

[별표 2] 소비자분쟁해결기준(2010. 1. 29. 공정거래위원회 고시 제 2010-1호)에 따른 표준해약환급금 예시 (고시 시행전 체결된 계약에 적용)

납입회차	월회비	관리비 비율	모집수당 비율
120개월	30,000	10%	15.3%

회차	납입금 누계	관리비 누계	모집수당 공제액	해약환급금	환급률
1	30,000	3,000	550,800	0	0.0%
2	60,000	6,000	541,620	0	0.0%
3	90,000	9,000	532,440	0	0.0%
4	120,000	12,000	523,260	0	0.0%
5	150,000	15,000	514,080	0	0.0%
6	180,000	18,000	504,900	0	0.0%
7	210,000	21,000	495,720	0	0.0%
8	240,000	24,000	486,540	0	0.0%
9	270,000	27,000	477,360	0	0.0%
10	300,000	30,000	468,180	0	0.0%
11	330,000	33,000	459,000	0	0.0%
12	360,000	36,000	449,820	0	0.0%
13	390,000	39,000	440,640	0	0.0%
14	420,000	42,000	431,460	0	0.0%
15	450,000	45,000	422,280	0	0.0%
16	480,000	48,000	413,100	17,000	3.5%
17	510,000	51,000	403,920	49,000	9.6%
18	540,000	54,000	394,740	82,000	15.2%
19	570,000	57,000	385,560	114,000	20.0%
20	600,000	60,000	376,380	147,000	24.5%
21	630,000	63,000	367,200	179,000	28.4%
22	660,000	66,000	358,020	212,000	32.1%
23	690,000	69,000	348,840	244,000	35.4%
24	720,000	72,000	339,660	277,000	38.5%
25	750,000	75,000	330,480	310,000	41.3%
26	780,000	78,000	321,300	342,000	43.8%
27	810,000	81,000	312,120	375,000	46.3%
28	840,000	84,000	302,940	407,000	48.5%
29	870,000	87,000	293,760	440,000	50.6%
30	900,000	90,000	284,580	472,000	52.4%
31	930,000	93,000	275,400	505,000	54.3%
32	960,000	96,000	266,220	538,000	56.0%
33	990,000	99,000	257,040	570,000	57.6%
34	1,020,000	102,000	247,860	603,000	59.1%
35	1,050,000	105,000	238,680	635,000	60.5%
36	1,080,000	108,000	229,500	668,000	61.9%
37	1,110,000	111,000	220,320	700,000	63.1%
38	1,140,000	114,000	211,140	733,000	64.3%
39	1,170,000	117,000	201,960	765,000	65.4%
40	1,200,000	120,000	192,780	798,000	66.5%
41	1,230,000	123,000	183,600	831,000	67.6%
42	1,260,000	126,000	174,420	863,000	68.5%
43	1,290,000	129,000	165,240	896,000	69.5%

44	1,320,000	132,000	156,060	928,000	70.3%
45	1,350,000	135,000	146,880	961,000	71.2%
46	1,380,000	138,000	137,700	993,000	72.0%
47	1,410,000	141,000	128,520	1,026,000	72.8%
48	1,440,000	144,000	119,340	1,058,000	73.5%
49	1,470,000	147,000	110,160	1,091,000	74.2%
50	1,500,000	150,000	100,980	1,124,000	74.9%
51	1,530,000	153,000	91,800	1,156,000	75.6%
52	1,560,000	156,000	82,620	1,189,000	76.2%
53	1,590,000	159,000	73,440	1,221,000	76.8%
54	1,620,000	162,000	64,260	1,254,000	77.4%
55	1,650,000	165,000	55,080	1,286,000	77.9%
56	1,680,000	168,000	45,900	1,319,000	78.5%
57	1,710,000	171,000	36,720	1,352,000	79.1%
58	1,740,000	174,000	27,540	1,384,000	79.5%
59	1,770,000	177,000	18,360	1,417,000	80.1%
60	1,800,000	180,000	9,180	1,449,000	80.5%
61	1,830,000	183,000	0	1,482,000	81.0%
62	1,860,000	186,000	0	1,506,000	81.0%
63	1,890,000	189,000	0	1,530,000	81.0%
64	1,920,000	192,000	0	1,555,000	81.0%
65	1,950,000	195,000	0	1,579,000	81.0%
66	1,980,000	198,000	0	1,603,000	81.0%
67	2,010,000	201,000	0	1,628,000	81.0%
68	2,040,000	204,000	0	1,652,000	81.0%
69	2,070,000	207,000	0	1,676,000	81.0%
70	2,100,000	210,000	0	1,701,000	81.0%
71	2,130,000	213,000	0	1,725,000	81.0%
72	2,160,000	216,000	0	1,749,000	81.0%
73	2,190,000	219,000	0	1,773,000	81.0%
74	2,220,000	222,000	0	1,798,000	81.0%
75	2,250,000	225,000	0	1,822,000	81.0%
76	2,280,000	228,000	0	1,846,000	81.0%
77	2,310,000	231,000	0	1,871,000	81.0%
78	2,340,000	234,000	0	1,895,000	81.0%
79	2,370,000	237,000	0	1,919,000	81.0%
80	2,400,000	240,000	0	1,944,000	81.0%
81	2,430,000	243,000	0	1,968,000	81.0%
82	2,460,000	246,000	0	1,992,000	81.0%
83	2,490,000	249,000	0	2,016,000	81.0%
84	2,520,000	252,000	0	2,041,000	81.0%
85	2,550,000	255,000	0	2,065,000	81.0%
86	2,580,000	258,000	0	2,089,000	81.0%
87	2,610,000	261,000	0	2,114,000	81.0%
88	2,640,000	264,000	0	2,138,000	81.0%
89	2,670,000	267,000	0	2,162,000	81.0%
90	2,700,000	270,000	0	2,187,000	81.0%
91	2,730,000	273,000	0	2,211,000	81.0%
92	2,760,000	276,000	0	2,235,000	81.0%
93	2,790,000	279,000	0	2,259,000	81.0%
94	2,820,000	282,000	0	2,284,000	81.0%
95	2,850,000	285,000	0	2,308,000	81.0%
96	2,880,000	288,000	0	2,332,000	81.0%
97	2,910,000	291,000	0	2,357,000	81.0%

98	2,940,000	294,000	0	2,381,000	81.0%
99	2,970,000	297,000	0	2,405,000	81.0%
100	3,000,000	300,000	0	2,430,000	81.0%
101	3,030,000	303,000	0	2,454,000	81.0%
102	3,060,000	306,000	0	2,478,000	81.0%
103	3,090,000	309,000	0	2,502,000	81.0%
104	3,120,000	312,000	0	2,527,000	81.0%
105	3,150,000	315,000	0	2,551,000	81.0%
106	3,180,000	318,000	0	2,575,000	81.0%
107	3,210,000	321,000	0	2,600,000	81.0%
108	3,240,000	324,000	0	2,624,000	81.0%
109	3,270,000	327,000	0	2,648,000	81.0%
110	3,300,000	330,000	0	2,673,000	81.0%
111	3,330,000	333,000	0	2,697,000	81.0%
112	3,360,000	336,000	0	2,721,000	81.0%
113	3,390,000	339,000	0	2,745,000	81.0%
114	3,420,000	342,000	0	2,770,000	81.0%
115	3,450,000	345,000	0	2,794,000	81.0%
116	3,480,000	348,000	0	2,818,000	81.0%
117	3,510,000	351,000	0	2,843,000	81.0%
118	3,540,000	354,000	0	2,867,000	81.0%
119	3,570,000	357,000	0	2,891,000	81.0%
120	3,600,000	360,000	0	2,916,000	81.0%