



"Sahara X" Payment Service Operational Policy

This operational policy applies to the payment services provided by SCATTER X Co., Ltd. It is designed to manage any issues that may arise during the use of these services in a consistent and fair manner.

The policy outlines specific guidelines you must follow to maintain a safe and reliable payment environment. If these guidelines are violated, or there is reasonable suspicion of illegal or improper actions, your access to the payment services may be restricted.

SCATTER X Co., Ltd. may update these policies to improve the services, and any changes will be announced in advance via service notices. SCATTER X takes the protection of your personal information seriously and complies with relevant laws, such as the "Act on Promotion of Information and Communications Network Utilization and Information Protection" and the "Personal Information Protection Act."

Through the personal information processing policy, the company informs customers who use the service (hereinafter referred to as the "Service") provided by "SCATTER X" of how their personal information is used and what measures are taken to protect their personal information.

If there are any updates to the Privacy Policy, they will be announced through website notices or individual notifications.

This policy is effective as of October 8, 2024.

1. A. Member Rights

You have the right to contact SCATTER X with inquiries, requests, or suggestions regarding the payment services through phone or online support:

- [Phone] [070-4258-5655](tel:070-4258-5655) (Weekdays 9:00 AM - 5:00 PM)
 - [Online] account@scatterx.io (24/7)
1. SCATTER X does not intervene in disputes or issues caused by members' own negligence while using the services. However, if you are harmed by another member's violation of this policy, you can report it to SCATTER X, and the company will review the situation and take appropriate action.
 2. If you are dissatisfied with the outcome, you may file an appeal through mobile or online inquiries at any time.

2. B. Member Obligations

Members must not engage in prohibited activities as outlined in this policy while using SCATTER X's payment services. You are also prohibited from violating any applicable laws or interfering with the normal operation of the payment service system or other users' access to it.

Prohibited Member Activities:

- I. Providing false personal information during registration
- II. Accessing paid services or systems through abnormal methods
- III. Using payment services with stolen identity, card information, or account information
- IV. Deceiving others to make payments (including phishing by impersonating acquaintances or institutions)
- V. Trading or transferring access credentials
- VI. Renting, selling, or transferring Sahara X member accounts
- VII. Receiving compensation for making payments on behalf of others
- VIII. Damaging the reputation or disrupting operations of SCATTER X or third parties
- IX. Repeatedly making purchases without intent to buy or seeking refunds
- X. Reselling SCATTER X goods or services to third parties solely for financial

purposes

XI. Interfering with other members' use of prepaid payment methods or disrupting SCATTER X's payment service provision

Restrictions on members' use of payment services

If your activities violate applicable laws, related terms, or this operational policy, SCATTER X Co., Ltd. may restrict your use of payment services in order to protect other users from harm. Please note that even if certain actions are not explicitly covered by this policy, any behavior that negatively impacts the safe and healthy use of the payment services, or inconveniences other users, may also lead to restrictions.

Usage restrictions are typically applied in stages, from temporary to permanent, based on the severity and frequency of the violations. However, in cases of clear illegal activity, infringement of others' rights, or situations that pose immediate risks or damage, SCATTER X reserves the right to impose permanent restrictions immediately, regardless of the number of prior violations.

- Upon the first detection of misconduct, a notice will be sent to the email address or phone number you provided during registration, warning you of the violation. If the same misconduct occurs again after the warning, your account's payment services may be restricted.
- In cases of illegal activities such as fraud, phishing, or identity theft, or if there are reasonable grounds to suspect such actions, your payment services may be restricted without prior warning.
- When payment services are restricted, this may affect your ability to make payments, add funds, or request refunds.

"Sahara X" Refund Point Operation Policy

1. A. Definition

"Refund Credit" refers to virtual credits awarded to a member when a purchase is canceled, but a refund cannot be processed through the original payment method due

to the expiration of the refund period offered by that method.

2. B. Issuance Conditions

1. If a refund through the original payment method is not possible due to the policies of the electronic payment processor, payment gateway, or intermediary service provider
2. If additional approval is required to process the refund for the completed payment
3. If the member chooses to receive a refund in the form of Refund Credit
4. If the refund to the account provided by the member fails due to invalid account details or other issues, making a bank transfer refund difficult

3. C. Detailed Refund Policy

1. Users may withdraw their refund points into a bank account registered under their own name, as per their preference
2. When applying for a refund of refund points, additional identity verification may be required to prevent fraudulent claims or cases of mistaken identity
3. Refund points can only be deposited into a bank account registered under the user's name after identity verification. If the information provided during additional verification differs from previously verified information, the user may not be able to process the refund request directly
4. Refund points will be deposited into the user's specified account within 2 to 3 business days after the refund request is made
5. SCATTER X Corp reserves the right to temporarily restrict the use of refund points for refund requests or related services based on individual terms of service, payment service operation policies, and other relevant criteria

4. D. Expiration Policy

SCATTER X Corp reserves the right to expire the refund points held by users under the

following circumstances:

1. If the user has not used or requested a refund of their refund points for a period of sixty (60) months from the date they were accrued
2. In the event that the service agreement for Sahara X is terminated

- SCATTER X Co., Ltd. -