Article 1 (Purpose)

The purpose of these terms and conditions is to define the rights, obligations, and responsibilities of the Cyber Mall and its users in relation to the Internet-related services provided by T&M Tour Co., Ltd. (hereinafter referred to as "the Company").

** "These terms and conditions also apply to electronic transactions conducted through PC communication, mobile wireless, etc., to the extent that they do not contradict the nature of the transaction."

Article 2 (Definitions)

- ① "The Company" refers to T&M Tour Co., Ltd., which is a virtual business location set up using information communication facilities such as computers to allow transactions of goods or services (hereinafter referred to as "goods, etc.") to be conducted for users. It is also used in the sense of the business operator who operates the Cyber Mall.
- ② "User" refers to any individual who accesses the "Company" website and receives services provided by the "Company" in accordance with these terms, including both members and non-members.
- ③ "Member" refers to a person who provides personal information to the "Company" and registers as a member, who continuously receives information from the "Company" and can continuously use the services provided by the "Company."
- ④ "Non-member" refers to a person who uses the services provided by the "Company" without registering as a member.

Article 3 (Specification and Revision of Terms)

- ① The "Company" shall display the contents of these terms, including the company name, representative's name, business location, address (including the address for handling consumer complaints), phone number, fax number, email address, business registration number, mail order business registration number, and personal information management officer, in a manner that users can easily access, such as on the initial service screen (front page) of the "Company" website. However, the contents of the terms may be provided through a linked screen for the user's convenience.
- ② Prior to agreeing to these terms, the "Company" must display important matters such as the right of withdrawal, delivery responsibility, refund conditions, etc., in a separate linked screen or pop-up window so that the user can understand and confirm these matters before agreeing.
- ③ The "Company" may revise these terms within the scope that does not violate the laws related to consumer protection in electronic commerce, the Act on the Regulation of Terms, the Framework Act on Electronic Commerce, the Electronic Signature Act, the Act on the Promotion of Information and Communication Network Utilization, the Act on Door-to-Door Sales, the Consumer Protection Act, and other relevant laws.
- 4) When revising these terms, the "Company" shall specify the application date and reason for the revision and announce it on the initial screen of the "Company" website along with the current terms, at least 7 days before the application date, and up to the day before the application date. However, if the terms are changed in a way that is unfavorable to the user, an announcement will be made with a minimum grace period of 30 days before the application date. In this case, the "Company" will clearly indicate the comparison between the original and revised terms for the user's understanding.
- ⑤ If the "Company" revises the terms, the revised terms will apply only to contracts entered into after the application date. For contracts already concluded before the application date, the previous version of the terms will apply. However, if a user who has already entered into a contract wishes to apply the revised terms, they must send a request to the "Company" during the notification period as per Clause 3, and if the "Company" agrees, the revised terms will apply.
- (6) Any matters not specified in these terms and the interpretation of these terms shall be governed by the laws related to consumer protection in electronic commerce, the Act on the Regulation of Terms, consumer protection guidelines in electronic commerce established by the government, and relevant laws or customary practices.

Article 4 (Provision and Change of Services)

① The "Company" shall perform the following tasks:

- 1. Provide information about goods or services and conclude contracts.
- 2. Deliver the goods or services contracted.
- 3. Other tasks as determined by the "Company."
 - ② In cases such as the out-of-stock of goods or services or changes in technical specifications, the "Company" may change the content of goods or services to be provided by future contracts. In such cases, the "Company" shall immediately announce the changed content and delivery date of the goods or services at the place where the current goods or services were posted.
 - ⑤ If the "Company" changes the content of the service contracted with the user due to reasons such as out-of-stock of goods or changes in technical specifications, the "Company" shall immediately notify the user of the reason via a contactable address.
 - ⑥ In the case of the preceding paragraph, the "Company" shall compensate for actual damages that can be proven to have been caused to the user due to the changes. However, this does not apply if the "Company" proves that there was no intent or negligence.

Article 5 (Suspension of Service)

- ① The "Company" may temporarily suspend the provision of services in case of maintenance, repair, replacement, malfunction of information and communication facilities such as computers, or communication interruptions.
- ② The "Company" shall compensate for damages caused to users or third parties due to the temporary suspension of services as specified in Clause 1. However, this does not apply if the "Company" proves there was no intent or negligence.
- ③ If the "Company" is unable to provide services due to reasons such as a change in business type, abandonment of business, or merger with another company, the "Company" shall notify users using the method specified in Article 8 and compensate consumers in accordance with the conditions initially presented by the "Company."

Article 6 (Membership Registration)

- ① A user applies for membership registration by filling out the membership information according to the form prescribed by the "Company" and expressing their intention to agree to these Terms and Conditions.
- ② The "Company" will register a user as a member unless the user falls under any of the following cases:
 - 1. The applicant has previously lost membership status under Article 7, Paragraph 3 of these Terms and Conditions, unless three years have passed since the loss of membership and the user has obtained approval for rejoining the "Company."
 - 2. There is false information, missing information, or errors in the registration details.
 - 3. The "Company" deems that the registration of the user as a member would cause significant technical difficulties.
 - 3 The membership registration becomes effective when the "Company" approves the registration and the approval reaches the user.
 - 4 If there is any change in the registration details as per Article 16, Paragraph 1, the member must immediately notify the "Company" of such changes by email or other means.

Article 7 (Withdrawal of Membership and Loss of Qualifications)

- ① A member may request to withdraw from membership at any time, and the "Company" will process the membership withdrawal immediately.
- ② If a member falls under any of the following cases, the "Company" may restrict or suspend the member's qualifications:
 - 1. If false information was registered during the membership application.
 - 2. If the member fails to pay for the goods purchased or any debts related to the use of the "Company" by the due date.
 - 3. If the member interferes with another person's use of the "Company" or steals information, thereby threatening the order of electronic commerce.

- 4. If the member engages in activities prohibited by law or these Terms and Conditions, or engages in acts contrary to public morals using the "Company."
- 5. If the member's actions harm the healthy operation of the "Company" or interfere with its business, such as:
 - a. Making or spreading false or unfounded facts about the operation of the "Company," thereby damaging its reputation and trustworthiness.
 - b. Using abusive or obscene language towards the "Company" staff, seriously damaging the working environment.
 - c. Frequently contacting or disturbing the "Company" with unreasonable demands, threats, or requests for compensation (such as reward points, cash, products) without evidence of damage, thereby interfering with the business.
 - d. Frequently canceling or returning items purchased from the "Company" without valid reasons, hindering the operations of the "Company." This is considered habitual if the member's cancellation and return ratio exceeds 50% of the company's average cancellation and return rate.
 - ③ If the "Company" restricts or suspends the member's qualifications and the same behavior is repeated more than twice or the reason is not corrected within 30 days, the "Company" may revoke the member's qualifications.
 - ⑤ If the "Company" revokes a member's qualifications, the member's registration will be deleted. In this case, the "Company" will notify the member, and the member will be given an opportunity to provide an explanation within at least 30 days before the deletion of the registration.

Article 8 (Notification to Members)

- ① When the "Company" sends a notification to a member, it can be done to the email address that the member has pre-arranged with the "Company."
- ② If the "Company" needs to notify an unspecified number of members, it can substitute individual notifications by posting the notice on the "Company" board for at least one week. However, individual notifications will be given regarding matters that significantly affect the member's transactions.

Article 9 (Purchase Application)

The "Company" user applies for a purchase on the "Company" site by the following or similar methods, and the "Company" must clearly provide the following information when the user applies for the purchase. However, in the case of a member, the application of Items 2 through 4 may be excluded:

- 1. Searching and selecting goods, etc.
- 2. Entering name, address, phone number, email address (or mobile phone number), etc.
- 3. Confirming the terms and conditions, services for which the right to withdraw may be restricted, delivery charges, installation fees, and related costs.
- 4. Agreement to these terms and conditions and confirmation or rejection of the matters in Item 3 (e.g., clicking the mouse).
- 5. Purchase application for goods, etc., and agreement to the confirmation or cancellation of the "Company's" confirmation.
- 6. Selecting the payment method.

Article 10 (Formation of the Contract)

① The "Company" may not accept the purchase application as described in Article 9 in the following cases. However, when entering into a contract with a minor, the company must inform that the contract can be canceled if the minor or the legal guardian has not given consent.

- 1. If there is any false information, omission, or typographical error in the application.
- 2. If a minor is purchasing goods and services prohibited by the Juvenile Protection Act, such as tobacco or alcohol.
- 3. If the "Company" determines that accepting the purchase application would cause significant technical difficulties.
- 4. If the credit card payment is presumed or confirmed to be an illegal act without the cardholder's consent.

- 5. If it is confirmed that the customer applying for the purchase is a restricted or suspended member under Article 7.
 - ② The contract is considered established when the "Company's" acceptance reaches the user in the form of a confirmation of receipt under Article 12, Paragraph 1.
 - 3 The "Company's" acceptance must include information on the confirmation of the user's purchase application, the availability of goods, corrections or cancellations of the purchase application, etc.

Article 11 (Payment Methods)

The payment methods for goods or services purchased from the "Company" are as follows, and may be made using the available methods. However, the "Company" cannot charge any fees for goods or services under any name when using the payment methods:

- 1. Online bank transfer
- 2. Prepaid cards, debit cards, credit cards, and other various card payments
- 3. Payment in person at the "Company" office after visiting

Article 12 (Receipt Confirmation • Purchase Application Modification and Cancellation)

- 1) The "Company" will send a receipt confirmation notice to the user when a purchase application is made.
- ② Upon receiving the receipt confirmation, the user may request modification or cancellation of the purchase application if there is any discrepancy in the intent. The "Company" must promptly process the user's request before delivery. However, if the payment has already been made, the provisions related to withdrawal in Article 15 will apply.

Article 13 (Supply of Goods, etc.)

① Unless otherwise agreed upon regarding the supply timing of goods, the "Company" will take the necessary actions such as order production and packaging to deliver the goods within 7 days from the date the user makes the purchase application. However, if the "Company" has already received all or part of the payment for the goods, the actions will be taken within 2 business days from the date the payment is received. The "Company" will take appropriate measures to allow the user to confirm the process and progress of the supply of the goods. For intangible goods like travel packages, separate terms and conditions will be provided, and necessary measures must be taken to ensure the smooth delivery of services.
② The "Company" will specify the delivery method, delivery costs, and delivery times for the purchased goods. If the "Company" exceeds the agreed delivery period, it will compensate the user for any resulting damage. However, this does not apply if the "Company" proves that there was no intentional or negligent fault. For intangible goods like travel packages, the "Company" will provide a separate travel contract and ensure that the user is well-informed about the purchase and use of the service.

Article 14 (Refunds)

If the "Company" is unable to deliver or provide goods due to reasons such as stock-outs, the "Company" will promptly notify the user of the reason and, if the payment for the goods has already been received, will refund the payment or take necessary steps to refund within 7 business days from the cancellation notice. However, for travel packages, if the user cancels after all reservations are completed, the refund will be subject to the domestic (foreign) travel standard terms and conditions, and a deduction will be made based on the compensation for consumer damages. For other products, the cancellation and refund fees will be deducted based on the special terms and conditions agreed upon during the contract.

Article 15 (Withdrawal from Purchase, etc.)

- ① A user who has entered into a contract for the purchase of goods from the "Company" can withdraw from the purchase within 7 days from the receipt confirmation notice. However, for travel products, a separate cancellation fee may be imposed based on the domestic (foreign) travel standard terms and conditions.
- 2 Users cannot withdraw or exchange the purchase of goods in the following cases:
 - 1. If the goods are lost or damaged due to reasons attributable to the user. (However, if the user damages the packaging to confirm the contents of the goods and was not informed of the restriction on withdrawal, the withdrawal can still be made.)

- 2. If the value of the goods significantly decreases due to use or partial consumption by the user.
- 3. If the value of the goods significantly decreases to the point where resale is impossible due to the passage of time.
- 4. If the packaging of the goods that can be reproduced with identical performance is damaged.
 - ③ If the "Company" has not clearly indicated that withdrawal is restricted or has not taken measures such as offering sample products, the user is not restricted from withdrawing from the purchase.
 - 4 Despite the provisions in Paragraphs 1 and 2, if the goods do not match the displayed or advertised content or are not delivered according to the contract, the user can withdraw from the purchase within 3 months from the date of receipt of the goods, or within 30 days from the date the user became aware or should have become aware of the issue.

Article 16 (Effects of Withdrawal from Purchase, etc.)

- ① When the "Company" receives the returned goods from the user, the "Company" will refund the paid amount within 3 business days. If there is a delay in the refund, the "Company" will pay interest for the delay calculated based on the interest rate prescribed by the Fair Trade Commission for the period of delay.
- ② When the payment for the goods was made using a credit card or electronic money, the "Company" will promptly request the payment service provider to stop or cancel the charge for the goods.
- 3 The user will bear the cost of returning the goods in case of withdrawal from the purchase, etc.
- ③ If the user paid for shipping when receiving the goods, the "Company" will clearly indicate who will bear the return shipping cost in case of withdrawal.

Article 17 (Privacy Policy)

Matters related to personal information protection are governed by the "Company's" privacy policy, which is posted on the mall.

Article 18 (Obligations of the Company)

- ① The "Company" shall not engage in any acts prohibited by law or public order and morals, and will do its best to continuously and reliably provide goods and services as stipulated in these terms and conditions.
- ② The "Company" shall establish a security system to protect the user's personal information (including credit information) so that the user can use internet services safely.
- ③ If the "Company" causes damage to the user through unfair labeling or advertising practices under the Fair Labeling and Advertising Act, the "Company" is responsible for compensating the user.

Article 19 (Responsibilities Regarding Member's ID and Password)

- 1) The member is responsible for managing their ID and password, except in cases specified in Article 17.
- ② The member must not allow a third party to use their ID and password.
- 4 If the member's ID or password is stolen or used by a third party, they must immediately notify the "Company" and follow the "Company's" instructions.

Article 20 (User's Obligations)

Users must not engage in the following activities:

- 1. Registration of false information during application or modification
- 2. Theft of another person's information
- 3. Modification of information posted by the "Company"
- 4. Transmission or posting of information (such as computer programs) other than the information provided by the "Company"
- 5. Infringement of the intellectual property rights of the "Company" or other third parties
- 6. Acts that damage the reputation of the "Company" or interfere with its operations
- 7. Posting or disclosing obscene, violent, or otherwise morally inappropriate messages, images, audio, or other information on the mall

Article 21 (Relationship Between Linked "Company" and Linked-to "Company")

① When the upper-level "Company" and lower-level "Company" are connected through a hyperlink (e.g.,

hyperlinks to text, images, videos, etc.), the former is referred to as the "linked company" (website), and the latter is referred to as the "linked-to company" (website).

② If the linked "Company" clearly states in the initial screen or in a pop-up screen at the point of linking that it does not guarantee the transactions made by users with the goods or services provided by the linked to "Company," the linked "Company" is not responsible for those transactions.

Article 22 (Copyright Ownership and Use Restrictions)

- ① The copyright and other intellectual property rights of the works created by the "Company" belong to the "Company."
- ② Users must not use the information obtained from the "Company" that is owned by the "Company" as intellectual property for commercial purposes (such as copying, transmitting, publishing, distributing, broadcasting, etc.) without prior approval from the "Company."
- 3 When the "Company" uses the copyrights that belong to users in accordance with an agreement, the "Company" must notify the user.
- 4 Users permit the "Company" to use various works posted or registered by them on the "Company's" platform for free, even if they cancel their membership. However, if the user notifies the "Company" of the cancellation of this permission, it will no longer apply.

Article 23 (User's Posts and Copyright)

- 1 "Posts" refer to the text, photos, files, links, etc., posted by users while using the service.
- ③ The user is responsible for any damages or issues arising from their posts, and the "Company" is not liable.
- 3 The "Company" may take actions such as posting, suspending, modifying, deleting, moving, or refusing to register posts without prior consent from the user if the post:
 - Contains severe insults or defamation of other users or third parties
 - Disseminates or links content that violates public order or morals
 - Encourages illegal reproduction or hacking
 - Infringes on the copyright of third parties and a request for removal has been made
 - Is an advertisement for commercial purposes
 - Contains content objectively recognized as related to crime
 - Infringes on the rights of other users or third parties
 - Contains personal political or religious views deemed inappropriate by the "Company"
 - Violates the posting guidelines or the nature of the forum
 - Violates other relevant laws
 - ④ The copyright of a post made by a user belongs to the user who made the post. However, the "Company" may use the post without additional consent for purposes of operating, displaying, transmitting, distributing, or promoting the service, in accordance with fair practices under copyright law, even if the user withdraws membership.
 - 4 If the "Company" intends to use a user's post in any other way, it must obtain prior consent from the user through phone, fax, or email.
 - ⑥ If the user terminates the service contract, the posts that have been stored, copied, or reposted by others, combined with others' posts, or posted on public boards will not be deleted.

Article 24 (Dispute Resolution)

- ① The "Company" operates a damage compensation system to reflect users' legitimate opinions or complaints and compensate for damages.
- ② The "Company" will prioritize processing complaints or opinions submitted by users. If it is difficult to process promptly, the user will be notified immediately with the reason and schedule.
- ③ In the case of disputes related to electronic commerce between the "Company" and the user, if the user requests damage relief, the dispute may be resolved through mediation by the Fair Trade Commission or a dispute resolution agency designated by the local government.

Article 25 (Jurisdiction and Applicable Law)

- ① Any lawsuit related to electronic commerce disputes between the "Company" and the user shall be filed in the exclusive jurisdiction of the court where the "Company" is located.
- ② The laws of Korea will apply to electronic commerce lawsuits filed between the "Company" and the user.

Article 26 (Special Provisions)

① Matters not specified in these terms and conditions shall be governed by the Electronic Transactions Basic Act, Electronic Signature Act, Consumer Protection Laws in Electronic Transactions, and other relevant laws and regulations, as well as domestic (foreign) travel standard terms and conditions.