

The Terms and Conditions of Use

Chapter 1. General Provisions

Article 1 (Purpose)

The purpose of these Terms and Conditions of Use is to set forth the rights, obligations and responsibilities of the parties using the ecommerce-related services and other services (collectively "Services") provided by MUSINSA Co., Ltd. (the "Company") through the "MUSINSA Store" internet site (<http://global.musinsa.com/>) and mobile application (collectively "Mall") operated by the Company, and to promote mutual development through exercising and performing their rights and obligations pursuant to the Terms and Conditions of Use.

Articles 2 (Definition of Terms)

① The definitions of the terms used in this Terms and Conditions of Use are as follows.

1. Mall: Real-time e-commerce brokerage system, e-commerce system and the website for the system's operation provided by the Company for the free transaction of goods or services (the "Products")
2. User: Members and non-members who are granted the Services provided by the Company in accordance with the Terms and Conditions of Use
3. Member: Any individual who has registered themselves as a Member according to the registration process established by the Company, and who is consistently provided information of the Company and eligible to use the Services provided by the Company.
4. Non-member: A person who uses the Service provided by the Company without signing up as a Member
5. Buyer: Any person purchasing the Products of Sellers registered with the Company.
6. Seller: Any Member who has registered Products following the Product promotion form provided by the Company for the purpose of selling Products.

② Terms that are not defined in Article 2(1) are to be interpreted in accordance with related laws and regulations and standard transaction practices.

Article 3 (Disclosure, Validity, and Amendment of the Terms and Conditions of Use)

① The Company will disclose the defined Terms and Conditions of Use on the initial landing page of the internet site where the Services of the Company are provided to inform users of the Terms and Conditions of Use.

② The Company is entitled to amend the Terms and Conditions of Use when there are reasonable reasons, to the extent that the amendments do not violate related laws. In the event the Terms and Conditions of Use is amended, the Company shall disclose the amendment, the effective date of amendment, and the reasons for amendment through its Service site 7 days prior to the effective date of such amendment. However, if any amendment is disadvantageous to the Users, such amendments shall be notified through its Service site 30 days prior to the effective date and Users shall also be individually notified through e-mail, SMS, etc. (If individual notification is difficult due to the failure to provide contact information, or change in the contact information of Users, etc., the disclosure shall be deemed as individual notification according to the Terms and Services of Use.)

③ Agreeing to the Terms and Conditions of Use shall mean to agree to regularly visit the internet site operated by the Company to confirm amendments to the Terms and Conditions of Use. The Company shall not be responsible for any damages that may arise to Members or Users in connection with their failure to understand information regarding the amended Terms and Conditions of Use.

④ Any Member that does not agree with the amended Terms and Conditions of Use may request to terminate membership (Termination of the User Agreement). In the event the User fails to express their refusal of the amendments of the Terms and Conditions of Use, despite the Company disclosing and notifying the User of the fact pursuant to Article 3(2) that the Company will consider failure to express refusal by the effective date of the amendment as consent of the amendment, the Company will deem that the User has consented to the amendment.

Article 4 (Additional Regulations)

- ① Any matters not stipulated in this Terms and Conditions of Use shall follow related laws and regulations and general commercial practices.
- ② The Company, whenever necessary, may determine matters applicable to specific Services (the “Individual Agreement”) and disclose it through the Mall.

Chapter 2. User Agreement and Data Protection

Article 5 (Establishment of the User Agreement)

- ① The user agreement regarding the Services provided by the Company (the “User Agreement”) shall be formed when the Company provides its consent to the use application filed by a person who wishes to use the Services. A person who wishes to use the Services shall input the relevant information required for each item in the Member registration application form provided online by the Company and express their agreement with the Terms and Conditions of Use.
- ② The admission to the membership will become effective when the notification of acceptance by the Company is posted on the relevant webpage for the Services or received by the applicant by e-mail or any other means determined by the Company.
- ③ At the time of Member application, the Company is entitled to request additional information (e.g. gender, land line telephone number, etc.) other than the mandatory items indicated in Article 5(1), to which the applicant has the right to reject. Any additional information is to be used only for the purpose of providing various and useful information to the Member and cannot be used for any other purpose.
- ④ The Company may withhold or refuse its acceptance of an application in any of the following cases:
 1. if in the Company’s real-name verification process, it is found that the application is not made in real name;
 2. if the name and resident (or business) registration number in the application are the same as those of an existing Member;
 3. if reapplied within two (2) months from the Company’s termination of the User Agreement;
 4. if reapplied by a Member that is subject to the membership suspension or other action by the Company, during the suspension or other applicable period; However, provided that the Company may approve a Member’s application when three (3) years has lapse from the membership suspension.
 5. if the facilities/equipment cannot afford or if there is technical difficulty; and
 6. if the application is found to be unlawful, unfair or in violation of the Terms and Conditions of Use, or if it is deemed necessary to do so in the Company’s reasonable judgment.

Article 6 (Control over Email Addresses and Passwords)

- ① Each Member shall be responsible for the control over his/her/its Email Address and Password, and may in no event assign or lend any of them to a third party.
- ② Each Member and each user shall take the responsibility for any and all damages and losses arising out of the leak, assignment or lending of a Member’s Email Address or Password, that occurs due to a cause that is not attributable to the Company.
- ③ If a Member becomes aware of the theft, or unauthorized use by a third party, of his/her/its Email Address or Password, the Member shall immediately notify the Company thereof and the Company shall exert its best efforts to handle the situation promptly.

Article 7 (Termination of the User Agreement)

- ① Termination by members:
 1. A Member may terminate the User Agreement at any time by notifying the Company of the Member’s intent to terminate it through the applicable service webpage. Termination will be completed and effective in five (5) days after the date of the termination notice, provided, that if the Member withdraws its termination notice within the said five (5) day period, the request for termination will be withdrawn.
 2. A Member shall be solely responsible for any disadvantageous consequences arising out of a

termination notice sent within the said period, and upon termination of the User Agreement, the Company may withdraw all benefits additionally granted to the Member by the Company.

3. If a Member who has terminated the User Agreement intends to use the Services later again, the Member's use of the Services will not be permitted unless the Member notifies the Company of his/her/its new intent to use the Services and the Company accepts the offer.

② Termination by the Company:

1. The Company may terminate the User Agreement if any of the following occurs or is found to have occurred:

i) If a Member infringes upon or causes damage to rights, reputation, credit or any other legitimate interest of any other Member or a third party, or violates any laws and regulations or public order and good morals;

ii) If a Member engages in, or tries to engage in any acts which impede the proper processing of the Services provided by the Company;

iii) If it is found that there is a reason for refusal pursuant to Article 5(4) hereof; or

iv) If a Member otherwise engages in any acts in breach of the Terms and Conditions of Use or in the event of occurrence of any reasons for termination prescribed by the Terms and Conditions of Use

2. If the Company terminates the User Agreement with a Member, the Company shall notify the Member of its intent of termination by disclosing the reason(s) for termination by e-mail, by phone or by other means. The User Agreement shall be terminated at the time when the Company's intent of termination is received by the Member; provided that, in such a case, the Company may give the Member an opportunity to express his or her opinion with respect to the reason(s) for such termination.

3. Even if the Company terminates the User Agreement, pursuant to this Article, the Terms and Conditions of Use shall continue to apply with respect to the consummation of a sale and purchase contract entered into on or before the termination.

4. When the User Agreement is terminated pursuant to this Article, the Company may withdraw all benefits additionally granted to the Member by the Company.

5. If the User Agreement is terminated pursuant to this Article, the Company may refuse to accept the Members' re-application.

Article 8 (Protection of Personal Information)

① In cases when the information provided at the time of Service application by a Member has changed, the Member must revise those changes within a reasonable period through methods such as Member information change, etc. Any damages that are incurred due to information that has not been changed is solely the responsibility of the Member. In this case, the Company will bear no responsibility in any way.

② The Company will not use any information of the User other than for the purpose of providing Services, nor will it provide such information to any third party without the consent of the User. However, cases where related laws and regulations have determined otherwise are exceptions.

③ In accordance with related laws and regulations, the Company will strive to protect the personal information of the User. Any matter related to the protection of personal information of the User shall be handled in accordance with related laws and regulation, as well as the privacy policy determined by the Company.

④ In the event any transaction is made through the Services, the Company shall provide the Seller with the personal information of the User which is necessary in connection with the transaction of the products between the Seller and the Buyer, delivery, etc.

Article 9 (Term and Suspension of Provision of Services)

① The term of the provision of Services to the Member shall commence from the date on which the approval of application of Services from the Mall is received until the termination of the User Agreement.

② The Company may suspend its provision of Services temporarily due to the maintenance, checking, replacement, breakdown of communications facilities such as computers, loss of communication etc. In each of the foregoing cases the Company will disclose the fact of temporary suspension of Services and

its reasons on the landing page of the website.

③ The Company may restrict or temporarily suspend the provision of Services in the event it is unable to provide such Services due to the occurrence of natural disasters or other force majeure events.

Chapter 3. Use of the Services

Article 10 (Types of the Services)

① The Company will provide the following Services:

1. Services relating to the development and operation of an e-commerce platform:

- i) Sales-related support;
- ii) Purchase-related support;
- iii) Contract execution related services;
- iv) Product information search services; and
- v) Other e-commerce related services; and

2. Services for the execution of advertisement and promotion

② The Company, if necessary, may temporarily or permanently modify or suspend certain Services or functions, in part or in whole, upon notification in advance through the Mall.

③ The company may collaborate with third parties, including its affiliates (including MUSINSA JAPAN Co.,Ltd.), within the scope of complying with relevant laws and regulations regarding its services.

Article 11 (Execution of Contracts and Payment of Purchase Prices)

① A sale and purchase contract will be executed by a Member offering to purchase a given item on the terms and conditions of sales suggested by a Seller and by the Seller's acceptance of the Buyer's offer.

② The Company will provide methods for payment of the purchase price by credit card, or by other means.

③ The Buyer will enter information relating to the payment of the purchase price at his/her/its own responsibility, and shall solely take any and all liabilities and disadvantages arising out of the information entered by the Buyer in relation to the payment of the purchase price.

④ The Company may cancel a transaction without the consent of any Member, if the purchase price is not paid within a certain time period after the order is placed.

⑤ The Company will take measures to allow the Buyer to check the contents of the executed sale and purchase contract on the webpage of "My Account," and will provide guidance on how to cancel the contract and the relevant procedures.

⑥ The Company may check whether the Buyer is lawfully entitled to use the payment means used when paying the purchase price. The Company may suspend the transaction until the completion of confirmation of the buyer's right to such use, or cancel the transaction if it is impossible to obtain such confirmation.

Article 12 (Delivery)

① A delivery period shall begin on the date following the date on which receipt or settlement of payment is confirmed and end on the date of completion of delivery.

② The Company will guide the Seller to take measures necessary for delivery within three (3) business days from the Seller's receipt of the Company's notice to confirm the receipt of or settlement of payment by the Buyer. If it is difficult for the Company to take measures necessary for delivery within three (3) days, the Company will notify the Buyer thereof through the product page or via email.

③ Days during which delivery is impracticable due to a force majeure event or otherwise shall not be counted as part of the delivery period.

④ As a general rule, any dispute arising among the Seller, the Buyer, a delivery service provider, a financial institution, etc. in relation to the delivery, shall be resolved by the relevant parties, and the Company shall in no way take any responsibility.

Article 13 (Cancellation)

- ① A Member may cancel an order of purchase at any time prior to the shipping of the purchased items after completion of payment. However, if cancellation is requested during the delivery, a Member may not cancel an order of purchase but shall request a return pursuant to the procedures for return of purchased goods. If the order is in progress, the Member must first confirm with Help Center whether it is possible to cancel the order.
- ② If an application for cancellation is received after a Member's completion of payment and before shipping begins, the cancellation of the order will be immediately processed, absent special circumstances. In other circumstances, it may need certain time to cancel the order.
- ③ In the case of cancellation of an order when the order is ready for shipping, if the purchased items have already been shipped at the time when the cancellation application is received, as a general rule, the Buyer shall bear the fees for both delivery and return of the shipped items, and such procedures shall follow the procedures for return of purchased goods rather than the procedure for cancellation of purchased goods.

Article 14 (Return)

- ① A Member may demand a return ("Return") of the Seller's items from the time when such items are shipped by the Seller within seven (7) days after receipt of the delivery pursuant to applicable laws and regulations. However, the applicable laws will prevail over the terms and conditions of sales suggested by the Seller, as for general terms and conditions on the Return.
- ② As a general rule, costs and expenses incurred for the Return ("Return Costs") shall be borne by a person to whom the reason for the Return is attributable -- e.g., in the case of simple change of Buyer's mind, the Buyer shall bear the Return Costs, while in the case of a defect in the purchased items, the Seller shall bear the Return Costs.
- ③ When applying for the Return, if the Buyer does not fill out the return invoice number or accurately notify (orally or in writing) the Seller of the reason(s) for the Return, the Return and refund process may be delayed.
- ④ In case the Buyer has to bear the Return Costs, if the additional payment of the Return Costs is not made, the refund may be delayed.

Article 15 (Refund)

- ① In the case of occurrence of any event for refund due to the Buyer's cancellation of purchase or a return of the purchased items, the Company will have the payment by credit card cancelled immediately.
- ② As a general rule, refund of payment by credit card can be made only by way of cancellation of such payment.

Article 16 (Return or Refund)

To the extent fully permitted by relevant laws, only in any of the following cases, the Buyer may demand a Return, exchange or refund:

1. if the item is lost, destroyed or damaged due to a cause attributable to the Seller;
2. if the products delivered differ from those shown or advertised on the product page;
- ;
3. if the products delivered differs from those ordered; ;
4. If the products delivered are defective; or
5. if any item, accessory or component of the products delivered is missing .

Article 17 (Use of Payment Protection Services)

- ① The Company shall provide the Payment Protection Services to provide the environment where transactions among Members can be undertaken safely and to improve the reliability of e-commerce services. The Payment Protection Services are intended to help uphold sales agreements, especially when the Buyer has completed payment, if the Buyer receives the relevant Product from the Seller, the

Company pays the relevant Seller after deducting a predetermined service fee. If the Buyer has not received the Product or has requested a refund after returning the product, even if they had received the Product, the payment amount made by the Buyer is refunded to the Buyer.

② The provision of the Payment Protection Services by the Company does not make the Company an agent of the Seller or the Buyer, nor does it mean that the Company is acting as a proxy for the Buyer and Seller in carrying out the obligations of the Seller or the Buyer in connection with the purchase and sale of the Products.

③ Any transaction fees, etc. incurred in connection with making payment of the Products through the payment settlement agent services provided by the Company shall be borne by the Buyer who sends the payment.

④ Upon reception of the purchased items, on within one (1) days after the delivery completion date, the purchase will be confirmed. Then the Company will deliver the payment to the Seller the next month pursuant to the settlement procedure between the Company and the Seller. . However, if the Buyer notifies the Company of his/her intent to cancel or return the item before the Company has delivered the payment to the Seller and the Company accepted such cancellation or return, then the Company will not deliver the payment to the Seller unless otherwise notified by the Buyer .

Article 18 (No Agency)

① In case of transactions where the Company is not a Seller, the Company will be only responsible for the operation and management of a system for the free transaction of Products between Buyers and Sellers. It will not act as an agent of either the Buyer or the Seller. The Members concerned shall take sole direct responsibility for any transaction(s) entered into between the Members and information provided by the Members.

② In case of transactions where the Company is not a Seller, The Company develops and provides only the instrument to augment the safety and reliability of the transaction between the Buyer and the Seller.

③ Nonetheless of any provision in this Terms and Conditions of Use, in cases of direct purchase Products sold by the Company, the Company has the role and responsibility of Seller to Buyers.

Article 19 (Disclaimer of warranties and limitation of liability)

① The services and all information, content, materials, products (including software) and other services included on or otherwise made available to you through the services are provided by the company on an "as is" and "as available" basis, unless otherwise specified in writing. The company makes no representations or warranties of any kind, express or implied, as to the operation of the services, or the information, content, materials, products (including software) or other services included on or otherwise made available to you through the services, unless otherwise specified in writing. You expressly agree that your use of the services is at your sole risk.

② To the full extent permissible by law, the company disclaims all warranties, express or implied, including, but not limited to, implied warranties of merchantability and fitness for a particular purpose. The company does not warrant that the services, information, content, materials, products (including software) or other services included on or otherwise made available to you through the services, the company's servers or electronic communications sent from the company are free of viruses or other harmful components. To the full extent permissible by law, the company will not be liable for any damages of any kind arising from the use of any service, or from any information, content, materials, products (including software) or other services included on or otherwise made available to you through any service, including, but not limited to direct, indirect, incidental, punitive, and consequential damages, unless otherwise specified in writing.

Article 20 (MUSINSA Points)

① The Company may grant certain MUSINSA Points to a Member if the Member purchases products on the Mall, prepares product review, wins events, or delivery or refund is delayed.

② MUSINSA Points cannot be withdrawn from the account as cash. MUSINSA Points, unless as

prescribed otherwise by the Company, cannot be transferred to another party or used for illegal purposes. In the event MUSINSA Points are transferred to another party or used for an illegal purpose in violation of the Company's policy, the Company may withdraw the MUSINSA Points or suspend the Member's membership after notifying the Member in advance (or if advance notification is not possible, immediately afterwards) of the Company's reasons for doing so.

③ Any MUSINSA Points will automatically lapse upon the expiry of the valid term. MUSINSA Points will also automatically lapse upon the termination of the User Agreement, whether by a Member's withdrawal from the Mall or otherwise.

Chapter 4. Management and Protection of Users

Article 21 (Management of Users)

① The Company may take the following actions against a Member who has violated the Terms and Conditions of Use, applicable laws and general principles of commercial transactions:

1. withdrawal of benefits (in part or in whole) provided by the Company additionally;
2. restriction upon the use of certain services;
3. termination of a User Agreement; and
4. bringing a claim for damages.

② If the Company intends to take any action provided in the foregoing section against the Member, the Company must in advance notify the Member thereof by phone or by email, and if inevitable (such as, if it is impossible to reach such Member or in an emergency situation), the Company may notify the Member after taking the action.

③ The Member may raise an objection to the action (to be) taken by the Company hereunder, if the Member has a reason for such objection.

Article 22 (Liability for Copyright Infringement)

① The Company has established and enforces a policy to protect the copyrights of copyright owners in connection with the provision of the Services, and Members must comply with the copyright policy of the Company.

② Copyright to various content posted on the Mall (whether in its shopping webzine, product review, Q&A or otherwise) shall be vested in the Member who prepared/posted the content using the shopping services provided by the Company, and if any such content infringes upon copyright of any other person, the Member shall be liable therefor.

③ If any copyright of a Member is infringed on the Mall, the Member may protect his/her/its lawful right through the copyright infringement report center operated by the Company.

④ The Company may remove any content posted on the Mall or take an action, such as placing restrictions on the use of certain services or terminating the User Agreement, etc. against the person who posted the content, in any of the following cases. In such a case, the Company shall make a prior notice to the related Member by means of phone or e-mail, etc.; provided that the Company may not send such prior notice if it is separately specified by applicable laws or if it is urgently necessary to restrict the use of such services:

1. if the laws and regulations are violated;
2. if an illegal product, or obscene content, of which sales are prohibited under applicable laws and regulations, is posted or advertised;
3. if it includes any untrue or exaggerated statements for advertisement;
4. if it infringes on other's rights, reputation, credit or other lawful interests;
5. if a link inducing to a direct dealing (i.e., deviating the Mall) or to another website is posted;
6. if it contains any malignant code or data that may cause a malfunction of IT equipment;
7. if it is against the social or public order in the society or against good morals and traditional customs;
8. if it is found impeding smooth operation of the Mall services provided by the Company;
9. if it contains content related to criminal acts; or
10. if it contains content that instigates political or economic disputes.

⑤ For the purpose of promotion and advertisement of any products transacted on the Mall, the Company may reproduce, distribute, transmit, or exhibit various posts prepared by its Members including but not limited to shopping webzines, product reviews, and Q&A, etc. on other websites in partnership with the Company, or may revise or edit such posts to the extent not changing the essential substance thereof, in either case after obtaining prior consent from the Members.

Article 23 (Help Center)

1. The Company will operate the Help Center for addressing customer concerns and resolution by mediation of a dispute between Members, or between a Member and a third party.
2. If the Company determines that the complaints and comments submitted by the Members are reasonable, then the Company shall do best effort to address these concerns as soon as possible, by notifying the Members of the case progress within three (3) business days, and the results of its investigation and remedies within ten (10) business days.
3. Members shall, with sincerity, respond to the mediation process through the Help Center.

Article 24 (Prohibited Activities)

The following activities are prohibited:

1. Direct Dealing

1) For the safety of transactions, neither a Seller nor a Buyer may enter into any direct dealing or may avoid using the Payment Protection Services provided by the Company. Any party to a direct dealing shall enter into such direct dealing at its own responsibility for any and all issues and problems arising out of the direct dealing. The Company shall in no way be responsible for any such issue or problem.

2) If a Seller is found to have entered into or to have induced to enter into a direct dealing, a sales service user contract with the Seller may be terminated. Any Member may report to the Help Center operated by the Company, a Seller that has entered into or induced to enter into a direct dealing.

2. System-related Misbehavior

1) No one may use the Services or access to the system in an unusual manner without utilizing the process and method provided by the Company for the use of Services.

2) If any system-related misbehavior is found by the Company, the Company may cancel benefits (whether in part or in whole) additionally provided by the Company, place restrictions on the offender's use of certain services, terminate the User Agreement and take any other actions. If any damages arise out of the misbehavior, the Company may demand the offender to compensate for all such damages.

3. Settlement-related Misbehavior

1) No one may use the shopping services provided by the Company in another's name or with the information on another's credit card, bank account, and the like.

2) No one may conduct unusual settlement in a manner prohibited by applicable laws. If any such misbehavior is found by the Company, the Company may terminate the User Agreement or suspend the transaction concerned and report it to the competent authority.

3) No one may conduct a purchase without any intent to actually make a purchase (e.g., where no delivery follows the purchase). If any such misbehavior is found by the Company, the Company may cancel the transactions concerned and impose sanctions as the case may be.

4. Other Prohibited Activities

1) No Member may conduct any activity that causes damages or losses to the Company and interferes with fostering of fair market environment, by entering into unusual multiple transactions by utilization of discount rates, etc., provided by the Company. If any such misbehavior is found by the Company, the Company may cancel the transactions concerned and impose sanctions (including suspension of entering into any transaction) as the case may be.

2) The Company may suspend a Member's eligibility/membership or refuse or limit the provision of services in any of the following events and may take other necessary measures to ensure compliance with laws and regulations, protect the rights of third parties, and secure the safety of the website, etc.

i) Export or re-export of the Products or tools in violation of export-related laws and regulations, rules or restrictions.

ii) Commercialization of the Mall or data and software related to the Mall

Chapter 5. Miscellaneous

Article 25 (Limitation of Liability)

- ① In case of transactions where the Company is not a Seller, the Company, as an e-commerce agent, only provides a transaction system that is based on the Mall. Parties to a transaction shall be responsible in the event of any disputes arising in connection with any transaction using the Mall.
- ② Absent willful misconduct or gross negligence of the Company, the Company shall not be liable for any damages suffered by a Member or a third party due to temporary suspension of the Services pursuant to Article 9(2).
- ③ If the Company restricts or suspends the Services pursuant to Article 9(3), the Company shall on grounds of a force majeure event be released from any liability for damages.
- ④ The Company shall not be liable for any disruption or other interruption in the use of the Services that has arisen for a reason attributable to a Member.
- ⑤ The Company shall in no event be liable for any damages whatsoever, arising from a Member's disclosure or provision of the Member's personal information to another.
- ⑥ Transactions on the Mall may not be conducted in real time. Transactions on the Mall may be restricted or delayed due to issues with the wireless data service network, etc. used by the Member and the Member's current location.

Article 26 (Governing Law and Jurisdiction)

- ① The Terms and Conditions of Use and any sales transaction between Members shall be governed by the law of the Republic of Korea.
- ② A competent court will be designated according to the Civil Procedure Act for any litigation arising from disputes between the Company and Users in relation to the Service.

Article 27 (Miscellaneous Provisions)

- ① No Member hereto can assign, delegate, or transfer any rights or obligations under these Terms and Conditions of Use to a third party without the written consent of the other party.
- ② The following constitutes an integral part of User Agreement in relation to these Terms and Conditions of Use, any agreements, covenants or notification, etc. additionally executed following the agreement of the related parties and the disclosures by the Company on the Mall pursuant to changes in the Company's policy, enactment or amendment of laws or regulations, government authorities' notification or instruction, etc.
- ③ The Company shall establish and operate the customer service center to actively collect fair opinions or complaints arising from the purchasing Member's use of the Service and provide solutions, and mediate disputes between Members. The Company shall promptly process issues that it considers fair and reasonable upon deliberation of various complaints and opinions raised by Members. For matters that cannot be immediately processed, the Company shall notify the Member about the reason and estimated period via email or telephone.