



Recover your credit through debt adjustment if you have defaulted loan from bankrupt financial companies in Korea!

Eligibility Requirements

Debtor or guarantor of the bankrupt savings banks in Korea who is expected to be incapable of debt repayment considering their level of assets, income, etc.

Ineligible Cases

- Value of owned asset is over the value of debt
- Has hidden or transferred assets fraudulently
- Liable for the bankruptcy of financial companies and has remaining compensation liability
- Existence of conflict between stakeholders regarding the debt

Required Documents for Application

	Required Documents
Self - Application	Debt adjustment application – form provided by KDIC
	Memorandum regarding debt adjustment – form provided by KDIC
	Identity certificate or a copy of ID card (driver's license etc.)
	Income certificate (wage statement and other documents of proof)
Additionally, if applying through representative	Asset certificate (property title, car title etc.)
	Certificate of family relations (if the representative is a family member)
	Notarized power of attorney and the representative's ID card

The required documents may vary according to local circumstances thus if you have any inquiries please contact KDIC.

Contact Information

- The US: 82-2-758-0534
- Countries other than the US: 82-2-758-0521
- Email: debtadjust@kdic.or.kr

Debt adjustment process

- Defaulted loan amount can be reduced.
- Interest of high interest rate loans can be adjusted low.
- Install payment of debt is also possible.

예금보험공사는 채무조정제도를 통하여
채무자의 경제적 자활을 지원하고 있습니다.

KDIC 예금보험공사
Korea Deposit Insurance Corporation

Korea Deposit Insurance Corporation's Debt Adjustment Program for bankrupt financial companies' debtors

채무금액은 **줄여주고** 이자율은 **낮춰주는** 채무조정제도!
예금보험공사는 예금보호대상 금융회사(은행, 보험회사, 투자매매업자·
투자중개업자, 종합금융회사, 상호저축은행 등)가 파산한 경우
채무자의 **연체대출금**에 대한 **채무조정**을 **지원***하고 있습니다.

*동 제도는 2001년부터 운영되고 있습니다.



대출금

연체금

82-2-758-0534(미국)
82-2-758-0521(기타
해외)

예금보험공사 채무조정 상담

KDIC 예금보험공사
Korea Deposit Insurance Corporation