

# MyCreditChain Privacy Policy

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## Chapter 1 General Provisions

### Article 1

MyCreditChain complies with the data privacy regulations under the Act on Promotion of Information and Communications Network Utilization and Information Protection, Protection of Communications Secrets Act, Telecommunications Business Act, Personal Information Protection Act and relevant laws and regulations that apply to information and communications service providers. MyCreditChain is committed to protecting the interests of its members by establishing this privacy policy in accordance with relevant laws and regulations.

## Chapter 2 Items of Personal Information Collected and Methods of Collection

### Article 2

MyCreditChain collects the following items of personal information from Members at the time of application for membership and/or during execution of the user identification (KYC) process, in order to register and manage membership, to provide various services and for marketing.

#### Membership Registration

-Email address

#### KYC Process

-Email address, name, nationality, country of residence, birthdate, sex, self photograph, photo ID card (such as resident registration card, driver's license card, passport without the relevant card number such as resident registration number, driver's license number, passport number), and Ethereum wallet address for receipt of MCC tokens

### **Article 3**

When Members use the Services, information such as (i) IP address, (ii) Cookie, (iii) the type and language of browser, and (iv) usage log may be collected by MyCreditChain.

### **Article 4**

MyCreditChain does not collect sensitive personal information (such as race, ideology, creed, political orientation, criminal record, or medical information) that may infringe on the basic human rights of the Member.

### **Article 5**

MyCreditChain collects Members' personal information in the following way:

- A. Collection through voluntary disclosure by Members during service subscription or use or during the user identification process
- B. Automatic collection through the use of MyCreditChain's service programs

## **Chapter 3 Purpose of Collection and Use of Personal Information**

### **Article 6**

MyCreditChain collects and uses Members' personal information for the following purposes:

- A. Member registration and management: confirmation of member registration, identification and authentication of Members by providing membership services, maintenance and management of membership status, prevention of unauthorized use of service, various notices and notices
- B. Providing services: providing contents, providing services
- C. Marketing and advertising: developing new services and providing customized services, providing event and advertisement information, participation opportunities, providing

customized advertisement information

D. Improvement of services: checking validity of service, grasping access frequency or statistics about service utilization of Members

E. User identification (KYC) process: verification of name of person wishing to purchase MCC tokens, verification of identify of person executing transaction with MCC token

## Chapter 4 Sharing and Providing Personal Information

### Article 7

MyCreditChain shall use the personal information of Members within the range notified in Article 6 and shall not use the personal information of Members outside of such range or disclose the personal information of Members to third parties without the prior consent of the Member. However, the following cases shall be excluded:

A. The Member agrees in advance

B. Personal information is processed and provided in a way that makes it impossible to identify a specific individual for statistical purposes

C. There is a request from an investigating agency for the purpose of an investigation in accordance with procedures and methods prescribed in the law

## Chapter 5 Entrustment of Handling Personal Information

### Article 8

MyCreditChain handles personal information of members autonomously. We do not entrust the handling of members' personal information to third parties.

In accordance with related laws and regulations, MCC stipulates bylaws to ensure that personal data can be safely managed.

(Information required by financial institutions or public agencies may be provided without a prior consent according to laws.)

## **Chapter 6 Retention and Use Period of Personal Information**

### **Article 9**

In principle, personal information of Members is destroyed without delay when the purpose of collecting and using personal information is achieved.

### **Article 10**

Notwithstanding Article 9, in order to prevent disputes related to the Services, MyCreditChain shall transfer information related to membership and management in a separate DB (in the case of information recorded on paper to a separate document) in accordance with the internal policy of MyCreditChain and keep it for the following period, and use it only within the scope of its purpose.

- A. If an investigation is underway for a violation of the relevant laws by a Member: Until the end of investigation
- B. If there is a debt relationship between MyCreditChain and the Member: Until the settlement of the relevant debt

### **Article 11**

Notwithstanding Article 9, MyCreditChain shall transfer information related to membership and management in a separate DB (in the case of information recorded on paper to a separate document) in accordance with the relevant laws and regulations and keep it for the required period, and use it only within the scope of its purpose.

## Chapter 7 Destruction of Personal Information

### Article 12

1. MyCreditChain will destroy the personal information within (i) 5 days from the date of termination of the personal information retention period under Article 9 to Article 11 or (ii) 5 days from the day when the processing of personal information is deemed unnecessary if the personal information becomes unnecessary (including completion of the processing of personal information, abolition of service, termination of business) in accordance with Paragraph 3.
2. MyCreditChain shall identify personal information that has a reason to be destroyed, and destroy the personal information with the approval of the person in charge of personal information protection.
3. MyCreditChain will destroy personal information in the following ways:
  - A. Personal information recorded and stored on paper: Destruction by shredding or incinerating
  - B. Personal information stored in electronic file format: Destruction by using a technical method such as low-level format so that the record cannot be restored

## Chapter 8 Membership Rights

### Article 13

1. A Member may withdraw consent to the collection, use and disclosure of personal information through the membership process at any time.
2. Withdrawal of the consent may result in restrictions on the use of the service.

### Article 14

1. If a Member requests to view, verify or correct personal information, MyCreditChain shall (i) not

use or provide such personal information until the correction or deletion is completed, (ii) respond sincerely to the request of the Member, (iii) take necessary measures without delay if it is deemed necessary to correct or delete the personal information (including if there is an error in the personal information or if the retention period of the personal information has elapsed).

2. When a Member requests to view or verify through wire or written communication, MyCreditChain shall confirm whether the request is true to the person's intention by requiring a copy of the requesting party's ID.

## **Article 15**

1. The personal information that has been canceled or deleted at the request of a Member is processed as specified in Articles 9 to 11, and is processed so that it can't be viewed or used for any other purpose.

2. A Member may view or modify registered personal information at any time and may request termination of membership.

## **Article 16**

Members may exercise the rights of this Chapter by means of written communication, mail or fax to MyCreditChain.

## **Article 17**

Members may exercise the rights of this Chapter through their legal representatives or their authorized representatives. In this case, the member must submit the power of attorney in accordance with the Personal Information Protection Act.

## **Chapter 9 Matters on Installation / Operation and Rejection of Automatic Collection Device of Personal Information**

### **Article 18**

1. MyCreditChain uses cookies or similar technologies (hereinafter referred to as "cookies") that store and access from time to time Members' access information. Cookies are a small amount of information stored on the device when a Member visits an application and stores information that can be read when the Member returns.

2. MyCreditChain uses cookies for the following purposes.

- A. Maintain a Member's connection session
- B. Service visit and usage behavior analysis
- C. Security access

3. The installation of cookies is at the option of Members. The installation of cookies will be executed pursuant to the browser settings set by Members which may accept all cookies, request consent for installation each time a cookie is saved, or reject installation of all cookies. Please note that if you refuse to install the cookies, you will face inconvenience in using the website and may have difficulty using some services that require login.

## **Chapter 10 Technological/Administrative Protection Measures of Personal Information**

### **Article 19**

The personal information processing staff of MyCreditChain is limited to the person in charge, and a separate password is assigned to it so that it is updated regularly. Through regular training for the person in charge, MyCreditChain always emphasizes compliance with the personal information processing policy.

## Article 20

MyCreditChain has established an internal management plan for the safe processing of personal information.

## Article 21

Personal information of Members is encrypted and stored and managed. Only the user can know it, and important data is encrypted by encrypting the file and transmission data, or using the file security function.

## Article 22

MyCreditChain takes necessary measures to control access to personal information through the granting, modification and cancellation of access to the database system handling personal information and controls unauthorized access from outside by using an intrusion prevention system.

## Article 23

Members may report any privacy complaints that may arise as a result of using MyCreditChain's services to the following person. MyCreditChain will respond promptly and fully to Members' reports.

Privacy Manger
<ul style="list-style-type: none"><li>- <b>Name:</b> Jake Yang</li><li>- <b>Position:</b> Representative Director</li><li>- <b>E-mail:</b> <a href="mailto:jake.yang@mycreditchain.io">jake.yang@mycreditchain.io</a></li></ul>



## Article 24

Members may request to view personal information in the following person. MyCreditChain will make every effort to promptly process requests for personal information.

- **Name:** Jake Yang
- **Position:** Representative Director
- **E-mail:** [jake.yang@mycreditchain.io](mailto:jake.yang@mycreditchain.io)

## Chapter 11 Miscellaneous

### Article 25

1. In case of addition, deletion or modification of the current personal information processing policy, MyCreditChain will notify the reason and contents of the change through the Notice section of the electronic bulletin board managed and operated by MyCreditChain at least 7 days before the amendment. However, if there is any significant change in the membership rights in the collection and utilization of personal information, we will notify you at least 30 days in advance.

2. If MyCreditChain wishes to use the personal information of a Member beyond the agreement of the Member or obtain the additional consent of a Member to entrust the handling to a third party, MyCreditChain shall individually notify the Member in writing, by mail or telephone.

3. If MyCreditChain entrusts the collection, storage, processing, use, provision, management or destruction of personal information to a third party, MyCreditChain will notify the Member through the Terms of Service and Privacy Policy.

### Article 26

Members may contact the following organizations for damage relief and counseling on personal information infringement. The agencies below are independent from MyCreditChain, and thus you may contact them if you are not satisfied with MyCreditChain's handling of personal information complaints, damage remedy results, or need further assistance.

A. Privacy Complaints Center (Korea Internet Promotion Agency)

<b>Jurisdiction</b> : Report complaints about personal information infringement, apply for consultation
- <b>Homepage</b> : <a href="http://privacy.kisa.or.kr">privacy.kisa.or.kr</a>
- <b>Phone</b> : 118
- <b>Address</b> : (58324) 3rd Floor, Privacy Complaints Center, 9, Jinheung-gil, Naju-si, Jeollanam-do, Korea

B. Personal Information Dispute Resolution Committee

<b>Jurisdiction</b> : Personal information dispute settlement application, collective dispute settlement (civil settlement)
- <b>Homepage</b> : <a href="http://www.kopico.go.kr">www.kopico.go.kr</a>
- <b>Phone</b> : 1833-6972
- <b>Address</b> : (03171) 4th Floor, Government Seoul Building, Sejong Daero 209, Jongno-gu, Seoul

C. Department of Cyber Investigation, Supreme Prosecutors' Office: 1301 ([cybercid.spo.go.kr](http://cybercid.spo.go.kr))

D. National Police Agency Cyber Safety Bureau: 182 ([cyberbureau.police.go.kr](http://cyberbureau.police.go.kr))

E. Korea Online Privacy Association: 02-550-9500 (<http://www.opa.or.kr/>)

Effective Date: 26 February 2018