

# Terms of Service

## Article 1 (Purpose)

These Terms of Service (hereinafter "Terms") set forth the rights, obligations, responsibilities, and other necessary matters between GloZ Inc. (hereinafter "Company") and users regarding the use of the cloud-based E'nuff service (hereinafter "Service") provided by the Company.

## Article 2 (Definitions)

The terms used in these Terms are defined as follows:

1. Service: The service (hereinafter "Service") that allows users to use E'nuff, a cloud-based software designed to support collaboration among users' members.
2. User: An individual or business that has entered into a service agreement with the Company in accordance with these Terms and uses the Service provided by the Company. Users include Administrators and Members.
3. Administrator: A user's employee who, on behalf of the User, approves members' access to the Service, assigns individual accounts, and has authority over the management and operation of the members' use of the Service.
4. Member: An individual who has been authorized as part of a User by the Administrator and is allowed to use the Service within the scope permitted by the Administrator.
5. ID: A combination of letters and numbers set by the User and approved by the Company for user identification and service access.
6. Password: A combination of letters and numbers set by the User to verify identity in conjunction with the ID and protect the User's personal information.
7. Data: All information entered by the User and stored on the Company's servers, including but not limited to accounting records, electronic documents, images, messages, files, videos, and audio, as well as any additional data generated

through the combination, modification, or recalculation of such information.

8. Payment Gateway: An entity that, based on the User's payment information, acts on behalf of payment institutions to process payment approvals and facilitate the settlement of service fees with the Company.

9. Paid Service: A service provided by the Company that Users can access by paying the service fee using a payment method designated by the Company.

### **Article 3 (Publication and Amendment of Terms)**

1. The Company shall make these Terms easily accessible to Users by posting them on the homepage (enuff.space, hereinafter "Homepage").

2. The Company may amend these Terms to the extent that such amendments do not violate applicable laws, including but not limited to the Act on the Regulation of Terms and Conditions, the Act on Promotion of Information and Communications Network Utilization and Information Protection, and the Act on the Consumer Protection in Electronic Commerce.

3. If the Company amends these Terms, it shall specify the effective date and the reason for the amendment and announce the revised Terms alongside the current Terms as described in Paragraph 1. This announcement shall be made at least seven (7) days before the effective date. However, if the amendment includes significant changes affecting Users' rights or obligations or is unfavorable to Users, the Company shall provide a minimum of thirty (30) days prior notice and notify Users via email, SMS, or other electronic means using the contact information previously provided by the User.

4. If the Company notifies or announces the revised Terms in accordance with Paragraph 3 and clearly states that failure to express objection by the effective date will be considered as consent, the User shall be deemed to have agreed to the revised Terms unless they explicitly express their objection.

5. Users have the right to refuse the amended Terms. If a User does not agree to the amended Terms, they may terminate the service agreement. In such cases,

the Company shall apply the previous Terms to the User. However, if the previous Terms cannot be applied due to special circumstances, the Company may terminate the service agreement. If a User terminates the agreement due to disagreement with the revised Terms, a refund shall be processed in accordance with Article 22 (Service Fee Refund Policy).

6. These Terms take effect when the User agrees to their content and remain in effect until the termination of the service agreement. However, in the case of any outstanding claims or obligations, these Terms shall remain in effect until all outstanding claims and obligations are fully settled.

#### **Article 4 (Supplementary Provisions)**

Matters not stipulated in these Terms and the interpretation of these Terms shall be governed by applicable laws, including but not limited to the Act on Promotion of Information and Communications Network Utilization and Information Protection, the Act on the Consumer Protection in Electronic Commerce, the Act on the Regulation of Terms and Conditions, and other relevant laws and established commercial practices.

#### **Article 5 (Establishment of Service Agreement)**

1. The service agreement is established when the User agrees to these Terms, submits an application in accordance with the forms and procedures provided by the Company, and the Company approves the application. However, even after approval, the User cannot start using the Service until the service fee has been paid in full.

2. The Company, in principle, approves the User's application for the Service. However, the Company may reject the application or later terminate the service agreement in the following cases:

- ① The User has previously lost eligibility for the Service under these Terms, unless the Company has granted approval for re-registration.
- ② The application is made under a false name or using another person's identity.

- ③ The User provides false information or omits required details in the application.
- ④ The applicant is under the age of 14.
- ⑤ The User is expected to interfere with the normal provision of the Service or disrupt other Users' use of the Service.
- ⑥ The application cannot be approved due to reasons attributable to the User or violates any other provisions of these Terms.
- ⑦ The application is deemed to violate public order or social norms based on relevant laws and Company policies.
- ⑧ The User was subject to contract termination under Article 22 (Termination of Agreement), Paragraph 3, and less than one year has passed since the termination.

3. For applications under Paragraph 1, the Company may request identity verification or supporting documents through an authorized institution, depending on the type of User.

4. If there is insufficient service capacity or technical or operational issues, the Company may postpone approval.

5. Users must provide truthful and accurate information when applying for the Service. Depending on the service plan, the Company may request additional information if necessary.

6. If the Company and the User enter into a separate agreement regarding the use of the Service, the terms of that agreement shall take precedence over these Terms.

## **Article 6 (Collection of Personal Information)**

1. The Company collects only the minimum necessary personal information required for the establishment and fulfillment of the service agreement through lawful and fair means.

2. When collecting personal information, the Company shall disclose the scope and purpose of collection in its Privacy Policy in accordance with relevant laws.

3. The Company shall take necessary measures to allow Users to withdraw their consent to the collection, use, or provision of their personal information through the Service interface.

### **Article 7 (Company's Obligation to Protect Personal Information)**

1. The Company shall make efforts to protect Users' personal information in accordance with the Personal Information Protection Act, the Act on Promotion of Information and Communications Network Utilization and Information Protection, and other applicable laws.

2. The collection, use, and protection of personal information shall be governed by relevant laws and the Company's Privacy Policy. However, the Company's Privacy Policy does not apply to third-party websites linked through the Company's official website.

### **Article 8 (User's Responsibility for Managing ID and Password)**

1. Users are responsible for managing their ID and password, and shall not permit any third party to use them. The Company shall not be liable for any unauthorized use, misuse, or theft of an ID or password by a third party resulting from the User's intentional misconduct or negligence, including inadequate management (applicable to Administrators and Members as well).

2. If a User becomes aware that their ID or password has been stolen or is being used by a third party, they must immediately notify the Company and follow its instructions. The Company shall not be liable for any disadvantages or damages incurred if the User fails to report the unauthorized use or does not comply with the Company's instructions after reporting it.

3. The Company may restrict the use of an ID if it is deemed likely to cause a risk of personal information exposure, is socially inappropriate, violates public morals, or could be mistaken for the Company or its administrators.

### **Article 9 (User Information Modification)**

1. Users may view and modify their information at any time through the administrator page. However, information essential for service management, including ID, password, and other administrator account details (hereinafter "Administrator Information"), cannot be modified without the Company's explicit approval.
2. If a User wishes to change Administrator Information, they must notify the Company via phone or email. The Company shall not be held responsible for any disadvantages resulting from the User's failure to update or notify the Company of such changes.

#### **Article 10 (Notification to Users)**

1. Unless otherwise specified in these Terms, the Company may notify Users via email, SMS, or other communication methods using the email address or mobile phone number registered by the User. If a User provides false contact information or fails to update or notify the Company of any changes, the notification shall be deemed delivered once it has been sent to the previously registered contact information.
2. For notifications intended for all Users, the Company may substitute the notification described in Paragraph 1 by posting an announcement in the Service notice section for at least seven (7) days.

#### **Article 11 (Company's Obligations)**

1. The Company shall not engage in any activities prohibited by applicable laws or these Terms or that violate public order and morals. The Company shall make its best efforts to provide continuous and stable services.
2. The Company shall implement a security system to protect Users' personal information (including credit information) and shall disclose and comply with its Privacy Policy.
3. The Company shall not disclose or distribute Users' personal information obtained in connection with the Service to any third party without the User's

consent. However, this does not apply when disclosure is required by law or a legitimate request is made by a relevant authority in accordance with legal procedures.

4. The Company shall provide Users with uninterrupted and stable access to the Service at all times throughout the year. If a failure or loss of service facilities occurs, the Company shall promptly repair or restore them. However, the Company may temporarily suspend or permanently discontinue the Service due to unavoidable circumstances such as business or technical reasons, natural disasters, or emergencies. In such cases, the Company shall notify Users in advance or afterward via the homepage, phone, SMS, email, or other means.

5. If the Company determines that a User's complaint or request is justified, it shall address it immediately. If immediate resolution is not possible, the Company shall inform the User of the reason and expected resolution timeline via email or other means.

## **Article 12 (User Obligations)**

1. Users shall pay the service fees set by the Company on the designated due date in exchange for using the Service.

2. Users shall not engage in the following activities:

- ① Providing false information when applying for the Service or requesting changes to the Service.
- ② Using or fraudulently obtaining another person's information or identity.
- ③ Collecting, storing, or disclosing another user's personal information without their consent.
- ④ Modifying or providing to third parties any information posted by the Company.
- ⑤ Posting or sending via email any materials that contain third-party code, files, or programs without authorization, or infringing on the intellectual property rights of the Company or third parties.
- ⑥ Defaming the Company or third parties or interfering with their business

operations.

⑦ Posting, transmitting, or distributing obscene, violent, defamatory, or otherwise inappropriate content that violates public order and morals (including content harmful to children or infringing on the privacy of third parties), or sending unsolicited advertisements such as junk mail, spam mail, chain letters, or pyramid scheme invitations via messages, faxes, voice communications, or emails.

⑧ Using the Service for commercial purposes beyond the scope of these Terms without the Company's consent.

⑨ Distributing or transmitting software viruses, malware, or any prohibited information intended to disrupt or destroy the normal operation of software, hardware, or telecommunications equipment.

⑩ Engaging in any other illegal or improper activities.

3. Users shall not transfer, assign, pledge as collateral, or otherwise dispose of their Service usage rights or contractual status without the explicit consent of the Company.

4. Users must regularly update security measures, such as antivirus programs, to protect their systems from unauthorized intrusions. The Company shall not be liable for any security incidents or damages caused by a User's negligence in maintaining security updates.

5. Users are responsible for backing up all data related to their use of the Service. The Company shall not be liable for any data breaches, omissions, or losses resulting from the User's failure to back up data.

6. Users shall comply with all applicable laws, these Terms, service user guidelines, notices issued by the Company, and any other instructions related to the Service. Users shall not engage in any activities that disrupt the Company's operations.

7. Users shall be fully liable under civil and criminal liability for engaging in unlawful activities such as sending spam, phishing emails, or unauthorized messages (hereinafter the "Illegal Spam"), including violations of the

Telecommunications Business Act and other relevant laws. If the Company confirms that a User has sent Illegal Spam, it may report the incident to the KISA (Korea Internet & Security Agency) Illegal Spam Response Center along with relevant evidence.

### **Article 13 (Dispute Resolution)**

1. The Company shall establish procedures to collect Users' opinions and handle complaints regarding personal information.
2. The Company shall receive and process User complaints via phone, email, or the customer support portal within the Service interface.

### **Article 14 (Service Provision)**

1. The Company shall provide information about the Services offered to Users on its homepage.
2. The Company may specify the number of accounts available based on the User's selected service plan. The Administrator shall assign individual accounts to Members within the allocated quantity. However, the service period, including the start date, applies equally to all accounts, including those not yet assigned.
3. Users are responsible for ensuring that approved accounts are not shared among Members. If an existing Member leaves the organization or needs to transfer an account to another Member, the Administrator may reassign the account.
4. The Company may conduct regular maintenance as necessary for Service provision, and the maintenance schedule shall be notified to Users in advance.
5. The Company may integrate the Service with external payment processing systems, allowing Users to make payment for Service fees. However, the Company shall not be liable for any damages incurred by Users due to system failures or issues caused by the Payment Gateway.
6. The Company may display promotions, events, surveys, new service

introductions, and other service-related announcements or advertisements within the User's Service interface.

7. The Company provides an Electronic Contract Service (hereinafter the "Electronic Contract Service") within the Service to facilitate the contract execution process between Users and Contractors. The details of the Electronic Contract Service are as follows:

① To use the Electronic Contract Service, both the User and the Contractor wishing to enter into a service contract must agree to the Terms of Service and complete the sign-up process.

② All data related to the Electronic Contract Service, including electronic contracts and electronic signature records, shall be stored and managed in the Service's database.

③ Users and Contractors may log in to the Service to view their electronic contracts, electronic signature records, and related usage data. All matters related to such data, including access, retention, and disposal, shall be determined by the User's operational policy. The Company shall have no obligation to intervene in these matters and shall bear no liability in connection with them.

8. The Company may provide some or all of its Services free of charge for a limited period in cases such as customer support, demo service offerings, or other situations deemed appropriate by the Company. The details of the Free Service (hereinafter the "Free Service") shall be posted on the Company's homepage and are subject to the following conditions:

① Even while Users are actively using the Free Service, the Company may suspend, modify, or convert the Free Service into a paid service at its discretion, with prior notice. Unless otherwise required by law, Users shall not be entitled to any compensation for such changes.

② The Company shall not be liable for any damages incurred by Users due to the Free Service. However, this limitation does not apply in cases where the Company is directly responsible for the damages.

③ If none of a User's Members log into the Free Service for one (1) year, the Company may terminate the Free Service agreement. The Company shall notify the User at least one (1) month in advance that the Service will be terminated unless a login is recorded within that period. The notification shall be provided in accordance with Article 10, Paragraph 1.

#### **Article 15 (Service Modification)**

1. The Company may modify all or part of the Services due to policy, operational, or technical needs, provided there is a reasonable cause. Unless otherwise required by law, Users shall not be entitled to any compensation for such modifications.

2. If there are changes to the Service content, usage methods, or availability the Company shall notify Users in advance, stating the reason for the change, details of the modification, and the effective date, in accordance with the notification methods specified in Article 10 (Notification to Users).

#### **Article 16 (Restriction and Suspension of Service Use)**

1. The Company may restrict or suspend a User's access to the Service if the User violates these Terms or interferes with the normal operation of the Service.

2. Notwithstanding the preceding paragraph, if a User engages in activities that violate applicable laws, such as identity theft or fraudulent payments in violation of the Resident Registration Act, the provision of illegal programs or interference with operations in violation of the Copyright Act, or illegal communications, hacking, distribution of malicious programs, or unauthorized access in violation of the Act on Promotion of Information and Communications Network Utilization and Information Protection, the Company may immediately and permanently suspend the User's access to the Service. In such cases, all benefits and rights associated with the Service shall be forfeited, and the Company shall not provide any compensation.

3. If the Company becomes unable to provide the Service due to a change in

business item, discontinuation of operations, or a merger with another company, it may terminate the Service after notifying Users in accordance with Article 10 (Notification to Users).

### **Article 17 (Service Withdrawal)**

1. Article 17 (Service Withdrawal) Users may request withdrawal from the Service at any time, and the Company shall process the withdrawal request immediately. However, withdrawal is only permitted if the following conditions are met:

- ① There are no ongoing projects.
- ② The User has no outstanding payment obligations, service fees, or any other financial liabilities related to the Service.

### **Article 18 (Calculation of Service Fees, etc.)**

1. The service fees payable by users for paid services and the payment methods shall be as specified on the Company's website.
2. The service fees include the base fee for paid services, additional paid service fees, and optional product fees. The specific details and pricing criteria for each component shall be disclosed on the Company's website.
3. Service fees shall be paid in advance. However, the Company may provide paid services before payment upon mutual agreement with the user.
4. If a user adds additional paid services during an ongoing paid service period, the additional fee shall be calculated on a prorated basis according to the remaining usage period.
5. The billing start date for service fees shall be the date when the service agreement is concluded and the user's administrator is able to log in to the paid service with an admin ID and password (hereinafter the "Service Activation Date"). However, if a separate billing date is specified in the service agreement, that provision shall take precedence over these terms.
6. If the billing criteria change during the paid service period, any increase or decrease in service fees shall not be charged or refunded for the portion of the service already paid.

7. The Company may offer discounts, extended service periods, or other promotional benefits at its discretion to promote sales and attract users. If the user's paid service application does not meet the conditions for such promotions, the Company is not obligated to provide the promotional benefits and shall not be held liable for any related matters.

8. If there is a separate agreement between the Company and the user regarding service fees, the terms of that agreement shall take precedence over these terms.

### **Article 19 (Payment of Service Fees, etc.)**

1. Users may pay service fees using one of the following available payment methods. However, based on the Company's policies and the regulations of payment institutions (e.g., mobile carriers, credit card companies), a user's monthly cumulative payment amount may be subject to limits. If the user's service fees exceed this limit, additional service usage may be restricted.

① Bank transfer

② Payment Gateway: Credit card

a. Credit card: Payments are made on a monthly basis.

2. Users may choose a payment method and payment type within the options specified by the Company when paying service fees. However, the Company does not directly provide payment gateway services and shall not be held liable for any issues related to payment gateway services.

3. The automatic payment method refers to a system where service fees are automatically charged using a pre-approved payment method at regular intervals. Unless the user explicitly withdraws consent for automatic payments in accordance with the Company's specified procedures, the service agreement will be automatically renewed, and the payment will continue accordingly.

4. Users must take precautions to prevent any of the following when making service fee payments:

① Payment methods must not be used by anyone other than the registered user.

② Users must take precautions to prevent unauthorized use or forgery incidents caused by the leakage of payment credentials such as passwords or authentication certificates. In particular, users must ensure that their credit cards are signed and properly managed and must take care to prevent unauthorized use, illegal cash advances, or counterfeiting resulting from negligence, unauthorized lending, transfer, or use as collateral.

5. If a service fee payment fails, the Company may restrict the user's access to the service. If the restriction is due to the user's failure to pay the service fees or any other user-related reason, and the user suffers damages as a result, the Company shall not be held liable.

6. The Company may add, remove, or modify payment methods and payment options at its discretion. In such cases, the Company shall provide prior notice, including the reason for the change and the effective date.

#### **Article 20 (Objection to Service Fees, etc.)**

1. If a user has an objection to the billed service fees, they may file a claim within six (6) months from the billing date. However, if an overcharge occurs due to the Company's fault, the user may file an objection regardless of the aforementioned period.

2. Upon receiving an objection as stated in Paragraph 1, the Company shall review its validity and notify the user of the results within two (2) weeks.

3. If the Company is unable to provide the results within the period specified in Paragraph 2 due to unavoidable circumstances, the Company shall notify the user of the reason for the delay and the revised processing deadline.

#### **Article 21 (Charges for Fraudulent Evasion of Service Fees)**

1. If a user unlawfully evades the payment of service fees, the Company may charge the user an amount equivalent to twice the evaded amount.

2. The Company may report users who have overdue service fees

exceeding two (2) months as delinquent to credit agencies.

## **Article 22 (Service Fee Refund Policy)**

1. If an overpayment or erroneous payment of service fees occurs, the Company shall refund the overpaid or erroneously paid amount. If the overpayment or erroneous payment is due to the Company's fault, the Company shall also refund an appropriate interest amount based on the statutory interest rate.

2. If the service is terminated before the end of the service period, the Company shall calculate the refund amount on a prorated basis according to the remaining period and refund the remaining amount accordingly.

3. One-time service fees paid in advance by the user shall be excluded from the refundable amount. Additionally, any free service period granted by the Company shall not be included in the remaining period when calculating the refund.

4. If the Company has provided a discount through a promotion, the discounted amount shall be deducted from the remaining balance before issuing a refund. If the discounted amount exceeds the remaining balance, the user shall immediately pay the excess amount (= discount amount – remaining balance) to the Company.

5. Notwithstanding Paragraphs 2 through 4 of this Article, if the user notifies the Company of their intention to withdraw within seven (7) days from the service start date, the Company shall refund the full service fee, excluding any one-time fees for services already rendered and costs specified in Paragraph 6 of this Article.

6. When processing refunds under this Article, the Company may deduct up to 10% of the remaining balance to cover remittance fees, payment gateway fees, or similar expenses. However, if the remaining balance is 10,000 KRW or less, a deduction of up to 1,000 KRW may be applied. This deduction shall not apply if the refund is due to the Company's intentional misconduct or negligence.

7. The Company shall process refunds by depositing the refundable amount

into the user's designated account by the end of the month following the termination date or by requesting the payment gateway to stop billing or cancel the payment authorization. However, if the user has outstanding payment obligations to the Company or has delayed fulfilling other financial obligations to the Company, the Company may withhold the refund or offset it against the user's outstanding debts.

8. If a user requests a refund for credit card payment, the refund amount, method, and processing time shall be subject to the policies of the respective credit card company. The Company shall only be responsible for initiating the payment cancellation process and shall not be liable for the refund itself. However, this does not apply if the cancellation is due to the Company's intentional misconduct or negligence.

### **Article 23 (Termination of Agreement)**

1. If a user wishes to terminate the service agreement, they must apply directly through the service platform or submit a request to the Company via email, phone, or other available methods.

2. Upon receiving a termination request under Paragraph 1, the Company shall immediately terminate the service agreement. However, this does not apply if there are outstanding financial obligations between the user and the Company.

3. The Company may terminate the service agreement without the User's consent if the user falls under any of the following circumstances. In such cases, the Company shall notify the User of the termination. However, if the Company deems it necessary to urgently terminate the agreement or if notification is not possible due to the user's fault, the Company may provide post-termination notice without delay.

① The User violates these Terms, including Article 12 (User Obligations), and fails to rectify the violation within a specified period.

② The User utilizes the service for purposes other than those intended by the Company or rents the service to a third party without authorization.

- ③ The User's service use has been suspended under Article 16 (Restriction and Suspension of Service Use) and the reason for suspension recurs within one (1) year.
- ④ The User fails to pay service fees after receiving a billing notice from the Company.
- ⑤ All members of a free service account do not log in or use the free service for one (1) year.

#### **Article 24 (Protection of Services, etc.)**

1. Users shall not copy the service without authorization or intentionally or negligently disclose service-related information to external parties.
2. Users shall not develop or sell a solution similar to E'nuff, either during or after the termination of the service agreement. Indirect development or sales through a third party shall also be deemed as an act conducted by the User.
3. If a User violates Paragraph 1 or Paragraph 2, they shall be held fully liable for any civil and criminal legal consequences.

#### **Article 25 (Retention and Disposal of Data)**

1. Users shall independently and continuously back up and store their data while using the Service. The Company is not obligated to back up User data or provide such backups. The Company shall not be held liable for any data leakage, omission, or loss resulting from the User's failure to fulfill this obligation.
2. If the Company terminates the Service due to the expiration of the Service period, termination, or cancellation of the Service Agreement, all information stored by the Company, including administrators' and members' personal information, user data, and other stored information, shall be retained for six (6) months before being permanently deleted, except where retention is required under applicable laws or the Privacy Policy. However, to prevent confusion and unauthorized use of the Service, certain identifying information such as name, date of birth, gender, ID, contact details, and address may be retained for a specified

period in accordance with the Privacy Policy.

3. Notwithstanding Paragraph 2, if a Free Service Agreement is terminated under Article 14, Paragraph 9, Item 3, or if the User separately requests data deletion or disposal, the Company shall immediately delete or dispose of the relevant data.

4. Payment information related to the User's Service fees may be retained separately for a specified period in accordance with relevant laws, regardless of whether the User has terminated the Service, for the purpose of transaction history verification.

## **Article 26 (Intellectual Property Rights and Copyrights of Posted Content)**

1. The intellectual property rights of the Service itself belong to the Company. However, the intellectual property rights of data posted or registered by Users while using the Service shall belong to the User.

2. Users shall not process or sell information obtained through the Service for commercial purposes, including the commercial use of posted data. Users shall be solely responsible for any issues arising from violations of this provision.

3. If the Company receives a notice stating that a User's submitted or registered content infringes on a third party's intellectual property rights, the Company may remove the relevant material from the site in accordance with copyright laws and other applicable regulations.

4. A third party who believes their intellectual property rights have been infringed must submit a written notice to the Company containing the following information:

- The electronic or physical signature of the intellectual property owner or their legal representative.
- The content alleged to be infringing.
- A detailed description of the location where the allegedly infringing content is posted or used on the site or app.
- The copyright owner's or their legal representative's address, phone number,

and email address.

- A statement by the copyright owner or their legal representative affirming that all information in the notice is accurate and that they accept legal liability for any false claims.

5. If a third party's or User's notice regarding this Article does not meet the specified requirements, the Company may deem the notice invalid and is not obligated to respond or take any action.

### **Article 27 (Scope and Claims for Compensation)**

1. If a User is unable to use the Service due to the Company's fault (hereinafter "Service Disruption"), compensation shall be provided based on the following criteria. However, Service Disruptions that are resolved within two (2) hours shall be excluded:

① If a Service Disruption occurs for more than twenty-four (24) consecutive hours without prior notice due to the Company's fault, or if the User reports the issue to the Company or the Company becomes aware of it and the issue persists for more than twenty-four (24) consecutive hours, the Company shall compensate for the User's damages.

② If the same Service Disruption occurs within six (6) hours after the service has been restored, it shall be considered a continuous disruption.

③ The Company shall extend the User's subscription period free of charge for three (3) times the number of days the User was unable to use the Service. However, a period of Service Disruption lasting more than twenty-four (24) consecutive hours shall be counted as one (1) full day.

④ The term "Service Disruption" under this Article refers to the following cases:

- a. When all members are unable to log in to the Service due to the Company's fault, except in cases where prior notice was given.
- b. When all members are unable to send or receive emails due to the Company's fault.

c. When all members are unable to post, upload, or access stored data within the Service.

2. Notwithstanding Paragraphs 1 and 2 of this Article, compensation for disruptions in the Electronic Contract Service shall be provided as follows:

① A disruption in the Electronic Contract Service refers to a case where the transmission of an electronic contract is delayed for more than twenty-four (24) hours from the time the User requested the transmission (or the designated transmission time, if specified). However, if the delay is due to unavoidable circumstances such as system failures, service maintenance, or network inspections of the Company or its partners that were pre-notified, it shall not be considered a disruption.

② If a disruption in the Electronic Contract Service occurs due to the Company's fault, the Company shall, upon the User's request, provide additional contract transmissions free of charge equal to the number of affected transactions.

4. Apart from the Service Disruptions specified in Paragraphs 1 through 3 of this Article, if the Company causes damage to a User due to intentional misconduct or negligence, the Company shall be liable for compensation.

5. If a User causes damage to the Company due to intentional misconduct or negligence, the User shall be liable for compensation.

6. The Company shall not be liable for compensation if the damage is caused by force majeure events such as natural disasters or if the damage results from the User's intentional misconduct or negligence.

7. Claims for compensation must be submitted to the Company via email, phone, or other available methods, specifying the reason for the claim, the claimed amount, and the basis for its calculation.

8. If a User is subject to a compensation claim due to a complaint or lawsuit resulting from damages caused to the Company or a third party, the User shall actively cooperate with the Company and investigative authorities upon request.

## 제 28 조 [면책] Article 28 (Disclaimer)

1. The Company shall not be liable for any damages incurred by the User or a third party if the Service cannot be provided due to any of the following circumstances:

① In the event of force majeure, such as natural disasters or equivalent unavoidable circumstances.

② If the issue arises from factors beyond the Company's control, such as the User's system environment, failures of telecommunication providers, or hosting service disruptions.

③ If the Company provides prior notices of a scheduled service suspension for system improvements, equipment expansion, or other planned maintenance to enhance service efficiency.

④ If an issue arises due to the User's fault, such as the leakage of emails or data or service disruptions caused by the User.

⑤ If the Company has no intentional misconduct or negligence.

2. The Company shall not be liable for any damages incurred by the User due to information or materials obtained through the Service, nor for any incidental or business-related losses, including expected profits or benefits arising from or related to the use of the Service.

3. The Company shall not be liable for the content of any data posted or transmitted by Users.

4. The Company has no obligation to intervene in transactions conducted between Users or between a User and a third party through the Service and shall not be liable for any damages resulting from such transactions.

5. The Company shall not be liable for any Service provided free of charge unless otherwise stipulated by applicable laws.

6. The Company shall not be liable for any loss of data that has been deleted in accordance with Article 24 after the User has terminated the Service or explicitly

requested data deletion. Regardless of whether the User continues to use the Service, the Company bears no responsibility for data loss resulting from the User's failure to back up their data.

7. The Company shall not be liable for the reliability, accuracy, or validity of any information, materials, or facts provided to the User through the Service.

8. Regarding the Electronic Contract Service, the Company shall be exempt from liability if damages occur to the User or a third party due to reasons beyond the Company's control, including but not limited to the following cases:

① Issues arising from the failure to verify whether the legal effect of an electronic document or electronic signature under the Digital Signature Act and the Framework Act on Electronic Documents and Transactions has been denied by other laws.

② Issues arising from the failure to verify whether the parties to an electronic contract or electronic signature have the proper authority (e.g., the actual signatory, authorized representative).

③ Issues arising from the deletion of an email containing an electronic signature request, changes in the recipient's phone number, refusal or delay in receiving or signing, spam filtering, or other reasons beyond the Company's control that prevent the transmission of electronic contract or electronic signature-related content.

④ Transactions or disputes arising between Users or between a User and a third party in connection with or through the use of the Electronic Contract Service.

⑤ Issues arising due to the User violating the Company's or its Partner's terms and conditions or service policies.

⑥ Any other cases where an exemption from liability is specified in these Terms.

## **Article 29 (Dispute Resolution)**

1. These Terms shall be governed by and interpreted in accordance with the laws of the Republic of Korea.

2. Any disputes arising between the Company and the User in connection with the use of the Service shall be subject to the court

having jurisdiction over the address under the Civil Procedure Act, as the agreed jurisdiction.

3. Notwithstanding the preceding paragraph, if the User resides or has a place of business outside of Korea, the Seoul Central District Court in the Republic of Korea shall have jurisdiction over disputes between the Company and the User.

**\* Supplementary Provision \***

1. These Terms shall take effect on July 3, 2024.