

KEB Hana Bank offers a diverse range of credit cards tailored to various customer needs, including cashback, travel rewards, and other benefits. Below is a detailed analysis of their credit card offerings as of April 2025:

1. Credit Card Portfolio Overview

- **CLUB Premier Travel Card:** Designed for frequent travelers, offering substantial travel-related benefits.
- **1Q Card Special:** Focuses on everyday spending with cashback rewards.
- **CLUB SK Card:** Offers benefits in collaboration with SK Group affiliates.
- **EXPAT Card:** Previously available for expatriates; however, this card has been discontinued and is no longer available for new applicants. (bankmeister.com)

2. Eligibility Requirements

Specific eligibility criteria such as income thresholds, credit score requirements, and accepted employment types are not publicly disclosed for each card. Prospective applicants are encouraged to contact KEB Hana Bank directly or visit a local branch for detailed information.

3. Fees & Interest Rates

- **CLUB Premier Travel Card:**
 - *Annual Fee:* 210,000 KRW for VISA; 200,000 KRW for JCB.
 - *Foreign Transaction Fee:* 1.1% + 0.2% for VISA; 1% + 0.2% for JCB.
- **1Q Card Special:**
 - *Annual Fee:* 10,000 KRW for VISA/MasterCard; 8,000 KRW for local network.

- *Foreign Transaction Fee*: 1.1% + 0.2% for VISA; 1% + 0.2% for MasterCard.
- **CLUB SK Card**:
- *Annual Fee*: Information not specified.
- *Foreign Transaction Fee*: Information not specified.

Detailed information on purchase APR, cash advance APR, balance transfer charges, late payment penalties, and other fees are not publicly available. Applicants should consult the bank directly for these details.

4. Rewards Program & Earning Structure

- **CLUB Premier Travel Card**:
- *General Purchases*: 1% Hana Money rewards on all purchases.
- *Overseas Purchases*: 1.5% Hana Money rewards.
- *Low-Cost Airlines*: 50% cashback on eligible airlines, capped at 100,000 KRW monthly and 200,000 KRW annually.
- *Duty-Free Shops*: 20% cashback with a monthly limit of 10,000 KRW, subject to a prior month's spending of 500,000 KRW.
- *Coffee Shops*: 20% cashback at Starbucks and The Coffee Bean & Tea Leaf, with similar conditions as above.
- *Taxis*: 20% cashback, also subject to spending conditions. (bankmeister.com)
- **1Q Card Special**:
- *General Purchases*: Hana Money rewards, specifics not detailed.
- *Coffee Shops*: 4,000 KRW cashback at Starbucks and The Coffee Bean & Tea Leaf, once per month, with a prior month's spending of 300,000 KRW.

- *Apartment Maintenance Fees*: 5,000 Hana Money rewards for payments over 100,000 KRW, once per month, with a prior month's spending of 600,000 KRW. (bankmeister.com)
- **CLUB SK Card**:
 - *Public Transport*: 3.5% cashback, doubled if using the 1Q Pay app, with a monthly limit of 5,000 KRW, subject to a prior month's spending of 400,000 KRW.
 - *Supermarkets*: 5% cashback at E-Mart, Homeplus, and Lotte Mart, with conditions.
 - *Education*: 5% cashback at hagwons, nursery schools, and libraries, with conditions. (bankmeister.com)

5. Welcome Bonuses & Introductory Offers

- **CLUB Premier Travel Card**:
 - *Sign-Up Bonus*: 50% cashback on eligible low-cost airlines, with monthly and annual caps.
 - *Retention Bonus*: Requires an annual spending of 6,000,000 KRW to qualify. (bankmeister.com)
- **1Q Card Special**:
 - *Coffee Shops*: 4,000 KRW cashback, once per month, with spending conditions.
 - *Apartment Maintenance Fees*: 5,000 Hana Money rewards, once per month, with spending conditions. (bankmeister.com)

6. Redemption Options

Hana Money rewards can typically be redeemed for statement credits, travel bookings, merchandise, gift cards, or direct bank deposits. Specific redemption fees, minimum thresholds, or potential devaluation factors are not detailed in the available sources.

7. Target Audience & Fit

- **CLUB Premier Travel Card**: Ideal for frequent travelers seeking travel-related benefits and rewards.

- **1Q Card Special:** Suited for everyday spenders who frequent coffee shops and seek rewards on routine expenses.
- **CLUB SK Card:** Best for individuals who utilize public transport and shop at SK Group affiliates.

8. Digital Experience & Features

KEB Hana Bank offers digital services such as the 1Q Pay application, enhancing the rewards structure for certain cards. Specific details on mobile app functionality, real-time alerts, virtual cards, spend tracking, app store ratings, and reviews are not provided in the available sources.

9. Revenue Impact (Optional)

Specific data on how the credit card portfolio contributes to fee-based