

T&M TOUR Co., Ltd. (hereinafter referred to as "the Company") values your personal information and complies with the provisions of the "Personal Information Protection Act" and the "Act on Promotion of Information and Communications Network Utilization and Information Protection". Through this Privacy Policy, we inform you how the personal information you provide is used and the measures taken to protect it.

1. Methods and Items of Collecting Personal Information

The Company collects only the minimum personal information necessary to provide travel services.

Collected Items	Purpose of Collection and Use
ID, password, name, gender, date of birth, mobile phone number, email address, business registration number	User identification, membership services, membership benefits, and event notifications
Name (in Korean and English), date of birth, gender, passport information, visa status, email, phone number	Travel product reservations and consultations, confirmation of travel eligibility
Name, date of birth, gender, passport number	Travel insurance enrollment
Name, credit card number, expiration date, account number	Payment, settlement, and refunds

2. Methods of Collecting Personal Information

We collect personal information through the following methods:

- Member registration on the Company website
- Consultation boards on the website
- Telephone consultations
- KakaoTalk (or fax)
- Events conducted by the Company or information provided by cooperating companies

3. Purpose of Collecting and Using Personal Information

The Company uses the collected personal information for the following purposes:

- **Service Provision and Payment Settlement**
Travel product consultations and reservations, travel insurance enrollment, airline/hotel reservation confirmation, purchase and payment, identity verification, and financial services.
- **Customer Management**
Identity verification for customer management and service use, prevention of fraudulent use by malicious members, confirmation of membership intent, age verification, obtaining consent from legal guardians for the collection of personal information of children under 14, record-keeping for dispute resolution, complaint handling, and notifications.
- **Marketing and Advertising**
Promotion of services, marketing, and advertising of partner products, sending advertising information, statistics on service usage, development of new services, and targeted marketing.

4. Retention and Destruction of Personal Information

The Company retains personal information for the period necessary to achieve the purpose of collection and use. Once the purpose is fulfilled, or if a user requests withdrawal or the user's membership is restricted or terminated, the information is deleted through irreversible technical methods and cannot be accessed or used again.

However, in cases where it is necessary to retain the information under applicable laws, the Company will keep the information for the period required by law.

Retention periods:

- Contract or cancellation of orders: 5 years (under the Consumer Protection Act in Electronic Commerce)
- Payment and supply of goods: 5 years (under the Consumer Protection Act in Electronic Commerce)
- Customer complaints or dispute resolution records: 3 years (under the Consumer Protection Act in Electronic Commerce)
- Advertising records: 6 months (under the Consumer Protection Act in Electronic Commerce)

Destruction Methods:

- Paper-based personal information: shredded using a shredder.
- Electronically stored personal information: deleted using methods that ensure it cannot be recovered.

5. Provision of Personal Information to Third Parties

The Company, in principle, does not disclose personal information to unrelated companies or organizations. However, personal information may be shared with third parties for purposes related to travel services, under the following circumstances:

Recipient	Items Provided	Purpose of Use
Korean Air, Asiana Airlines, and other domestic/international airlines, train (railroad), cruise,	Name (including English name), date of birth, gender, passport/visa status and related information (passport expiry date, passport	Airline and other transportation service reservations,
Domestic and international hotels and resorts/accommodation providers	Name (including English name), passport/visa status and related information (passport expiry date, passport number, etc.)	Hotel and accommodation reservation-related
Insurance companies	Name, date of birth, gender, passport number	Travel insurance
KCP (Korea Cyber Payment)	Name, virtual account number, amount	Bank automated debit transaction,
Payment Gateway Providers (PG)	Name, credit card company, credit card number, approval number, amount, account number,	Credit card payment and real-time bank

6. Access, Correction, and Withdrawal of Consent for Personal Information

To access and correct your personal information, you can modify your profile in the "My Page" section of the website. The Company will respond diligently to requests for access or corrections.

7. Rights and Methods of Exercising Rights for Children under 14 Years of Age

For children under 14 years of age (including their legal guardians), the legal guardian can always request access or correction of the child's personal information or withdraw consent for collection, use, or provision of personal information.

8. Contracts and Cancellations for Minors

If the Company wishes to enter into a contract with a minor for the purchase of goods or services, the legal guardian must give consent. If the legal guardian does not consent, the minor or the guardian can cancel the contract.

9. Installation and Operation of Automatic Collection Devices (Cookies) and Rejection of Cookies

The Company uses cookies and other automatic collection devices to gather and track usage information. Cookies are small text files sent by the server to the user's browser and stored on the user's computer.

Purpose of Cookies:

- To analyze the frequency of visits, time spent on the website, user preferences, and provide targeted marketing and personalized services.

Users can configure their web browser to allow or reject all cookies or prompt when cookies are stored. However, rejecting cookies may cause difficulty in using some services.

10. Technical and Managerial Measures for Personal Information Protection

Technical Measures:

- Personal information is protected by passwords, and encrypted files or locks are used to safeguard important data.
- Antivirus programs are used to prevent damage from computer viruses, with regular updates.
- Encrypted transmission technologies are used for secure transmission of personal information over networks.

Managerial Measures:

- Access to personal information is limited to a minimum number of authorized personnel.
- Regular internal and external training is conducted for employees handling personal information on security technologies and privacy protection obligations.
- The company ensures strict control over the transfer of responsibilities regarding personal data protection during employee onboarding and exit.

If you have any inquiries regarding personal information, please refer to the privacy policy section at the bottom of the Company website or contact the representative.