIC-insured financial products in your defined-contribution (DC) retirement pension, individual retirement pension (IRP), or Retirement Pension Fund for SME account.
- Retirement savings accounts (trusts and insurance) also receive separate coverage of up to KRW 100 million.

KDIC-insured Financial Institutions

- KDIC insures banks, insurance companies, investment brokers and dealers, and savings banks.
- Domestic branches of foreign banks, Nonghyup Bank, and Suhyup Bank are also member banks of KDIC.
- However, deposits at local branches of the National Agricultural Cooperative Federation, National Federation of Fisheries Cooperatives, Saemaul Credit Cooperatives, and the Post Office are protected by their own funds under their respective governing laws.
- Companies providing peer-to-peer (P2P) payment services, virtual asset service providers, prepaid card issuers and other unauthorized deposit-taking entities are not eligible for KDIC coverage.

보호금융상품 & 비보호 금융상품

구분	보호금융상품	비보호금융상품
은행	· 보통예금, 기업자유예금, 별단예금, 당좌예금 등 요구불예금 · 정기예금, 저축예금, 주택청약예금, 표지어음 등 저축성예금 · 정기적금, 주택청약부금, 상호부금 등 적립식예금 · 외화예금 · 예금보호대상 금융상품으로 운용되는 확정기여형퇴직연금제도 및 개인형퇴직연금제도의 적립금 · 중소기업퇴직연금기금에 편입된 금융상품 중 예금보호대상으로 운용되는 금융상품 · 개인종합자산관리계좌(ISA)에 편입된 금융상품 중 예금보호 대상으로 운용되는 금융상품 · 원본이 보전되는 금전신탁 등	· 양도성예금증서(CD), 환매조건부채권(RP) · 금융투자상품(수익증권, 뮤추얼펀드, MMF 등) · 은행 발행채권 · 주택청약저축, 주택청약종합저축 등[1)] · 확정급여형 퇴직연금제도의 적립금 · 특정금전신탁 등 실적배당형 신탁 · 개발신탁
투자매매업자·투자중개업자	· 증권의 매수 등에 사용되지 않고 고객계좌에 현금으로 남아 있는 금액 · 자기신용대주담보금, 신용거래계좌설정보증금, 신용공여담보금 등의 현금 잔액 · 예금보호대상 금융상품으로 운용되는 확정기여형퇴직연금제도 및 개인형퇴직연금제도의 적립금 · 개인종합자산관리계좌(ISA)에 편입된 금융상품 중 예금보호 대상으로 운용되는 금융상품 · 원본이 보전되는 금전신탁 등 · 증권금융회사가 「자본시장과 금융투자업에 관한 법률」 제330조제1항에 따라 예탁받은 금전	· 금융투자상품(수익증권, 뮤추얼펀드, MMF 등) · 청약자예수금, 제세금예수금, 유통금융대주담보금 · 환매조건부채권(RP) · 금현물거래예탁금 등 · 확정급여형 퇴직연금제도의 적립금 · 랩어카운트, 주가지수연계증권(ELS), 주가연계파생결합사채(ELB), 주식워런트증권(ELW) · 증권사 종합자산관리계좌(CMA) · 증권사 발행채권 · 「자본시장과 금융투자업에 관한 법률」 제117조의8에 따라 증권금융회사에 예탁되어 있는 금전 · 「자본시장과 금융투자업에 관한 법률 시행령」 제137조제1항제3호의2에 따라 증권금융회사에 예탁되어 있는 금전 · 종합금융투자사업자(초대형IB) 발행어음
보험회사	· 개인이 가입한 보험계약 · 퇴직보험 · 변액보험계약 특약 · 변액보험계약 최저사망보험금·최저연금적립금·최저중도인출금·최저종신중도인출금 등 최저보증 · 예금보호대상 금융상품으로 운용되는 확정기여형퇴직연금제도 및 개인형퇴직연금제도의 적립금 · 중소기업퇴직연금기금에 편입된 금융상품 중 예금보호대상으로 운용되는 금융상품 · 개인종합자산관리계좌(ISA)에 편입된 금융상품 중 예금보호 대상으로 운용되는 금융상품 · 원본이 보전되는 금전신탁 등	· 보험계약자 및 보험료납부자가 법인인 보험계약 · 보증보험계약, 재보험계약 · 변액보험계약 주계약(최저사망보험금·최저연금적립금·최저중도인출금·최저종신중도인출금 등 최저보증 제외) 등 · 확정급여형퇴직연금제도의 적립금
종합금융회사	· 발행어음, 표지어음, 어음관리계좌(CMA) 등	· 금융투자상품(수익증권, 뮤추얼펀드, MMF 등) · 환매조건부채권(RP), 양도성예금증서(CD), 기업어음(CP), 종금사 발행채권 등
저축은행	· 보통예금, 저축예금, 정기예금, 정기적금, 신용부금, 표지어음 · 예금보호대상 금융상품으로 운용되는 확정기여형퇴직연금제도 및 개인형퇴직연금제도의 적립금[2)] · 개인종합자산관리계좌(ISA)에 편입된 금융상품 중 예금보호 대상으로 운용되는 금융상품[2)] · 상호저축은행중앙회 발행 자기앞수표 등	· 저축은행 발행채권(후순위채권 등) 등 · 확정급여형 퇴직연금제도의 적립금

주 : 1) 주택도시기금에 의해 정부가 별도로 관리(주택도시기금법 제14조 제2항)
2) 부보금융회사가 조달하여 저축은행의 예금보호대상 금융상품으로 운용되는 경우
※ 정부, 지방자치단체(국·공립학교 포함), 한국은행, 금융감독원, 예금보험공사, 부보금융회사의 예금 등은 보호대상에서 제외
※ 확정기여형, 개인형 퇴직연금제도 및 중소기업퇴직연금기금 편입 금융상품 중 예금보호대상으로 운용되는 금융상품은 합산하여 1억원까지 별도 보호하며, 사고보험금과 연금저축(신탁·보험)은 각각 1억원 한도로 별도보호

Insured and Uninsured Financial Products

Financial Sector	Insured	Uninsured
Banks	· Demand deposits (e.g. passbook deposits, corporate deposits, temporary deposits, checking deposits) · Time and savings deposits (e.g. term deposits, savings deposits, housing subscription deposits, cover bills) · Installment deposits (e.g. installment savings deposits, installment savings for housing, mutual installment deposits) · Deposits in Foreign Currency · Reserves in defined contribution(DC) retirement pension accounts or Individual Retirement Pension(IRP) accounts that are invested in KDIC-insured products · Financial products included in the SME Retirement Pension Fund and managed as KDIC-insured products · Financial products subject to deposit protection which are incorporated into individual savings accounts (ISAs) · Money trusts with principal guarantees, etc.	· Certificates of Deposits (CD), Repurchase agreements (RP) · Financial investment products (e.g. beneficiary certificates, mutual funds, money market funds (MMF)) · Bank-issued bonds · Housing subscription Deposit Account, Comprehensive housing subscription savings, etc.[1)] · Reserves in defined benefit(DB) retirement pension plans · Performance-based trusts (e.g. specific money trusts) · Development trust
Investment Traders and Brokers	· Uninvested cash held in customer accounts · Cash balances from collateral deposits for margin lending (including proprietary loans), margin account setup, and securities credit transactions · Reserves in defined contribution(DC) retirement pension accounts or Individual Retirement Pension(IRP) accounts that are invested in KDIC-insured products · Financial products included in the SME Retirement Pension Fund and managed as KDIC-insured products · Financial products subject to deposit protection which are incorporated into individual savings accounts (ISAs) · Money trusts with principal guarantees, etc. · Cash deposits with securities finance companies pursuant to Article 330(1) of the Financial Investment Services and Capital Markets Act	· Financial investment products (e.g. beneficiary certificates, mutual funds, MMF) · Subscription deposits, taxes withheld, deposits for futures and options trading, deposits for stock margin loans · Repurchase agreements (RP) · Deposits for gold transactions in kind, etc. · Reserves in defined benefit(DB) retirement pension plans · Wrap accounts, Equity Linked Securities(ELS), Equity Linked Bond(ELB) Equity Linked Warrants(ELW) · Cash Management Account (CMA) from a securities firm · Bonds issued by securities companies · Money deposited with securities finance company pursuant to Article 117-8 of the Financial Investment Services and Capital Markets Act · Money deposited with securities finance company pursuant to Article 137 (1) 3-2 of the Enforcement Decree of the Financial Investment Services and Capital Markets Act · Promissory notes issued by Comprehensive Financial Investment Business Entities (Mega-IBs)
Insurance Companies	· Individual policies · Retirement insurance · Special riders for variable insurance contracts · Guaranteed minimum benefits (death, accumulation, withdrawal, lifetime withdrawal, etc.) under variable insurance contracts · Reserves in defined contribution retirement pension accounts or Individual Retirement Pension (IRP) accounts that are invested in KDIC-insured products · Financial products included in the SME Retirement Pension Fund and managed as KDIC-insured products · Financial products subject to deposit protection which are incorporated into individual savings accounts (ISAs) · Money trusts with principal guarantees, etc.	· Insurance policies where both the policyholder and premium payers are corporate entities · Guarantee insurance contracts and re-insurance policies · Base policy of a variable insurance contract (excluding guaranteed minimum benefits such as death, accumulation, withdrawal, and lifetime withdrawal benefits), etc. · Reserves in defined benefit(DB) retirement pension plans
Merchant Banks	· Notes issued, cover bills, CMA, etc.	· Financial investment products (e.g. beneficiary certificates, mutual funds, MMF) · Repurchase agreements (RP), Certificates of Deposits (CD), Commercial Papers (CP), bonds issued by merchant banks, etc.
Mutual Savings Banks	· Passbook deposits, savings deposits, time deposits, installment savings deposits, credit installment savings, cover bills · Reserves in defined contribution(DC) retirement pension accounts or Individual Retirement Pension (IRP) accounts that are invested in KDIC-insured products[2)] · Financial products subject to deposit protection which are incorporated into individual savings accounts (ISAs)[2)] · Cashier's checks issued by the Korea Federation of Savings Banks, etc.	· Bonds issued by savings banks (e.g. subordinated bonds), etc. · Reserves in defined benefit(DB) retirement pension plans

Note 1) Separately managed by the government through the Housing and Urban Fund (Article 14(2) of the Housing and Urban Fund Act).
2) In cases where funds raised by insured financial institutions are managed as deposit-insured financial products of mutual savings banks.
※ Money raised from the government, local governments (including national, public schools), Bank of Korea, Financial Supervisory Service, KDIC or insured financial institutions is not insured.
※ Financial products managed as KDIC-insured assets under Defined Contribution (DC) pension plans, Individual Retirement Pension (IRP) accounts, and the SME Retirement Pension Fund are protected separately from other deposits, up to a combined limit of KRW 100 million. In addition, accident insurance benefits and pension savings (in the form of trusts or insurance) are each protected up to KRW 100 million separately.
※ Money raised by an overseas branch of an insured financial company, recognized by the Corporation as protected under the deposit insurance system, etc. of a country in which the overseas branch is located, shall not be included in the scope of deposits, etc.

잘못 보낸 돈 되찾기 서비스

잘못 보낸 돈 되찾기 서비스란?

잘못 보낸 돈 되찾기 서비스란? 송금인이 실수로 잘못 송금한 금전을 예금보험공사가 대신 찾아드리는 제도입니다.

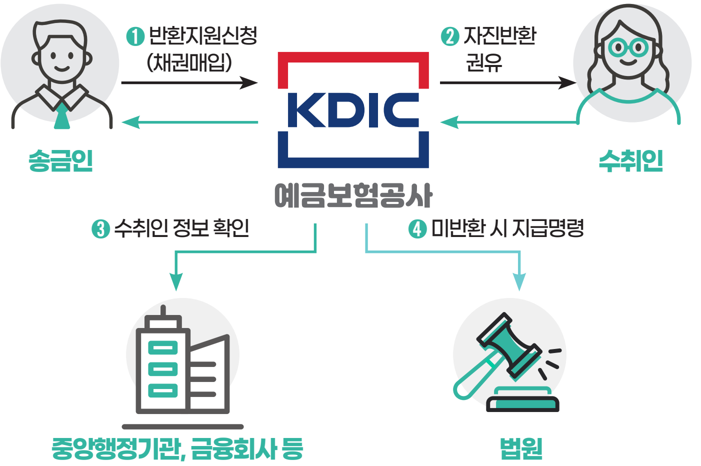
누가 신청할 수 있나요?

❶ 잘못 보낸 금액(건 당)이 5만원 이상 1억원 이하인 경우
❷ 잘못 보낸 날로부터 1년 이내인 경우
❸ 송금할 때 이용한 금융회사 등을 통해 잘못 보낸 돈 반환을 요청했으나, 돌려받지 못한 경우

※ 잘못 보낸 계좌가 사기, 보이스피싱 등 범죄 이용(의심) 계좌이거나, 압류 등 법적 제한 계좌 또는 지급정지 계좌인 경우 등은 지원불가

예금보험공사는 어떻게 도와주시나요?

예금보험공사는 실수로 돈을 잘못 보낸 사람을 대신하여 돈을 받은 사람에게 자진반환을 요청하고, 필요한 경우 법적 절차를 진행합니다.



어떻게 신청할 수 있나요?

- 온라인 신청 : fins.kdic.or.kr
- 모바일 앱 : 금융안심포털
- 방문 신청 : 예금보험공사 본사 1층 상담센터
- 1588-0037

※ 신청 관련 서류는 fins.kdic.or.kr

Recovery of Money Mistakenly Sent

How can KDIC help you when you accidentally made a wrong wire transfer?

KDIC steps in to act on your behalf to retrieve the money.

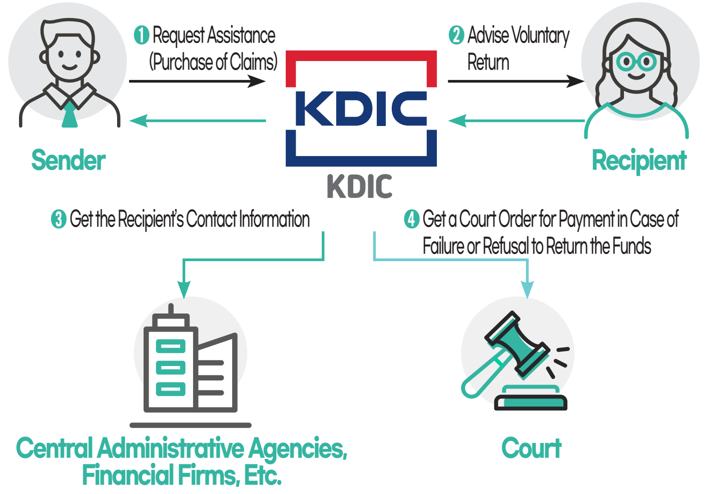
Who can ask for help?

❶ When the amount (per transfer) is between KRW 50,000 and KRW 100 million
❷ When the transfer was made a year or less ago
❸ When you have already asked the sending bank or financial firm to have the transfer reversed but to no effect

※ KDIC cannot help you if the receiving account is or is suspected of being involved in a crime such as fraud or voice phishing or if it is subject to legal restrictions due to attachment, etc. or otherwise suspended from making payments.

Then, how can KDIC help?

KDIC will contact the recipient and ask for voluntary return of the funds. KDIC will even go to legal proceedings if necessary.



How can I request help from KDIC?

- Online: fins.kdic.or.kr
- Mobile App: Financial Security Portal
- Personal Visit: Consultation Center on the 1st floor of the KDIC building
- 1588-0037

※ Please check the website (fins.kdic.or.kr) for required documents needed to complete the application form.