

SNK Interactive Terms of Use

June 11, 2025

Terms of Service

[Chapter 1: SNK Interactive Terms of Use]

Article 1: Purpose

The purpose of these terms and conditions is to stipulate the basic conditions and procedures regarding the use of game services (hereinafter referred to as "services") provided by SNK Interactive (hereinafter referred to as "the Company").

Article 2: Effectiveness and Amendment of the Terms

1. These terms take effect when their contents are posted on the service screen and the user agrees to them.
2. The Company may establish or amend these terms as long as they do not violate relevant laws. If necessary, the terms may be revised, and members who object to the changes can withdraw at any time in accordance with the format specified by the Company.
3. In the case of amendments, the Company shall announce the changes on the initial screen of the service at least 7 days prior to the application date (30 days prior for changes unfavorable or significant to the member) until the day before the application date. The revised terms take effect in the same manner as outlined in item 1.
4. For the convenience of the consent process, if a member who has already signed a contract does not express an objection to the revised terms as announced in item 3, it will be considered as consent to the revised terms, which will then apply.
5. New services will be provided in accordance with these terms unless otherwise explicitly stated.
6. If a member does not agree to the application of the revised terms, either the Company or the member may terminate the service use agreement.

Article 3: Rules Outside of the Terms

For matters not specified in these terms or their interpretation, the provisions of relevant laws, such as the Consumer Protection Act in Electronic Commerce, Regulation of Standardized Contracts Act, Game Industry Promotion Act, Act on Promotion of Information and Communications Network Utilization and Information Protection, Content Industry Promotion Act, and other related laws, shall apply.

[Chapter 2: Membership Registration and Use of Service]:

Article 1: Formation of Service Use Agreement

1. The service use agreement is established when the user applies for use and the Company accepts the application and the user agrees to the terms.
2. Those wishing to register as members and use the services must provide personal information as requested by the Company.
3. When the Company approves the user's application, it will notify the user of their member ID and other necessary information deemed essential by the Company.
4. The Company will not approve applications for the use agreement in the following cases:
 - If another person's name is used to apply.
 - If the application is not made under the applicant's real name.
 - If false information is entered in the application form for the use agreement.
 - If the application is made with the intent of disturbing public order, social stability, or good morals.

Article 2: Service Use and Restrictions

1. In principle, services are available 24 hours a day, year-round, as long as there are no special operational or technical issues.
2. The service usage period mentioned above may be restricted when system

maintenance or other necessary operations are required by the Company.

3. The Company may implement various technical or institutional policies to prevent spam messages or behaviors that hinder the smooth operation of the service, and as a result, members may experience restrict

[Chapter 3: Obligations]:

Article 1: Obligations of the Company

1. The Company shall ensure that members can access services starting from the requested service start date unless there are special circumstances.
2. The Company is obligated to provide services continuously and stably in accordance with these terms.
3. The Company shall handle opinions raised by members through prescribed procedures and notify members of the reasons and expected timeline if processing takes a certain amount of time.
4. The Company shall not disclose or distribute members' personal information to third parties without their consent, except in the following cases:
 - When required by law, such as under the Framework Act on Telecommunications.
 - When needed for criminal investigations or when requested by the Information and Communication Ethics Committee.
 - When requested through procedures prescribed by other relevant laws.

Article 2: Obligations of Members

1. Members are solely responsible for managing their ID and password.
2. Members agree to receive advertising information sent by the Company as part of the service.
3. If a member's ID is used fraudulently, the member must immediately notify the Company. The Company is not responsible for any disadvantages resulting from a failure to notify.

4. Members must comply with the provisions of these terms and relevant laws.
5. Members must adhere to the corporate SMS policies and revised policies of all telecom providers contracted with the Company (SKT, KT, LGT).
6. Members are prohibited from creating, distributing, using, or advertising computer programs, devices, or equipment not provided or approved by the Company.
7. Members must not infringe on copyrights or intellectual property rights belonging to the Company or any third party.
8. Members must not damage the reputation of the Company or any third party, or interfere with their operations.
9. Members are prohibited from publicly disclosing or posting obscene or violent words, writings, images, sounds, or any other information contrary to public morals.
10. Members must not transfer, sell, or use game money, game data (accounts, characters, game items, cyber points, etc.) as the object of rights (e.g., as collateral or loans).
11. Members must not duplicate, publish, broadcast, or provide to third parties any information obtained through the "service" for purposes other than using the "service," without prior approval from the Company.
12. Members must refrain from actions prohibited by related laws or actions that conflict with good morals and common social customs.
13. Members are obligated to verify and adhere to the regulations of these terms, service guidelines, notices related to the "service," and notifications issued by the Company.
14. The Company may specify detailed types of conduct corresponding to paragraphs 1 and 2 in the 'Operation Policy' or 'Usage Restriction Policy,' and members are obliged to comply with these specifications.
 - Restrictions on account names, character names, and guild names.

- Restrictions on chat content and methods.
- Restrictions on the use of bulletin boards.
- Restrictions on gameplay methods.
- Other matters deemed necessary for the operation of the "service" that do not infringe upon the fundamental rights of members to use the "service."
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[Chapter 4: Termination of Agreement and Service Restrictions]:

Article 1: Termination of Agreement and Service Restrictions

1. If a member wishes to terminate the service use agreement, they may apply for termination directly through the Company's website.
2. Membership termination is confirmed if the existing ID and password can no longer be used for login. Once terminated, the ID cannot be reused by the same user.
3. If a member uses the Company's services to send spam messages (SPAM) that cause mental or material harm to third parties, the member shall bear all legal responsibility for their actions.
4. The Company may terminate the service use agreement or suspend service usage for a specified period without prior notice if the member engages in the following actions:
 - Acts contrary to public order and morals.
 - Acts related to criminal activities.
 - Planning or carrying out the use of services with the intent to harm national or social public interests.
 - Using another person's ID and password.
 - Damaging another person's reputation or causing them harm.
 - Registering multiple IDs for the same user.

- Conducting activities that harm the service or hinder proper usage.
 - Violating relevant laws or the terms set by the Company.
 - Defaming the Company's reputation through unfounded or unreasonable slander or insults.
5. If the Company's service restrictions are justifiable, the Company shall not be liable for any damages incurred by the member as a result of the restrictions.
6. If a member violates their obligations, the Company may restrict their use of services as follows. Specific cases of violations will be determined by the "Operational Policy" and "Usage Restriction Policy" of the respective game:
- Limiting certain character permissions: Restriction of specific rights, such as chatting, for a set period.
 - Limiting character usage: Restriction of character use for a set period.
 - Limiting account usage: Restriction of account usage for a set period.
 - Limiting membership usage: Restriction of overall service usage for a set period.
7. If the Company's service restrictions are justifiable, the Company shall not be liable for any damages incurred by the member due to the restrictions.
8. The Company may suspend accounts until investigations are completed in the following cases:
- A legitimate report is received indicating that the account has been hacked or misused.
 - Reasonable suspicion arises that the account user has engaged in illegal activities, such as using illegal programs or operating as a bot.
 - Other reasons where temporary action against the account is deemed necessary.
9. In cases outlined in item 8, once the investigation is completed, the Company will extend the "service" usage period for paid members based on the period of

suspension. For paid services where time extension is not possible, the Company may offer equivalent paid services, cash items, or other compensation as per their discretion. However, this does not apply to cases where the user is determined to have engaged in illegal activities under item 1.

10. The Company will determine the specific reasons and procedures for imposing usage restrictions based on the nature, severity, frequency, and consequences of violations in the "Operational Policy" and "Usage Restriction Policy."
11. When imposing restrictions as outlined in Article 26, the Company shall notify the member in writing, via email, electronic memo, or through notices on the game startup screen or service homepage, including the following details:
 - The reason for the usage restriction.
 - The type and duration of the restriction.
 - The method for submitting an objection to the restriction.

Article 2: Procedures for Lifting Service Restrictions

1. If the Company intends to impose usage restrictions, it shall notify the member or their representative in writing or via phone, specifying the reason, time, and duration of the restriction.
2. However, if the Company determines that urgent suspension is necessary, it may restrict the service without following the prior notification process.
3. A member or their representative who has received a notice of service suspension in accordance with **Chapter 4, Article 2, Paragraph 1** may file an appeal if they disagree with the restriction.
4. Upon receiving an appeal request under Paragraph 1, the Company shall respond within **15 days** via written notification, email, or equivalent methods, detailing the reasoning. If a response within **15 days** is not feasible, the Company shall inform the member of the reason for the delay and the expected resolution timeline.
5. If the reason for the service restriction is resolved during the restriction period, the Company shall immediately lift the restriction.

Article 3: Charging and Using Paid or Free Content

1. Members may acquire content through various legitimate methods, and refunds will not be issued for amounts below a specified threshold.
 - "Content" refers to the game services provided on the Company's site, and additional offerings may be introduced through member notifications.
 - If a member requests a refund (or termination), the Company shall deduct a penalty fee (10% of the total usage fee) along with PG fees and remittance charges, in accordance with **consumer compensation regulations** issued by the Ministry of Economy and Finance. If a member has received free content or if the combined fees amount to less than **1,000 KRW**, the balance will automatically expire upon termination.
2. If a member terminates their use agreement without following the prior refund procedure, the remaining content will also be forfeited.
3. If a member purchases content using another person's payment method, the Company shall not be held liable, and refunds will not be issued for unauthorized purchases.
4. The Company shall review refund requests and, based on their validity, either recharge the equivalent value to the member's account or provide a refund via account deposit or cancellation of the transaction according to the terms and policies.

[Chapter 5: Management of Member Posts and Protection of Intellectual Property Rights]

Article 1: Management of Member Posts

1. The term "Website" refers to all sites managed and operated by the Company.
2. The term "Post" refers to audiovisual materials, videos, text, images, personal photos, background pictures, and all other web-based content registered on the Company's website.

3. Responsibility and rights to content posted on the Company's website rest with the individual who registered the post.
4. The Company retains the right to adjust the format, size, and structure of posts to better fit the website's layout, provided that the original creativity of the member is preserved.
5. Neither the Company nor its members may register posts that infringe on third-party copyrights, trademarks, business names, or portrait rights. If infringing content is discovered, the Company shall delete it immediately, and members may be held responsible. If the Company was unaware of the infringement, full responsibility lies with the member who uploaded the post.
6. The Company may use posts uploaded to its website for promotional and marketing purposes in support of Company operations.
7. The Company may delete posts without prior notification if they fall under the following categories:
 - Defamation or false accusations that damage the reputation of individuals or organizations.
 - Content violating public order and good morals.
 - Content associated with criminal activities.
 - Content infringing on another person's copyrights or other rights.
 - Any content that violates applicable laws or Company regulations.

Article 2: Protection of Intellectual Property Rights:

(1) The copyright and other intellectual property rights of content created by the Company within the "service" belong to the Company. The Company grants members only the right to use games, characters, game items, game currency, and cyber points in accordance with the Company's usage conditions, and members are not allowed to transfer, sell, provide collateral, or otherwise dispose of them for profit.

(2) Members shall not reproduce, transmit, publish, distribute, broadcast, or otherwise use information obtained from the "service"—which belongs to the Company or its

content providers—for commercial purposes or allow third parties to use such information without prior approval from the Company or the content provider.

(3) Members grant the Company permission to utilize the user-generated content ("User Content"), including communication, images, sound, and all materials and information uploaded or transmitted via the game client or the "service," in the following ways:

- Editing, modifying, and transforming "User Content" for publication, reproduction, performance, transmission, distribution, broadcasting, and the creation of derivative works, without restrictions on usage period or location.
- The Company shall not sell, lease, or transfer "User Content" for commercial transactions without the prior consent of the creator.

(4) If "User Content" posted by a member does not appear within or integrate with the "service" (e.g., posts in general bulletin boards), the Company shall not use it for commercial purposes without the member's explicit consent. Members may delete such "User Content" at any time.

(5) If the Company determines that member-posted content within the "service" violates prohibited actions outlined in **Chapter 3, Article 2**, it may delete, move, or reject registration of the content without prior notice.

(6) If a member's legal interests are infringed due to content posted on the Company's bulletin board, the member may request the deletion of such content or the posting of a counterstatement. Upon receiving such a request, the Company shall promptly take the necessary measures and notify the requester.

(7) The provisions of **Paragraph (3)** shall remain in effect as long as the Company operates the "service," and they shall continue to apply even after a member withdraws their account.

[Chapter 6: Legal Disputes]:

Article 1: Compensation for Damages

1. The Company is not liable for any damages incurred by members related to the use of services unless they are due to the Company's fault.
2. If the Company incurs damages due to the violation of these terms, the member

who violated the terms must compensate the Company for all related damages.

3. If a member commits illegal acts or violates these terms during the use of services, resulting in claims for damages, lawsuits, or other disputes from third parties against the Company, the member shall indemnify the Company at their own expense and responsibility. If the Company cannot be indemnified, the member must compensate the Company for all resulting damages.

Article 2: Disclaimer

1. The Company is exempt from liability for service provision failures due to wartime, emergencies, natural disasters, national crises, unresolved technical defects, or other force majeure circumstances.
2. The Company is not liable for service interruptions, usage difficulties, or contract terminations caused by the member's fault.
3. If the service use agreement between the member and the Company is terminated due to the termination of the use contract by the member or the Company, the Company may delete the member's account information and related data immediately after termination. Except where the Company retains member information as stipulated by applicable laws and the privacy policy, the Company is not liable for deleting account information and related data after the termination of the service use agreement.
4. The Company is not liable for damages incurred by members due to telecommunications service interruptions or improper service provision by telecommunications providers unless the Company was intentionally or grossly negligent.
5. The Company is exempt from liability for service interruptions or issues caused by unavoidable reasons such as maintenance, replacement, regular inspection, or construction of service-related equipment, provided that the Company was not intentionally or grossly negligent.
6. The Company is not responsible for issues arising from the member's computer environment or network conditions unless they are caused by the Company's intentional or gross negligence.

7. The Company is not liable for the trustworthiness or accuracy of information, materials, or data posted or transmitted within the service or website by members or third parties, provided that the Company was not intentionally or grossly negligent.
8. The Company has no obligation to intervene in disputes between members or between members and third parties arising through the service and is not liable for damages resulting from such disputes.
9. For free services provided by the Company, the Company is not obligated to compensate for damages unless they result from the Company's intentional or gross negligence.
10. Some services within the "service" may be provided through other operators, and the Company is not liable for damages caused by services provided by other operators unless the Company was intentionally or grossly negligent.
11. The Company is not liable for members failing to achieve or losing expected outcomes (e.g., characters, experience points, items) while using the service, nor for damages arising from selective use of the service unless the Company was intentionally or grossly negligent.
12. The Company is not liable for losses of members' in-game cyber assets (e.g., game money), rankings, or attributes unless they result from the Company's intentional or gross negligence.
13. The Company is exempt from liability for damages arising from inaccurate or missing entries of personal information or email addresses by members unless caused by the Company's intentional or gross negligence.
14. The Company may impose restrictions on service usage time and other related matters based on relevant laws or government policies and is not liable for damages related to these restrictions or limitations.

Article 3: Governing Court

1. These terms are governed and interpreted in accordance with South Korean laws. In the event of litigation arising between the Company and a member, jurisdiction

shall be based on the member's address at the time of filing, or if the address is unavailable, the member's residence shall determine exclusive jurisdiction.

2. If the address or residence of the member at the time of filing is unclear, the jurisdiction shall be determined in accordance with the **Civil Procedure Act**.

SNK Interactive Cash Policy

Article 1: Purpose

The SNK Interactive Cash Policy (hereinafter referred to as "Cash Policy") is established to specifically regulate matters necessary for the use of paid services provided by the Company and its partners to users (hereinafter referred to as "members").

Article 2: Definition of Terms

(1) The definitions of terms used in this "Cash Policy" are as follows:

1. **"Service"** refers to the games and other ancillary services provided by the Company to members.
2. **"Account (ID)"** refers to the combination of letters, numbers, or special characters chosen by the member and assigned by the Company to identify the member and facilitate service usage.
3. **"Cash Assets"** refer to virtual data used to purchase or utilize services, which members buy by paying the required amount.
4. **"Event Cash Assets"** refer to "Cash Assets" provided for free during events. "Event Cash Assets" can be used within the validity period specified by the Company.
5. **"Top-Up"** refers to the act of purchasing "Cash Assets" through a payment method chosen by the member from those provided by the Company.
6. **"Purchase"** refers to the act of using topped-up "Cash Assets" or other payment methods to acquire items, avatars, or access "Paid Services" provided by the Company.
7. **"Refund"** refers to the act of retrieving cash for payments made with "Cash Assets" or other payment methods based on refund criteria set by the Company.

8. **"Paid Services"** refer to services that members can purchase and use through payment methods provided by the Company. Paid Services may include:
1. **Subscription Services:** Services available for a set period in exchange for a predetermined fee.
 2. **Automatic Payment Services:** Subscription services automatically charged monthly or at specific intervals for continued usage of particular services.
 3. **Paid Content:** Various digital content (items, avatars, other paid content) and ancillary services provided by the Company for a fee.

(2) Definitions for terms not specified in Paragraph (1) shall follow relevant laws and general practices.

Article 3: Notice and Revision of Policy

(1) The Company shall inform members of this "Cash Policy" by posting it on the official game homepage or providing it on information screens within the game.

(2) The Company may revise this "Cash Policy" within the boundaries set by relevant laws, such as the **Consumer Protection Act in Electronic Commerce, Regulation of Standardized Contracts Act, Game Industry Promotion Act, Act on Promotion of Information and Communications Network Utilization and Information Protection, and Content Industry Promotion Act.**

(3) If the Company revises this "Cash Policy," it shall specify the effective date and reason for revision, and post the revised policy along with the current policy at least **10 days** before the effective date (**30 days** for significant changes unfavorable to members). Notices shall remain posted for a considerable period after the effective date through appropriate methods such as the official homepage, related screens, or in-game information screens.

(4) After announcing the revised "Cash Policy," the Company shall confirm the members' consent to the revised policy. If the notice includes a provision stating that lack of objection by the effective date will be deemed consent, members who do not express disagreement before the effective date shall be considered to have agreed to the revised policy.

(5) If members do not consent to the application of the revised "Cash Policy," either the Company or the member may terminate the service use agreement.

Article 4: Display of Paid Service Details

(1) The Company shall clearly display the following details on the initial screens of "Paid Services":

1. The name, type, and content of the "Paid Services."
2. The price of the "Paid Services."
3. The duration of the "Paid Services."

(2) The usage rights for "Paid Services" provided by the Company are immediately credited to the member's account (ID) upon purchase and can be used during the specified service period.

(3) The Company provides services to check for required downloads and PC specifications for service usage.

(4) Specific information on the paid services offered, conditions of use, service ratings, minimum system requirements, and necessary software are outlined in the following documents: the "Cash Policy," the purchase page of the paid service, and notification emails of purchase details. Members are advised to refer to these sources for additional information.

1. Provider: SNK Interactive Co., Ltd.

2. Usage Conditions: Follow the usage conditions specified on the individual content purchase pages.

3. Content Rating: Adhere to the rating information separately indicated for each piece of content.

4. Usage Period: Comply with the usage periods displayed on the individual content purchase pages.

5. Payment Amount: Follow the payment amount displayed on the individual content purchase pages.

6. Delivery Method: Comply with the provision methods displayed on the individual content purchase pages.

7. Minimum System Requirements: Follow the separately disclosed minimum system requirements for each piece of content.

8. Required Software: Adhere to the separately disclosed required software for each piece of content.

9. Withdrawal, Cancellation, or Refund: Governed by Articles 9 through 12 of the Cash Policy.

10. Content Exchange/Warranty: Governed by Articles 15 through 16 of the Cash Policy.

11. Compensation for Damages/Complaint Handling: Governed by Articles 15 and 18 of the Cash Policy.

12. Inquiry Method: Contact the company's customer service email at onbuffmogame@gmail.com.

Article 5 (Charging Cash Assets):

1. Charging "Cash Assets" and using "Paid Services" is available only to "Members".
2. Members can register additional payment information for convenience when charging "Cash Assets".
3. "Cash Assets" can be charged within the charging units and limits set by the "Company" policy. Members' charging limits may vary depending on their status and requests. Additionally, the "Company" may restrict the charging amounts for specific payment methods.
4. Members charging via specific payment methods are considered to have agreed to the terms of the respective payment agency. Charging limits also follow the standards set by the agency, but the company may add or suspend specific payment methods.

Article 6 (Usage and Expiry of Cash Assets):

1. "Cash Assets" can be used as a payment method to purchase "Paid Services" provided by the "Company".
2. From May 10, 2019, charged "Cash Assets" expire after 5 years from the last usage date under Article 64 of the Commercial Act.
3. Event-issued "Cash Assets" have usage periods as per the company's policy and cannot be used after expiration.
4. The order of usage for "Cash Assets" follows the policy established by the "Company".

5. Depending on the content, charged "Cash Assets" may be gifted to others.
6. Usage of "Cash Assets" may be restricted in amount based on the "Company" policy.

Article 7 (Usage Restrictions):

The "Company" may reject or cancel approvals of payment applications and restrict service usage in cases such as:

1. Non-payment or inability to confirm payment.
2. Using others' payment information.
3. Minors charging without consent from legal representatives.
4. Abnormal payment methods prohibited by related laws.
5. Other similar reasons considered inappropriate.

Article 8 (Special Provisions for Minors' Payments):

1. Minors using general payment methods (mobile phones, credit cards, etc.) or credit card points for charging require legal guardians' consent. Guardians may exercise cancellation rights if consent is not obtained, except for permitted property under the Civil Act.
2. Consent may be provided via email, phone, fax, or mail, and guardians may choose consent periods ranging from 1 month to 5 years.
3. Minors' paid-service limits are determined by company policy, and guardians can adjust monthly limits freely (e.g., 40,000 KRW or 60,000 KRW).
4. The "Company" informs legal guardians about minors' detailed paid-service usage via email during the following month and allows inquiries through customer service.

Customer Service:

- **Email:** onbuffmogame@gmail.com
(Weekdays 10:00 ~ 19:00, Closed on public holidays, Saturdays, and Sundays)

Article 9 (Withdrawal of Subscription):

1. The company's "Paid Services" are provided as either refundable or non-refundable, and this information is notified on the transaction screen when the member purchases "Paid Services". Members who enter into a contract for refundable "Paid Services" can withdraw their subscription within seven days of the purchase or service availability date.
2. Members cannot withdraw their subscription in the following cases:
 - When the goods are lost or damaged due to reasons attributable to the member.
 - When the goods have been used or partially consumed by the member.
 - When resale becomes difficult due to time passing.
 - When the packaging of goods that can be reproduced is damaged.
 - In other cases where withdrawal is restricted by law for transaction security.
3. For non-refundable goods under points 2 to 4, the company must clearly indicate the fact on packaging or easily noticeable places and provide test usage if necessary. If not done, members can still withdraw their subscription despite restrictions.
4. Regardless of the above, members can withdraw within 3 months of purchase or 30 days from knowing a discrepancy between advertised and actual service content.
5. Members can withdraw orally, in writing (including electronic documents), or via email.

Article 10 (Refunds):

1. Members can request refunds for self-purchased "Cash Assets". A 10% fee is deducted for transfer/transaction fees unless the remaining balance is less than 1,000 KRW, in which case refunds are not processed.
2. For refundable subscription services, already-used amounts (calculated per the purchase notice) are deducted, followed by a 10% fee. Refunds are not processed

for balances under 1,000 KRW.

3. Refunds may be restricted in cases where the contract is terminated due to significant violations by the member.
4. "Cash Assets" that are not directly purchased, received as gifts, or awarded (e.g., event or compensation assets) are excluded from refunds.

Article 11 (Effects of Withdrawal and Contract Termination):

1. Upon notice of withdrawal or termination, the company will revoke the service and refund payments within 3 business days. Members will be informed beforehand if identical payment methods are unavailable for refunds.
2. If the company delays the refund, the delay interest rate specified by consumer protection laws is applied.
3. For credit card or similar payment methods, the company requests a charge suspension or cancellation. If payment is already received, it is refunded through the payment provider and informed to the member.
4. If partial use/consumption of goods occurred, the company may charge for the usage benefits or supply costs.
5. Return costs are borne by the member, but no additional penalties or damages can be claimed.

Article 12 (Refund of Overcharged Amounts):

1. Overcharges are refunded in the same payment method, or members are informed beforehand if unavailable.
2. Overcharges caused by the company are fully refunded; member-attributable cases follow Article 11 for refund processing.
3. The company must prove legitimate charges if disputing overcharge refund claims.

Article 13 (Payment Methods):

1. Payment methods for "Paid Services" usage are as follows:

- Various account transfers via phone banking, internet banking, or mail banking.
 - Payments using prepaid cards, debit cards, or credit cards.
 - Online deposits without bankbooks.
 - Payments using electronic money.
 - Payments using points (mileage) provided by the company.
 - Payments using gift certificates contracted with or approved by the company.
 - Payments via telephone or mobile phone.
 - Other electronic payment methods.
2. For "Auto-Payment Services", automatic payment is processed monthly. If successful payment is not made via the member's designated payment method on the specified date, the "Auto-Payment Service" will be suspended.

Article 14 (Consent for Payment Information and Provision):

- Usage of "Cash Assets" and "Paid Services" requires consent to provide payment information. Members' payment details are shared with payment agencies for service provision and settlement.

Article 15 (Damages):

- In the event of significant defects in the company's services leading to damage, destruction, or deletion of paid content, the company compensates with equivalent services, in-game items, or "Cash Assets" at the company's discretion.

Article 16 (Exemptions):

1. The company is not liable for service disruptions due to force majeure events (e.g., natural disasters, national emergencies, technical issues, or major operational changes beyond its control).
2. The company is not responsible for damages caused to users without the company's intentional misconduct or negligence.

3. Temporary suspension of "Cash Asset" services due to unavoidable reasons like maintenance or network issues exempts the company from responsibility for resulting damages.
4. The company is not liable for expected profits or damages arising from materials obtained through the services.
5. The company is not responsible for disruptions caused by reasons attributable to the user.
6. Problems caused by the user's computer or non-company-related network issues are beyond the company's liability.
7. The company is not obligated to intervene in disputes between users or between users and third parties regarding "Cash Assets" usage and is not liable for resulting damages.

Article 17 (Consumer Damage Compensation Insurance Contract, etc.):

- To ensure safe purchases, the company may enter into a consumer damage compensation insurance contract and provide compensation accordingly.

Article 18 (Matters Outside Policy):

1. Matters not specified in this "Cash Policy" follow the company's terms of use and other policies.
2. For matters not covered by company policies or terms, relevant laws such as the "Consumer Protection Act in E-commerce", "Act on Regulation of Terms and Conditions", "Game Industry Promotion Act", "Act on Promotion of Information and Communications Network Use and Information Protection", and "Content Industry Promotion Act" apply.

Article 19 (Jurisdiction):

- This "Cash Policy" is governed by the laws of the Republic of Korea. In case of disputes between the company and members, jurisdiction is determined based on procedures defined by relevant laws.

<Supplementary Provision>

This policy takes effect on June 11, 2025.