NicePay Terms and Conditions

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Terms and Conditions of Electronic Financial Transactions

Article 1 (Purpose)

The purpose of this Terms and Conditions is in establishing basic matters concerning the electronic financial transactions between NICE Payments Co., Ltd (hereinafter referred to as 'the Company') and the user in using the payment gateway service and the escrow service provided by the Company.

Article 2 (Definition)

The terms used in this Terms and Conditions have the following meanings:

1. 'Electronic Financial Transactions' means a transaction in which the user does not face or communicate directly with the Company's employees and uses the payment gateway services and escrow services provided by the Company through electronic devices(hereinafter referred to as 'Electronic Financial Transaction Service') in an automated manner.

2. 'Payment Gateway Service' means the service of sending or receiving payment information by electronic means or the services of mediating or doing the settlement of the payment in the purchase of goods or service.

3. 'Escrow Service' means the service in which the user shall pay all or part of the purchase price of the goods or services (hereinafter referred to as 'Payment") before the goods or services (hereinafter referred to as "the Goods") are received; andthe Company reserves the Payment until the user receives the Goodsor confirms the use of the service.

4. "User" means a person who agrees to this Terms and Conditions and uses the Electronic Financial Transaction Services provided by the Company.

5. 'Access Media' means the instruments or information used in Electronic Financial Transactions to make a transaction order or to ensure the authenticity and accuracy of Users and transactions, including electronic cards and equivalent electronic information (including credit card numbers), certificates under the Digital Signature Act, user number registered in the Company, biometric information of the User, and passwords required to use the above instruments and information, which are set out in Article 2 (10) of the Electronic Financial Transactions Act.

6. "Transaction Order" means that the User instructs the Company to handle the Electronic Financial Transaction in accordance with the Electronic Financial Transactions Agreement concluded in accordance with this Terms and Conditions.

7. "Error" means the case where the Electronic Financial Transaction is not carried out in accordance with the Electronic Financial Transaction Agreement or the User's Transaction Order without intention or negligence of the User.

Article 3 (Specifying and Changing the Terms and Conditions)

1. The Company specifies this Terms and Conditions before Users use the Electronic Financial Transaction Services and allows Users to identify important contents of this Terms and Conditions.

2. The Company shall, at the request of the User, issue a copy of this Terms and Conditions to the User by electronic document transmission.

3. When the Company amends the Terms and Conditions, the amended Terms and Conditions shall be posted on the initial screen of the Electronic Financial Transaction Service provided by the Company and on the Company's homepage one month in advance.

4. When making the announcement in Paragraph 3, the Company will notify the contents reading 'If the User does not agree with the amendment, he/she can cancel the contract within 30 days from the date of notification. If the User does not indicate the intention to cancel, he/she is considered to have

agreed.'

Article 4 (Types of Payment Gateway Service)

The Payment Gateway Service provided by the Company is distinguished by payment instrument as follows:

1. Payment Gateway Service By Credit Card: A service in which, where the payment instrument provided by the User for the payment is a credit card, the company sends and receives credit card payment information through the electronic payment system and mediates or do the settlement of the Payment amount.

2. Payment Gateway Service By Account Transfer: A real-time remittance service that allows a User to withdraw a payment from his/her account registered with a financial institution through the Company's electronic payment system and transfer it to the desired account.

3. Virtual Account Service: A service in which theUser canmake the payment in cashthrough a unique one-time account that is automatically issued by the electronic payment system of the Company.

4. Others: As a service provided by the Company, there are "Payment Gateway Service By Mobile Phone" and "Payment Gateway Service By Gift Certificate" depending on the type of payment instrument.

Article 5 (Contents of the Escrow Service)

1. The User (including those who are provided with goods as far as the User has consent; the same shall apply in this Article) shall notify the Company of the fact that the goods have been supplied, within 3 business days of receiving the goods

2. Having been informed of the fact that the goods have been supplied from the User, the Company shall pay the payment to the mail-order vendor within a fixed period between the Company and the mail-order vendor.

3. The Company may pay the Payment to the mail-order vendor without the consent of the User if the User does not notify the Company of the fact that the goods have been supplied without justifiable reasons for three business days after receiving the goods.

4. The Company refunds the Payment to the User if there is a reason to refund the User the payment before the Payment is made to the mail-order vendor.

5. The Company may establish the Escrow Service Terms and Condition with the User separately besides this Terms and Conditions to establish specific rights and obligations with respect to the use of the Escrow Service.

Article 6 (Service Hours)

1. Service hours are normally 24 hours a day, 7 days a week. However, it may be determined otherwise in accordance with the circumstances of financial institutions and other issuers of payment instruments.

2. In the event that service interruption is inevitable due to the repair, inspection, other technical requirements, circumstances of financial institutions and other issuers of payment instruments, the Company may suspend the Service after posting of the discontinuance of service through electronic means at least three days before the discontinuation of service. However, in the unavoidable cases including system failure recovery, urgent program repair, external factors, it is possible to stop the service without prior notice.

Article 7 (Selection, Use and Management of Access Media)

1. When providing Electronic Financial Transaction Service, the Company may select the Access Media and confirm the identity, authority and Transaction Order of the User.

2. The Usershall not lend the Access Media to a third party or delegate its use or provide it for assignment or security purposes.

3. The User shall not disclose or expose his/herAccess Media to any third party and shall exercise due diligence to prevent theft, forgery or tampering of the Access Media.

4. When the User notifies the Company that the Access Media has been lost or stolen, the Company shall be liable to compensate the User for damages caused by the use of the Access Media by the third party from then on.

Article 8 (Confirmation of Transaction Details)

1. The Company shall ensure that the User can check his/her transaction details (including the User's "Requesting Error correction and the result of the processing") through the electronic method agreed with the User in advance. If requested by the User, the Company will issue a written statement about the transaction within two weeks from the date of receipt of the request by FAX and the like.

2. Among the transaction details provided to the User by the Company, the name or number of the transaction account, the type and amount of the transaction, the information indicating the transaction counterparts, the date of transaction, the type of the electronic device and the information capable of identifying the electronic device, the connection record of the electronic device related to the electronic financial transaction shall be provided for 5 years; the records of small electronic financial transactions with per transaction amount of 10,000 KRW or less, the records of transaction approval when using electronic payment means, user's request for error correction and the results of the processing shall be provided for 1 year; and any fees received by the Company for the Payment GatewayServices are excluded from the transaction details provided.

3. If the User wishes to request the issuance of the document set forth in Paragraph 1, he/she may request to the following address and telephone number:

Address: Credit Center Building, 217, Mapo-daero, Mapo-gu, Seoul

E-mail Address: nicepay@nicepay.co.kr

Phone: 1661-0808 / 1661-7335

FAX: 02-312-3591

Article 9 (Error Correction etc.)

1. If the User finds any Errors in the use of the Electronic Financial Transaction Service, the User may request the Company the correction.

2. If the Company receives a request for correction of Errors in accordance with the provisions of the preceding paragraph, it immediately investigates and processes the Errors, and notifies the User of the results within 2 weeks from the date of receiving the correction request.

Article 10 (Responsibilities of the Company)

1. The Company shall be liable for damages incurred by the User due to the accident caused by forgery or alteration of the Access Media. Provided, however, that if the User violate Article 7 (2) or the User has leaked, exposed or left his/her Access Media despite that the User knew or could know that a third party could do electronic financial transactions using the Access Media of the User without authorization, the User may be responsible for all or part of the liability.

2. The Company shall be liable to compensate the User for any damages incurred in connection with

the contract or the electronic transmission or processing of the Transaction Order. Provided, however, that in the case where damages caused to the corporation User(excluding the small business under Article 2 (2) of the Basic Act on Small and Medium Enterprises), or in the case that falls under the provisory clause of Paragraph 1 of this Article, as far as the Company has done due diligence effort, such as establishing and strictly following security procedures to prevent accidents, the User may be responsible for all or part of the liability.

3. The Company shall not be liable to the User if the Company failed to do or delayed the processing of Transaction Order for a force majeure event without cause of the company's failure, including but not limited to natural disasters, power outages, fire, communication network failure and notified the User of the inability or delay(including notices from financial institutions or payment instrument issuers or mail-order vendors).

4. The Company shall be responsible for compensating the damages to the User caused by using the Access Media acquired in a fraudulent or other illegal way by intruding into an electronic device for Electronic Financial Transaction or information communication network under the Article 2.1.1 of the Act on Promoting Use of Information Communication Network and Protecting Information.

Article 11 (Effect of Electronic Payment Transaction Contract)

1. If the Transaction Order of the User is related to the electronic payment transaction, the Company shall perform the payment procedure and send the contents of the Transaction Order related to the electronic payment transaction to make the payment.

2. If the payment transaction is not made in accordance with the Transaction Order regarding the User's electronic payment transaction, the Company shall return the funds received to the User.

Article 12 (Withdrawal of Transaction Orders)

1. In the case of a Transaction Order related to electronic payment transactions, the User may withdraw the Transaction Order until the Payment becomes effective.

2. The Payment of the preceding paragraph becomes effective when: (i) in the case of electronic funds transfer, the input of the deposit record is completed in the account ledger of the financial institution in which the recipient's account is opened for the information of the amount in Transaction Order, or (ii) In the case of payment by other electronic payment instruments, the input of the information of the amount in the Transaction Orderis completed to the electronic device of the financial institution in which the account of the recipient is established.

3. In the event that the Payment becomes effective, the User may be refunded the Payment in accordance with the method of withdrawal of the subscription under the related laws such as the Act on Consumer Protection in Electronic Commerceor in accordance with Article 5 of this Terms and Conditions.

Article 13 (Creation and Preservation of Payment Gateway Service Usage Records)

1. The Company generates and maintains records that enable Users to track and search the details of the Electronic Financial Transactions or to confirm or correct Errors in the records of the Electronic Financial Transactions.

2. The types and preservation methods of the record that the Company shall preserve pursuant to the provisions of the preceding paragraph shall be as stipulated in Article 8 (2).

Article 14 (Prohibition of Providing Electronic Financial Transaction Information)

In providing Electronic Financial Transaction Services, the Company shall not provide or disclose personal information of Users, accounts of Users, Access Media, and information or data on the contents and performance of Electronic Financial Transactions to third parties without the consent of

the User or shall not use it for other than the purposes.

Article 15 (Settlement and Mediation of Dispute)

1. The User may request the following person in charge of dispute resolution to handle disputes such as feedbacks, complaints, claims for damages related to the use of Electronic Financial Transaction Services:

The person in charge of dispute resolution: Bae Jin-ho(배진호)

Contact (phone Number, e-mail address): 02-2186-4832 / rm@nicepay.co.kr

2. If the User has applied for dispute resolution with the Company, the Company will inform the User of the investigation or processing result within 15 days.

3. The User may apply to the Financial Dispute Mediation Commission of the Financial Supervisory Service under Article 51 of the Act on the Establishment of the Financial Supervisory Agency or the Korea Consumer Agency under Article 31 (1) of the Consumer Protection Act for settling disputes relating to the use of the Company's Electronic Financial Transaction Service.

Article 16 (The Company's Duty to Secure Stability)

To ensure the safety and reliability of Electronic Financial Transactions,the Company complies with the standards set by the Financial Supervisory Commission regarding the Electronic Financial Service and the information technology including the manpower, facilities, electronic devices andso on for electronic transmission or processing by types of Electronic Financial Transaction.

Article 17 (Laws and Rules Other Than This Terms and Conditions, Jurisdiction)

1. The matters not specified in this Terms and Conditions shall be governed by the consumer protection related acts, including the Electronic Financial Transactions Act, the Act on Consumer Protection in Electronic Commerce, the Act on Mail Order Sales, and the Specialized Credit Financial Business Act.

2. The jurisdiction over disputes between the Company and the User shall be governed by the Civil Procedure Act.

Consent to the Provision of Personal Information to Third Parties

"NICE Payments Co., Ltd.' (referred to as "the Company") places importance on the user's personal information and complies with the Act on Promoting Use of Information Communication Network and Protecting Information, Privacy Protection Act and Act on Consumer Protection in Electronic Commerce. The Company provides third parties the following personal information from the users of Payment Gateway and Escrow Service (referred to as "the Services").

1. Provision of Personal Information

The Company shall use the personal information of the user within the scope of the notice stated in the [Purpose of Collection and Use of Personal Information]; will not use the information beyond the scope without prior consent of the user; or, in principle, will not provide the personal information to the outside. Provided, however, that it is not the case:

- When users have agreed in advance(which means that the user voluntarily agrees to providing his or her personal information to third parties for the purpose of using the service). In this case, the Company shall also notify the user in advance of (1) the person to whom the personal information is to be provided, (2) the purpose of use, (3) the item of the personal information provided, (4) the retention and use period of the personal information and obtain explicit and individual consent for this. In all of these processes, the Company does not collect additional information against the user's intention or share information with third parties beyond the scope of the consent.

- It is required by the provisions of act; or there is a request from the investigating agency for the purpose of investigation in accordance with procedures and methods set forth in applicable laws.

- The personal information is provided to the affiliated companies in an unidentifiable format for providing customized advertising services.

- The following cases are where the personal information is provided to a third party for the purpose of carrying out the service of the Company:

1) Purpose of Use: Payment by credit card

- Receiver of the Information

A. Card companies: Kookmin, BC, Lotte, Samsung, NHNonghyup, Hyundai, Shinhan, Hana, Woori

B. Banks: Kyungnam, Gwangju, Kookmin, IBK, NH, Daegu, Busan, KDB, MG, Suhyup, Shinhan, Shinhyup, Woori, Post Office, Jeonbuk, Jeju, KEB Hana, Citi, SC Bank Korea, NFCF, K Bank, Kakao Bank

C. VAN service provider: NICE Information & Telecommunication, KIS Information & Telecommunication, Jtnet , KOCES (Korea Credit-card Electronic-settlement Service), Korea VAN Service

- Period of Retention and Use: In principle, personal information is destroyed without delay when the purpose of collecting and using personal information is achieved (providing that there are special regulations in other laws, such information will be kept in accordance with relevant laws).

2) Purpose of Use: Payment by account transfer

- Receiver of the Information:

A. Banks: Kyungnam, Gwangju, Kookmin, IBK, NH, Daegu, Busan, KDB, MG, Suhyup, Shinhan, Shinhyup, KEB, Woori, Post Office, Jeonbuk, Jeju, Hana, Citi, SC Bank Korea

B. Securities: Yuanta, MiraeAsset Daewoo, Samsung, Korea Investment & Securities, NH, Hi Investment, Hyundai, SK, Daishin, Hanwha, Hana, Shinhan Invest, Dongbu, Eugene Investment, Meritz, Shinyoung

C. Others: KFTC (Korea Financial Telecommunications and Clearings Institute), TOSS Payments

- Item of the Personal Information: Payment information

- Period of Retention and Use: In principle, personal information is destroyed without delay when the purpose of collecting and using personal information is achieved (providing that there are special regulations in other laws, such information will be kept in accordance with relevant laws).

3) Purpose of Use: Payment by virtual account

- Receiver of the Information:

A. Banks: Kookmin, NH, Woori, Shinhan, Hana, IBK, Post Office, KEB, Busan, Daegu, K Bank

B. Others: Coocon, SettleBANK

- Item of Personal Information: Payment information

- Period of Retention and Use: In principle, personal information is destroyed without delay when the purpose of collecting and using personal information is achieved (providing that there are special regulations in other laws, such information will be kept in accordance with relevant laws).

4) Purpose of Use: Mobile phone payment

- Receiver of the Information:

A. Carriers: SKT, KT, LGU+

B. Others: KG Mobilians, Danal, GalaxiaMoneytree Co.,Ltd., MVNO, Payletter Inc.

- Item of Personal Information: Payment information

- Period of Retention and Use: In principle, personal information is destroyed without delay when the purpose of collecting and using personal information is achieved (providing that there are special regulations in other laws, such information will be kept in accordance with relevant laws).

5) Purpose of Use: Issuance of cash receipt

- Receiver of Information: NTS

- Item of Personal Information: Payment information

- Period of Retention and Use: In principle, personal information is destroyed without delay when the purpose of collecting and using personal information is achieved (providing that there are special regulations in other laws, such information will be kept in accordance with relevant laws).

6) Purpose of Use: Verification of identity

- Receiver of Information: Coocon, SettleBANK, KG Mobilians, NICE Information Service Co., Ltd, INBIZNET Co.Ltd

- Item of Personal Information: Payment information

- Period of Retention and Use: In principle, personal information is destroyed without delay when the purpose of collecting and using personal information is achieved (providing that there are special regulations in other laws, such information will be kept in accordance with relevant laws).

7) Purpose of Use: Simple Payment

- Receiver of Information:

11Street Co.,Ltd, LG CNS, Kakaopay, SSG.COM, NHN Payco, NHN KCP Corp, Samsung Electronics, Lotte Members, Naver Financial, Viva Republica

- Item of Personal Information: Payment information

- Period of Retention and Use: In principle, personal information is destroyed without delay when the purpose of collecting and using personal information is achieved (providing that there are special regulations in other laws, such information will be kept in accordance with relevant laws).

8) Purpose of Use: Payment by gift certificate

- Receiver of Information: KCPI (Korea Culture Promotion Institute)

- Item of Personal Information: Payment information

- Period of Retention and Use: In principle, personal information is destroyed without delay when the purpose of collecting and using personal information is achieved (providing that there are special regulations in other laws, such information will be kept in accordance with relevant laws).

9) Purpose of use: Customer Consultation

- Receiver of Information: NICE Credit Information Service Co., Ltd. / Metanet MCC

- Item of Personal Information: customer support, grievance handling, and payment information of complaints

Period of Retention and Use: In principle, personal information is destroyed without delay when the purpose of collecting and using personal information is achieved (providing that there are special regulations in other laws, such information will be kept in accordance with relevant laws).

10) Purpose of use: Customer confirmation

- Receiver of Information: Korea Financial Intelligence Unit (KOFIU)

- Item of Personal Information: real name number, transaction purpose, source of funds, etc.

- Period of Retention and Use: In principle, personal information is destroyed without delay when the purpose of collecting and using personal information is achieved (providing that there are special regulations in other laws, such information will be kept in accordance with relevant laws).

11) Purpose of use: Consent to account simple payment

- Receiver of Information: Inbiznet

- Item of Personal Information: Payment account information

- Period of Retention and Use: In principle, personal information is destroyed without delay when the purpose of collecting and using of personal information is achieved (providing that there are special regulations in other laws, such information will be kept in accordance with relevant laws).

2. Right of User to Refuse to the Provision of Personal Information to Third Parties

User may refuse to the provision of the personal information to third parties. Provided, however, that if the consent is declined, payment for the service will not be completed normally.

※ The matters relating to the processing of personal information are subject to the Company's privacy policy.

Consent to the Collection and Use of Personal Information

"NICE Payments Co., Ltd.' (hereinafter referred to as"the Company") places importance on the user's personal information and comply with the Act on Promoting Use of Information Communication Network and Protecting Information, Privacy Protection Act and Act on Consumer Protection in Electronic Commerce.

The Company collects and uses the following personal information from the users of Payment GatewayService and EscrowService (hereinafter referred to as "the Services").

1. Purpose of Collection and Use of Personal Information

The Company uses the collected personal information for:

- confirmation of identity and real name verification for establishment, maintenance and termination of service provision contract, various membership management and for sending contract copy;

- identification, authentication, real name verification and various announcement/notice during service provision process;

- prevention of illegal and unauthorized use;

- confirmation of consent or withdrawal necessary for service provision and related matters;

- service provision and CRM based on the frequency of use and demographic characteristics;

- registration of merchant information for each payment instrument for service provision

- Sending mail provided by the Company to the customers according to the Consumer Protection Act

- Other advertising information such as events provided by the company (in payment notification mail), customized service provision, service provision and advertisement according to statistical characteristics, actual marketing activities

- transmission of the user's payment information, personal information keeping history and so on to the issuer of the payment instrument of the user(e.g. a credit card company in the case of a credit card), who concluded the contract with the user regarding the payment instrument, for service provision (authorization, etc.) and related business processing (customer complaint, inspection of personal information management status, etc.)

- Matters concerning the performance of obligations under statutes (customer identification, specific financial transaction reporting, etc.) and identification under the Act on Reporting, Use, etc. of

-Specific Financial Transaction Information and the Enforcement Decree of the Act;

(See below for details on the issuers of payment instrument)

※ Issuers of Each Payment Instrument

A. Credit Card: Card Companies (Kookmin, BC, Lotte, Samsung, NH Nonghyup, Hyundai, Shinhan, Hana, Woori, etc.)

B. Account Transfer: Banks (Kyungnam, Gwangju, Kookmin, IBK, NH, Daegu, Busan, KDB, MG, Suhyup, Shinhan, Shinhyup, Woori, Post Office, Jeonbuk, Jeju, KEB Hana, Citi, SC, NFCF, K Bank, Kakao Bank, etc.), Securities Companies(Yuanta, MiraeAsset Daewoo, Samsung, Shinhan, Korea Investment & Securities, Hanwha, etc.), KFTC (Korea Financial Telecommunications and Clearings Institute), TOSS Payments

C. Virtual Account: Banks (Kookmin, NH, Woori, Shinhan, Hana, IBK, Post Office, KEB, Busan, Daegu, K Bank etc.), SettleBANK, Coocon

D. Mobile Phone: SKT, KT, LGU+, KGMobilians, Danal, GalaxiaMoneytree Co.,Ltd, MVNO, Payletter Inc.

E. Issuance of Cash Receipt: NTS (National Tax Service)

F. Verification of Identity: NICE information Service Co., Ltd, Coocon, SettleBANK, KGMobilians, INBIZNET Co.Ltd.

G. Simple Payment Service Affiliates: 11Street Co.,Ltd, LG CNS, Kakaopay, SSG.COM, NHN Payco, NHN KCP Corp, Samsung Electronics, Lotte Members, Naver Financial, Viva Republica

H. Gift Certificate: KCPI (Korean Culture Promotion Institute)

2. Collection Items and Collection Method of Personal Information

1) Collection Items of Personal Information

A. Mandatory Items

- Name of the user (in the case of a merchant, names of the representative and the person in charge), date of birth, Real name number (resident registration number, driver's license number), English name/nationality/foreigner registration number if the representative is a foreigner, mobile phone number (in the case of a merchant, mobile phone numbers of the representative and the person in charge), phone number, email address (in the case of a merchant, email addresses of the representative and the person in charge), trade name, business registration number (corporation number), category and conditions of business, shopping mall URL, business address(in the case of an individual/individual Entrepreneur, address on the resident registration card, in case of a foreigner, actual residence), main phone number, facsimile number, transactional payment information (settlement bank, account number, account name), transaction information of goods or service

- Payment information ("user" means all the information provided by the "service" provided by the "company" to purchase goods and services of the store, including credit card number, credit card validity period, name, account number, mobile phone number, fixed-line telephone number, etc.)

- Additional information (connection IP/MAC address, cookie, e-mail, service access date, service use record, bad or abnormal use record, billing history) may be automatically or manually generated and collected during the course of service use or service processing other than the above-mentioned collection items of personal information. B. Optional Items

- The information in the contract documents or the information provided by the customer (e.g. escrow service refund account information such as bank name, account number, account holder, etc.)

- Address, fax number, etc.

2) Collection Method of Personal Information

- Collect information that the user presents themselves through homepage (NICEPAY new service application e-board), written form, fax, e-mail, payment window of the electronic financial service provided by the Company, and affiliates who have signed a business alliance agreement.

3. Retention and Use Period of Personal Information

In principle, the personal information of the user is destroyed without delay when the purpose of

collecting and using the personal information is achieved. However, that in cases where it is necessary to retain such information under the relevant laws such as the Electronic Financial Transactions Act, the Act on Consumer Protection in Electronic Commerce, personal information will be retained for a certain period determined by the relevant laws and regulations. In this case, the Company will only use the information it keeps for the purpose of keeping it, and the period of retention is as follows:

1) Record of withdrawal of contract or offer: 5 years (Act on The Consumer Protection in Electronic Commerce etc.)

2) Record of payment and goods supply: 5 years (Act on The Consumer Protection in Electronic Commerce etc.)

3) Record of electronic financial transactions exceeding 10,000 KRW per incident: 5 years (Electronic Financial Transactions Act)

4) Records of consumer complaints or disputes: 3 years (Act on The Consumer Protection in Electronic Commerce etc.)

5) Records on collection/processing and use of credit information: 3 years (Credit Information Use and Protection Act.)

6) Records of visits: 3 years (Protection of Communications Secrets Act)

7) Record of electronic financial transactions less than 10,000 KRW per incident: 1 year (Electronic Financial Transactions Act)

8) Record of identity verification: 6 months (Act on Promoting Use of Information Communication Network and Protecting Information)

9) Records on customer verification: 5 years (Act on Reporting and Using Specified Financial Transaction Information)

4. Right of User to Refuse to the Collection and Use of Personal Information

User may refuse to the collection and use of the personal information by the Company. However, that if the collection is refused, payment for the service will not be completed normally.

※ The matters relating to the processing of personal information are subject to the Company's privacy policy.