

Good Morning Terms of Service

Article 1 Purpose

The purpose of these Terms of Service (hereinafter referred to as the "Terms") is to define the Good Morning App Service (hereinafter referred to as the "Service") provided by MyCreditChain (hereinafter referred to as the "Company") regarding the operating policies in connection to the use of the Service, rights and obligations between the Company and Service Member (hereinafter referred to as "Member"), responsibilities, service terms of use and other necessary matters.

These Terms must be consented in order to use the Service and sign up as a member, so please read it carefully.

Article 2 Amendments, Specification and Validity of the Terms

- ① The Company shall provide the contents of the Terms on the screen of the Service or the initial pop-up screen so that the members can easily read the contents, and this effect applies to all members that agree to the Terms.
- ② The Company may amend the Terms if necessary. If the Terms are amended, the shall state and notify the reasons for the amendment, details of the amendment, and the effective date to all members Seven (7) days prior to the effective date. The amended terms will become effective once the Company posts it on the initial pop-up screen or notice menu in the service. The company may also notify the amendments through the e-mail address registered at the time of registration or through a push message on the member's smartphone.
- ③ In the event that the Terms must be changed urgently due to the revision of the relevant laws, the Company will notify that the Terms are have been amended and the details through the service homepage(<https://www.goodmorn.io/>) without delay for more than one month and will inform the members regarding the amendment by complying with the notification method prescribed in paragraph 2.
- ④ Members who have objections with regard to the amendment of the Terms can request for membership withdrawal. However, despite having objections, if the

member does not request for membership withdrawal or raise an objection to the Terms within a business day before the effective date of the Terms, the member shall be deemed to have agreed to the amended Terms.

Article 3 Other Conditions and Regulations

- ① The Company may, if necessary, determine the individual terms or additional policies that apply to the Service in addition to these Terms and Conditions, and the contents may be provided through the initial pop-up screen in the service or through the service homepage (<https://www.goodmorn.io/>) notice boards.
- ② In the event that anything conflicts between the contents of the individual terms or the additional policy of Clause 1 and the contents of this agreement, the individual terms or the contents of the additional policy shall prevail.

Article 4 Service Membership

- ① Applicant will have agreed to these Terms by reading these Terms on the service signup screen and selecting or checking the "Agree" button.
- ② When the applicant selects the "Agree" button mentioned in the preceding paragraph and completes the application form defined by the company to apply for membership, and the company accepts it and displays the completion of membership on the service screen, member registration will be established.
- ③ The company may refuse or suspend membership if it falls under the following items.
 1. If the applicant has given false information on membership application form
 2. If the applicant has made an illegitimate authentication during registration
 3. If the Company has deleted the member account of the applicant pursuant to these Terms
 4. If the Company faces technical or business problems in providing the service
 5. If it violates other company's criteria

Article 5 Responsibility for Managing Member Account Information

- ① Members should manage their own ID and password to prevent exposure to third parties. The Company shall not be liable for any damages arising from the negligence of the Member in the management of his / her ID and password.
- ② The Company may require the member to conduct additional authentication procedures when using the service to prevent unauthorized use of the account by a third party.
- ③ If a member recognizes that his/her ID, password and other information are stolen or used by a third party, he/she must immediately change his/her password. The Company shall not be held responsible for damages due to the member not changing the password.

Article 6 Change of Member Information

- ① Members can view and edit their personal and profile information at any time through the profile management screen. However, for service management, ID, mobile phone number, service area (country), etc. cannot be modified.
- ② If there is a change in the member's information, the member must correct it by the method in Paragraph 1 above or inform the company about the change by email and other methods.
- ③ The Company shall not be liable for any damages caused by a violation of the preceding paragraph by the member.

Article 7 Protection and Use of Personal Information

- ① The Company collects the minimum personal information of the member necessary for the service and can process, store and manage it. The Company will not refuse to provide the service if the member does not provide personal information other than the minimum personal information required by the member.
- ② When the company collects personal information that can identify the member, the member must obtain the consent of the member.
- ③ The Company shall not use the personal information provided by the member for the purposes other than requirements for collecting personal information without the consent of the member, or provide it to a third party, and the company shall bear all responsibility for the personal information. However, in the following cases, the

Company may collect and use the above personal information without the member's consent.

1. When it is clearly difficult to obtain ordinary consent for economic and technical reasons as necessary to fulfill a contract for the provision of information and communication services
 2. When necessary for the settlement of charges due to the provision of information and communication services
 3. If there are special provisions in the law
- ④ The Company shall endeavor to protect the personal information of the member including the member registration information, in accordance with the provisions of the related laws and regulations and the personal information processing policy set by the company.
- ⑤ For more information on the Company's privacy protection, please refer to the Privacy Policy.

Article 8 Obligations of the Company

- ① The Company shall not engage in any activities prohibited by these or contrary to public order and morals and shall do its best to provide continuous and stable service.
- ② The Company shall deal with any opinions or complaints raised by the members if they are justified. The results of the member's comments or complaints are posted on the notice of the service or sent to the member via email.
- ③ The company shall repair or recover the equipment in case of any failure or loss of the facilities in order to provide continuous and stable service. However, if there is a natural disaster or unavoidable reason for the Company, the service operation may be temporarily suspended.

Article 9 Obligations of the Member

- ① Members must comply with these Terms and the Company's notice and shall be liable for any damages caused by any breach or failure to do so.

- ② Members may not assign or delegate all or part of the status, rights or obligations of these Terms to third parties as a result of joining the service without the explicit consent of the Company, and cannot be disposed of for the purpose of providing collateral.
- ③ Members shall not infringe the intellectual property rights of the company and third parties.

Article 10 Provision and Modification of the Service

- ① The Company provides services for the communication and formation of relationships among members, such as linking friends through seed gifting, creating profiles, making comments, and calculating the ranking of seeds and provides utilization services such as fruit conversions of seeds received, the conversion acquired fruits to tokens, the transfer of the fruit among the members, and the recharging of fruits.
- ② Members can use the service after downloading the service from the app store and installing it on the smartphone as a member.
- ③ In order to provide the services described in Paragraph 1, it is necessary to utilize the data of members held by the Company and may apply technologies for that purpose.
- ④ The types of services provided by the company may be changed by the circumstances of the company, and the intellectual property rights such as copyrights to the services provided belong to the company.
- ⑤ The company can provide an updated version of the software to provide better service, and the software update includes adding or removing major functions.
- ⑥ In order to provide better service, the Company may send various information including the notice, management message and other advertisements related to the use of the service to the member via push message, email, and etc.
- ⑦ If you connect to the internet of your mobile service provider without using the Wi-Fi wireless internet when using the service, a separate data communication fee will be charged from the mobile communication company. For more information on data rates, please contact your mobile operator.
- ⑧ For more information about the service, please visit the service homepage (<https://www.goodmorn.io/>).

Article 11 Seed Gifts

① A member may access the service of another member or company and enter into a separate use agreement with the company without membership, and gift the seed to the non-member using the service provided by that company. The 5 seeds that can be gifted are created at 12 AM daily, and out of the 5 seeds, seeds that are not gifted will be destroyed at 24:00 on the current day. The below represents how to gift seeds.

1. Drag the seed image from the main screen of the service
2. Click the Gift button on the service's friend list screen
3. Click the Gift button on the service member's profile screen
4. Click the Gift button on the contact list screen of the service.

② Members may gift seeds up to 5 times a day, but only one time per day to the same recipient. In addition, if the recipient receives the seeds continuously from the same member every day, the following deduction policy applies.

1. If a recipient receives seeds consecutively from the same member every day, he or she will be deducted 0.1 seeds on consecutive dates from the seeds received, but not decrease lower than 0.1 seeds.
2. On days that the recipient did not receive seeds from the same member, the number of seeds deducted in accordance with No. 1 will increase sequentially by 0.1 seeds per day, and will recover to a maximum of 1 seed.

③ Seeds received from other members cannot re-gifted, and the seeds will be converted to fruits at UTC+0 every day. However, depending on the status of the service area and network, the time of seed to fruit conversion completion may be different, and the conversion rate of seeds and fruit varies daily according to the company's criteria.

Article 12 Use of Fruits and Conversion to Tokens

① Fruit is a commodity that can be used in the service. Members can obtain or use fruits in the following ways.

1. The seeds received from other members are converted into fruit at the time of UTC+0 every day.

2. You can recharge fruits by depositing the MCC token at the MCC token wallet address that the member is issued for the fruit recharging.
 3. A member may transfer fruits to other members or receive a fruit transfer from other members.
 4. Members can convert their fruits into MCC tokens and transfer them to an MCC token wallet address specified by the member.
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- ② When the member receives an MCC token wallet address for recharging the fruits from the service charge menu of the service and transfers the MCC token to the MCC token wallet address, the fruits are recharged at a ratio of 1:1.
 - ③ When a member transfers an MCC token pursuant to Paragraph 2, the MCC token must be transferred to the MCC token wallet address specified by the company.
 - ④ A member may transfer fruits to other members in units of 0.1 within the number of available fruits, and the minimum transferable unit may be changed according to the purpose of improvement of the service or the circumstances of the company.
 - ⑤ After the member enters the MCC token wallet address to transfer the number of fruits to be converted to MCC Tokens from the fruit to token conversion menu of the service, once the member checks the conversion fee and the number of MCC tokens to be converted and proceeds with the conversion, the fruits will be converted to MCC tokens.
 - ⑥ In accordance with Paragraph 5, conversion fees are charged according to the criteria set by the Company when converting the fruits into MCC tokens, which is deducted from the number of fruits requested for conversion.
 - ⑦ According to Paragraph 5, the minimum number of fruits required to proceed with fruit to MCC token conversion is 300, and the company can set a limit on the maximum number of fruits converted per day. The minimum number of fruits required to convert to MCC tokens and the maximum number of fruits converted per day may change depending on the purpose of the service improvement or company circumstances.
 - ⑧ When a member proceeds actions as defined in Paragraph 1, Items 2 through 4, the member must use a simple password, e-mail, or OTP authentication method for privacy purposes. This authentication method can be changed according to the purpose of security improvement or company circumstances.
 - ⑨ The member shall decide on the actions of Paragraph 1, items 2 to 4 under his/her judgment and responsibility and the company shall not be responsible for the decision of the member under any circumstances.

- ⑩ The member must confirm the address of the transfer target or MCC token wallet correctly before executing the actions of Paragraph 1, Items 2 through 4. A member shall be liable for all damages incurred by proceeding without precise confirmation of the transfer subject and MCC token wallet address.
- ⑪ The member may be liable for tax deduction fees for the fruits and other goods acquired free of charge from future services and events.

Article 13 Time of Service Use

- ① Service hours are 24 hours a day, 24 hours a day, 7 days a week unless there is a special obstacle in business or technology. However, the company may temporarily suspend the service on the day or at the time announced for periodical maintenance, expansion, or replacement of the system.
- ② Notwithstanding the provisions of Paragraph 1, the Company may temporarily or permanently discontinue the service in the following cases without prior notice.
 - 1. In case of urgent system maintenance, expansion, replacement.
 - 2. If there is a force majeure such as national emergency, blackouts, or natural disasters.
 - 3. If a telecommunications carrier prescribed in the Telecommunications Business Act has suspended telecommunication services.
 - 4. If there is interference with the normal use of the service due to mass excessive use.
- ③ In case of suspension of service under Paragraph 1, the Company will notify the members beforehand through announcements. However, if it is not possible to notify in advance about the interruption of the service caused by the reason that cannot be controlled by the Company, it will be announced afterwards.

Article 14 Termination of Service Use

- ① If a member wishes to terminate the service, he/she can apply for cancellation at any time by contacting the customer support via email (support@mycreditchain.io). The company will process the member's cancellation request promptly without delay.

- ② When the service is canceled, the seeds of the member will be extinguished and the fruit will be collected by the company.
- ③ In order to prevent illegal use after termination of service use, it is not possible to re-register with the same ID or mobile phone number within 3 days from the date of termination.
- ④ When the member re-registers for the service, the seeds and fruits that the member has already accumulated will not be restored. All information such as friends list and gifting details will be initialized and processed as a new registration.

Article 15 Service Changes and Restrictions on Use

① If the Company has a valid reason to make changes to the Service, the Company may notify the members of the details that will be changed and the Effective Date in the following manner and may to make changes to the Service.

- 1. Notify via the initial pop-up screen or announcement menu within the service
- 2. Notify via member's registered e-mail address
- 3. Notify via member's smartphone PUSH message

② The member shall not engage in any of the following acts, and in the event of such conduct, the Company may restrict the use of the member's services, take appropriate legal action, and terminate the service contract or service after specifying the period.

- 1. Registration of false information when registering or changing information after signing up
- 2. Interfering with or exploiting information by others
- 3. Impersonating an employee or an employee of an operator
- 4. Acts that infringe on the moral or intellectual property rights of operators or other third parties or make disruptions in the business.
- 5. Misuse of another member's ID
- 6. Collect, store and disclose personal information about other members without their consent.
- 7. Acts that are objectively judged to be connected with a crime
- 8. Use of the Service for any unauthorized use or purpose
- 9. If the company agrees to refuse to provide the service based on reasonable judgment
- 10. If the member intentionally interferes with the operation of other services

- 11. Misconduct of the member's obligations stipulated in these Terms
- 12. Acts that violate other related laws

Article 16 Management of Postings

- ① If a member's post contains content that is in violation of relevant laws and regulations, the company may take measures such as suspension of posting or deletion of relevant posts in accordance with the relevant laws or the rightful claimant's request.
- ② If the company is found to have a reason for violating the company's service operation policy, the company may take action on the post according to the operating policy.
- ③ A member or a third party (hereinafter referred to as "applicant for deletion") whose rights have been violated, such as by other members' public postings, may request the company to delete or refute the contents of the postings by referring to the violation. In such a case, the company shall take up to 30 days to temporarily block access (hereinafter referred to as "Temporary Removal") to such postings in case they cannot be determined for infringement of their rights or if a dispute is expected between the parties.
- ④ A member whose postings have been Temporarily Removed as per reason of the preceding paragraph (hereinafter referred to as the "publisher") may request the company to restore the postings during the temporary removal period (hereinafter referred to as "republishing request"), company may request the application on behalf of the publisher and if the applicant for deletion agrees to the request for review by the Korea Communications Standards Commission, for reasons such as defamation of the temporarily removed posts, and if no agreement is made, the company will determine whether to restore the post or not. If a publisher's republishing request is made, the decision is made by the Korea Communications Standards Commission or the company within the interim action period, and if the decision is not within the temporary removal period, the post will be restored after the expiration date of the temporary removal. If there is no republishing request, such postings will be deleted after the expiration of the temporary removal period.
- ⑤ The company may take temporary measures (hereinafter "arbitrary temporary measures") even if there is no report from the members or third parties if the company acknowledges that the postings in the service violate the rights of a third party, such as privacy or defamation. The processing procedures of any temporary post shall be in accordance with the provisions of paragraphs 3 and 4 of this section.

- ⑥ In the event that other members or third parties take civil or criminal legal action (e.g. filing of a civil suit, such as a criminal complaint, an injunction, or a claim for damages) against the members or the company on the basis of infringement of legal profits due to the members' postings, the company may temporarily restrict access to the relevant posts until the court makes a final ruling as a result of the legal action. The responsibility of calling for legal action related to restriction of access to posts, and the responsibility for calling the court's decision is borne by the person who requests action on the post.

- ⑦ The Company may delete the contents of the post made by the member if it falls under any of the following items, and give the attention to the member concerned.
 - 1. Content that offends or slanders other members or third parties.
 - 2. Distributing or linking contents that violate public order and morals.
 - 3. If promoting piracy or hacking
 - 4. If advertising for commercial purposes
 - 5. If it is objectively recognized as being associated with a crime
 - 6. Infringe on copyright or other rights with other users or third parties.
 - 7. If it is judged to be in violation of other related laws

Article 17 Storage of Postings

If the company ceases service inevitably, we will notify the member in advance and make every effort to take all necessary steps to make the post easily transferable.

Article 18 Copyright of Postings

- ① The copyright of the postings updated by the member in the service will belong to the author of the post. The company also does not commercially use the post without the consent of the publisher. However, this is not the case for nonprofit purposes, and the company may use the post for the purpose of posting it within the service.
- ② The member shall not use the information obtained using the service for commercial purposes, such as processing or selling.

- ③ The Company may delete, move or refuse to registration without prior notice in case it is deemed that the post related to Paragraph 1 falls under the items of Article 16 Paragraph 7.

Article 19 Compensation for Damages

- ① If a member causes damages to the company due to a violation of these Terms, the member is liable to compensate for all damages of the company.
- ② In the event the company receives civil and criminal action or other objections, such as a claim for damages, from a third party because of illegal acts committed by the member in using the service or in violation of these terms, the member concerned shall indemnify the company from his or her responsibility and expense, and if the company is not exempted, the member shall indemnify the company for any damages incurred by the company.
- ③ The Company shall not be liable for any damages incurred by the member in connection with the use of the free services.

Article 20 Limitation of Liability

- ① In the event that the Company is not at fault and the company is unable to provide the Service due to the following cases, the Company shall not be liable for any damages incurred by the Member.
 - 1. In the event of a natural disaster or an equivalent force majeure condition
 - 2. If there is a willful service interruption of a third party who has entered into a service agreement with the Company for the purpose of providing the service
 - 3. If there is an obstacle to the use of the service due to unavoidable reasons such as maintenance, replacement, check, failure, etc.
 - 4. If there is a failure in the use of the service due to the member's faults
 - 5. In cases where there are no intentions or negligence of any other company except for items 1 to 4
- ② The Company shall not be responsible for the problems caused by the installation of malicious programs caused by the mobile device environment or settings of the

member, and the problems caused by the damage caused by the malicious program installation and access to the network service with the modified APK.

- ③ The Company shall not be liable for damages caused by the failure of the member to earn the expected profits by using the service.
- ④ Members shall bear responsibility for the reliability or accuracy of the information, data, and facts posted on the service by the member, and the company shall not be responsible for the damage suffered by the third party while using the service.
- ⑤ The Company has no obligation to intervene in the dispute arising out of mutual members or between the member and the third party, and shall not be responsible for any damages caused by such disputes.
- ⑥ The Company shall not be liable for damages incurred by members or third parties due to the intention or negligence of the member in relation to the use of the service.

Article 21 Dispute Resolution

- ① These Terms shall be governed by and enforced by the laws and regulations of the Republic of Korea.
- ② In case of disputes arising between the Company and its members regarding the use of the Service, the court having jurisdiction over the headquarters of the Company shall be the first and foremost court of competent jurisdiction.

Addendum

These Terms will be effective from <2019.04.18>.