

IDBlock Service Terms of Use

Chapter 1 General Provisions

Article 1 (Purpose)

The purpose of these terms and conditions is to stipulate the rights, obligations, and responsibilities of the users and the company regarding the use of the decentralized identity verification service, IDBlock (hereinafter referred to as "Service"), provided by CrossHub Co., Ltd. (hereinafter referred to as "Company"), as well as the conditions and procedures for using the Service and other necessary matters.

Article 2 (Effect and Modification of Terms)

1. These terms and conditions shall take effect when the Company posts the content of these terms on the Service screen or publishes it on the homepage related to the Service, and when a customer who agrees to these terms signs up for the Service and becomes a user of the Service. Furthermore, if the Company is able to provide services in a foreign country through contracts with foreign rights holders, these terms shall also take effect for all users wishing to use the Service in that country.

2. The Company may change these terms as deemed necessary, and when changing the terms, the Company shall notify or inform the users at least 7 days before the effective date of the change in the manner set forth in Article 15. However, if there are important provisions that restrict the rights of users or impose obligations on users, the Company will notify or inform users at least 30 days prior to the change.

3. If the Company notifies or informs users that their consent to the changes will be assumed unless they express their intention to refuse the changes by the effective date, and if the user does not explicitly refuse the changes, the user shall be deemed to have consented to the changed terms. Users who do not agree to the changed terms may suspend the use of the Service and terminate the service agreement.

4. These terms shall apply from the date the user agrees to them until the user withdraws from the Service. However, certain provisions of these terms may remain valid even after the user withdraws from the Service.

Article 3 (Governing Laws Beyond the Terms)

1. Matters not specified in these terms shall be governed by the Electronic Financial Transactions Act, the Basic Act on Telecommunications, the Telecommunications Business Act, the Act on Promotion of Information and Communications Network Utilization and Information Protection, the Act on the Protection and Use of Location Information, the Consumer Protection Act in Electronic Commerce, and other relevant laws (hereinafter referred to as "Relevant Laws"), as well as the detailed usage guidelines set by the Company.

2. The Company may, if necessary, establish specific provisions applicable to certain services

(hereinafter referred to as "Individual Terms") and notify or inform users in the manner set forth in Article 2, Paragraph 2.

3. The Company may establish detailed usage guidelines related to the use of the Service and notify or inform users in the manner set forth in Article 2, Paragraph 2 if necessary.

4. Changes in the Company's policies, the enactment or amendment of laws, announcements or guidelines by public institutions, and other notifications made by the Company through the notice board on the homepage related to the Service shall also constitute part of the service agreement.

Article 4 (Definition of Terms)

1. The definitions of terms used in these terms are as follows:

1) "Service" refers to the service that allows users to utilize goods or services designated by the Company through the installation of a dedicated application (hereinafter referred to as "App") on the user's smartphone (hereinafter referred to as "Device") and signing up for the Service, including the blockchain-based DID (Decentralized Identity) authentication services.

2) "User" refers to a person who registers the information requested by the Company after agreeing to the terms of the Service in accordance with the procedures set by the Company and is approved to use the Service.

3) DID (Decentralized Identity) is a technology that allows users to manage their identity information securely and privately. DID is generated through a decentralized network, such as blockchain, rather than a centralized database, allowing users to own and control their digital identity. This enables users to log into various services or verify their identity conveniently while protecting their personal information.

4) "Affiliate" refers to a business entity that enters into a separate service agreement with the Company to operate its business by utilizing the services provided by the Company.

2. The definitions of terms used in these terms shall follow the Relevant Laws and general practices, except as provided in the preceding paragraph.

Chapter 2 Service Agreement

Article 5 (Establishment of Service Agreement)

1. The Company considers the user to have agreed to these terms when the user installs the Service presented through a mobile device or the homepage related to the Service and selects the "Agree" button for the terms of use.

2. The service agreement is established when the Company accepts the user's application for service use, which includes the agreement to the terms mentioned in the preceding paragraph.

Article 6 (Application for Service Use)

An application for service use is the procedure performed by the user to utilize the Service,

which is completed by agreeing to the terms presented when the user first runs the Service.

Article 7 (Acceptance of Application for Service Use)

1. The Company will accept the user's application for service use if there is a valid application according to the provisions of Article 6 of these terms.
2. Upon acceptance of the user's application, the user becomes a user of the Service provided by the Company and can utilize the Service.

Article 8 (Restrictions on Acceptance of Applications)

1. The Company may refuse to accept applications from users that fall under any of the following categories:
 - 1) When the user applies for re-use within 3 months from the date the service agreement was terminated by the Company.
 - 2) When the service cannot be provided due to operational or technical reasons of the Company.
 - 3) When the application is submitted with omitted or incorrect customer registration information.
 - 4) When the user has not completed the consent procedures for installation and registration as designated by the Company.
 - 5) When the applicant has a fact of loss of user qualifications. However, this does not apply if one year has passed since the loss of user qualifications and the user has obtained re-acceptance from the Company.
 - 6) When a user who has been subject to measures such as suspension of user qualifications by the Company voluntarily terminates the service agreement during the suspension period and applies for re-use.
 - 7) When the application is made with the intent to disrupt public order or morals.
 - 8) When other application requirements set by the Company are not met, or when the application is confirmed to be illegal or unjust, or if there are circumstances for which the Company cannot accept the application due to reasons attributable to the user.

Chapter 3 Service Use

Article 9 (Service Provision)

1. The specific content of the services provided by the Company from the time it accepts the user's application for use is as follows:
 - 1) DID authentication service using the App.
 - 2) Any additional services developed or provided through partnerships by the Company.
 - 3) Any services provided through the homepage and App related to the Service that the Company deems to align with the nature of the Service and enhance user convenience.

Article 10 (Service Hours)

1. The Company shall commence the service from the time the service agreement is established with the user. For certain services, the service may begin from a designated date

in advance.

2. The use of the Service is generally available 24 hours a day, 365 days a year. However, the service may be temporarily suspended for operational or technical reasons, and the Company may also designate certain periods for temporary suspension of the service for operational purposes. In such cases, the Company will notify users in advance or afterward.

3. The Company may divide the Service into specific ranges and set separate available times for each range, notifying users of such information in advance.

Article 11 (Change and Suspension of Service)

1. The Company may change all or part of the Service for improvement purposes. In this case, the Company will notify users in advance of the content of the changes and the date of provision through the App, push messages, text messages, etc.

2. The Company shall be exempt from liability if the user does not recognize the notified content. However, if there are special circumstances that make it difficult to notify in advance, the Company may notify users promptly after the service is suspended.

3. The Company may suspend, limit, or terminate all or part of the Service in the following cases:

1) When it is unavoidable due to maintenance or construction of service facilities.

2) When the user obstructs the Company's business activities.

3) When normal service use is impeded due to power outages, equipment malfunctions, or surges in usage.

4) When it cannot maintain all or part of the Service due to the termination of contracts with providers of additional services offered through partnerships.

5) When the Company decides not to provide all or part of the Service due to changes in service policies, worsening profitability, or termination of mobile phone services based on its business judgment.

6) In cases of force majeure, such as natural disasters or national emergencies.

4. In the event of suspension, limitation, or termination of the Service as per the provisions of Paragraph 3, the Company will provide prior notice to users in the manner specified in Paragraph 1. However, if the suspension or limitation of service is due to reasons beyond the Company's control (such as usage surges, disk malfunctions, system downtime), prior notice may not be possible.

5. The Company shall not be liable for the content of messages or other communication data stored or transmitted during the service being suspended or limited under Paragraph 2, including cases where the data could not be stored or was deleted, or was not transmitted, or for any loss of communication data.

6. The Company shall not be liable for any issues arising from changes, suspension, limitation, or termination of the Service under Paragraphs 1 to 3 unless there are other

attributable reasons.

Article 12 (Provision of Information and Advertising)

1. The Company may post notices related to the operation of the Service on the Service screen and the related homepage, or notify users via methods such as text messages, emails, or smart push notifications.
2. The Company may provide various information and advertisements related to the operation of the Service on the Service screen and the related homepage, or obtain user consent to provide such information via email, mail, or short/long text messages (SMS/MMS).
3. The use of advertisements posted on the Service or participation in promotional activities by advertisers exposed in the Service is solely the responsibility of the user and the advertiser. Therefore, in the event of a dispute between the user and the advertiser, the user and the advertiser must resolve it directly, and the Company shall bear no responsibility in this regard.

Chapter 4 Obligations of the Parties

Article 13 (Obligations of the Company)

1. The Company shall not provide, disclose, transmit, or distribute the personal information of users collected in relation to the provision of the Service to any third party without the consent of the respective user. However, this does not apply when a competent authority requests the provision of personal information through proper legal procedures in accordance with relevant laws.
2. The Company may prepare and use statistical data regarding the personal information of all or some users without prior consent for the purpose of service improvement and customer satisfaction.
3. Upon receiving complaints from users regarding the Service, the Company must process these complaints promptly. If prompt processing is difficult, the Company shall notify the user of the reasons and processing schedule through the notices on the homepage related to the Service, or via email, text messages (SMS), etc.
4. If a user suffers damage due to the Service, the Company shall be responsible for such damage if it arises from the Company's intention or negligence, and the scope of such responsibility is limited to ordinary damages.
5. The Company shall comply with relevant laws and regulations related to the operation and maintenance of the Service.

Article 14 (Obligations of the User)

1. Users must not engage in any of the following actions while using the Service:

- 1) Registering false information when applying for or changing the Service.
- 2) Misappropriating another person's information.
- 3) Sending or posting information other than that specified by the Company (such as computer programs).
- 4) Infringing on the copyrights or other intellectual property rights of the Company or third parties.
- 5) Defaming or harming the reputation or business of the Company or third parties.
- 6) Using the Service for commercial purposes without the Company's consent.
- 7) Reproducing, decompiling, or imitating the Service through manipulation or any other modification.
- 8) Using the Service in an abnormal manner through automated connection programs (macros) to obstruct the Company's operations and service provision.
- 9) Engaging in any other activities that violate relevant laws, these terms, service usage guidelines, or notices from the Company.

2. Users must not leak, expose, or leave their access media (such as devices, apps, passwords) to third parties, and must exercise sufficient caution to prevent theft, forgery, or alteration of their access media.

3. Users are responsible for managing their access media (such as devices, apps, passwords) and must immediately notify the Company of any incidents such as damage, loss, theft, or leakage of these access media through the app, homepage, or customer service.

4. Users may not modify or change the content of the app without the Company's written consent. Additionally, users must not perform reverse engineering, decompiling, or disassembling, or any other modifications that deviate from the original purpose, or analyze the source code. Violations will be considered as infringement of intellectual property rights, and users may be held liable under relevant laws.

5. Users are responsible for the storage and management of the DID generated through the services provided by the Company and all issued certificates. Since passwords, secret phrases, and private keys are managed solely on the user's device, the Company shall not bear any responsibility for the inability to use the Service due to incidents such as hacking or loss of the device caused by the user's fault.

6. If any property or non-property damage occurs to the Company or third parties due to the user's violation of obligations under this article, the Company shall be exempt from liability for such damage and may take any legal action against the user, including civil claims for damages, criminal complaints, or reporting to administrative authorities.

Article 15 (Notices to Users)

1. When the Company provides individual notices to users, it may do so through the following methods:

- Email, app notifications, webpage postings, push messages, text message transmissions, etc.

2. For notices to an unspecified number of users, the Company may substitute individual notices by posting them within the Service.

Article 16 (Processing of User Personal Information)

The Company strives to protect user personal information, including user registration information, in accordance with relevant laws. The protection of user personal information is governed by the related laws and the Company's "Privacy Policy." Specifically, the Company shall provide user personal information to third parties within the scope consented to by the user, if prior consent has been obtained in accordance with relevant laws, and shall detail the procedures and methods in its "Privacy Policy."

The "Privacy Policy" posted and disclosed by the Company on the service homepage constitutes part of these terms, and users agree to it.

Chapter 5 Termination of Contract and Usage Restrictions

Article 17 (Termination of Contract and Usage Restrictions)

1. Users may terminate the service contract by notifying the Company of their intent to do so at any time. However, prior to notifying the Company, users must complete or withdraw any ongoing transactions (such as points) related to the Service. Users bear any disadvantages that may arise from withdrawing or canceling transactions.

2. Users shall be responsible for any disadvantages arising from their withdrawal from the Service, and upon termination of the service contract, the Company may revoke various benefits previously granted to the user.

3. To prevent illegal and improper acts by users who repeatedly terminate and reapply for the Service to gain economic benefits such as discount coupons and event benefits, or use another person's name without permission, the Company will retain the user's personal information—such as their name, linked information received from identity verification agencies, date of withdrawal, and reason for withdrawal—for a period of 3 months following the user's termination.

4. If a user fails to comply with their obligations as specified in Article 14, the Company may terminate the service contract or suspend the provision of the Service immediately without prior notice.

5. For users who have not utilized the Service during the period after signing up, the Company may inquire whether they intend to continue using the Service. If the user does not respond within the deadline set by the Company, the Company may take actions in accordance with relevant laws.

6. Users may file an objection to the actions taken by the Company under paragraphs 4 and 5 of this article in accordance with the procedures established by the Company.

7. If the Company recognizes that the objection mentioned in the previous paragraph is justified, the Company shall immediately resume the user's access to the Service.

Article 18 (Prohibition of Transfer)

Users may not transfer or gift their rights to use the Service or any contractual position to others, nor may they offer such rights as collateral.

Chapter 6 Damages and Miscellaneous Provisions

Article 19 (Damages)

1. Users who cause damages to the Company by violating the provisions of these terms must compensate the Company for all damages incurred.

2. If a user engages in illegal acts or violates these terms while using the Service, and the Company receives claims for damages or lawsuits from third parties due to such acts, the user shall indemnify the Company at their own responsibility and expense. If the Company is not indemnified, the user must compensate the Company for all damages incurred.

3. This provision remains in effect even after the user voluntarily terminates the service contract or after the Company suspends the Service based on these terms.

Article 20 (Disclaimer)

1. The Company shall not be liable for damages arising from the following circumstances:

1) Inability to provide the Service due to natural disasters, strikes, changes in relevant laws, orders or instructions from relevant authorities, or events beyond the Company's control.

2) Negligence in managing the user's mobile phone number, device, password, secret phrase, or private key.

3) Inability to smoothly provide the Service due to inaccuracies in the information, data, or facts provided by the user for this Service.

4) Inability to use the Service due to disruptions outside the Company's control.

5) Other cases of disruption caused by affiliates without the Company's fault or failures in communication due to user negligence.

2. The Company shall not intervene in disputes between users or between users and third parties related to the Service, and shall not be liable for damages arising from such disputes unless due to the Company's fault.

3. The Company is not responsible for verifying the accuracy, authenticity, or validity of the information provided by users and shall not be liable for damages arising from errors in the information provided by users.

4. The Company is not responsible for any expected benefits or damages arising from materials obtained through the Service and shall not be liable for the reliability or accuracy

of the information, data, or facts published by the user in the Service.

5. If the Company is not the issuer of the access media such as devices, apps, passwords, or programs, it shall not be liable for damages to the user caused by forgery or alteration of the access media.

6. The Company shall not be liable for damages incurred by users who downloaded or installed the app through unofficial channels rather than through official means.

7. If damages occur due to the user's negligence in fulfilling the obligations specified in Article 14, the Company shall not be liable unless there are other causes for liability.

8. If the app provided by the Company is unavailable due to issues with the user's device environment, the Company shall not bear any responsibility for that.

9. The Company is not liable for service interruptions caused by the user's fault.

Article 21 (Dispute Resolution and Jurisdiction)

1. In the event of a dispute arising between the Company and the user regarding the use of the Service, both parties shall sincerely negotiate to resolve the dispute.

2. The jurisdiction for all disputes and lawsuits related to these terms shall be the court with jurisdiction over the Company's headquarters as specified in the Civil Procedure Act.

3. In the case of a dispute related to the Service, it is the principle to resolve it through mutual agreement between the parties. However, if the parties cannot reach an agreement, the dispute shall be resolved in the court with jurisdiction over the Company's headquarters.

[Supplementary Provisions]

(Effective Date) These terms shall take effect from November 29, 2024.