

Privacy Policy

BGF Retail, Co. Ltd., BGF retail (hereinafter “the Company”) has established, and is in compliance with, the Company’s privacy policy for the purpose of actively protecting users’ personal information and complying with all personal information-related laws and regulations. This Privacy Policy is published on the Company’s website and is easily accessible at any time.

This Privacy Policy may be amended in accordance with changes in the relevant laws, government policy changes, and internal operating policies of the company.

When the Company amends this Privacy Policy, you will be notified through notices on the company websites as follows

- BGF : www.bgf.co.kr
- BGF Retail /www.bgfretail.com
- CU Brand/cu.bgfretail.com
- CU Application Web/www.pocketcu.co.kr
- Owners’ Plaza/owner.bgfretail.com
- CU Mall/mall.bgfretail.com,
- CU Video/pr.bgfretail.com,
- Open bidding : bid.bgfretail.com

Therefore, users are requested to check this from time to time when visiting the website.

제 1장 총칙 CHAPTER 1 GENERAL PROVISIONS

제 1조 (purpose, etc.)

① The purpose of the Privacy Policy (hereinafter referred to as 'this policy') is to comply with the rights and obligations set forth in the laws, such as the safe protection of personal information and the guarantee of customers' rights in accordance with Article 30 of the Personal Information Protection Act and Article 31 of the Concurrent Enforcement Decree.

② The Company complies with laws and regulations to protect customers' valuable personal information, and the purpose of this policy is to inform you of the purpose and

how the personal information provided by customers through this policy is used and processed and what measures are being taken to protect personal information.

③ The Company ensures that this policy is shown on the first webpage of its website so that customers can easily view it at any time.

④ When amending this policy, the Company ensures that it is easy that customers recognize the new information that has been revised in a reasonable way.

Article 2 (Definition)

The terms used in this policy have the following meanings.

① “Personal information” means information about an individual who is alive that falls under any of the following items:

①a Information that can identify an individual through name, national ID number, and video

①b Information that can be easily combined with other information, even if that information alone cannot identify a specific individual. In this case, whether it can be easily combined should be reasonably considered in consideration of the time, cost, technology, etc. required to identify an individual, such as the availability of other information

①c Information that cannot identify a specific individual without the use or combination of additional information to restore the original state by pseudonymizing items ①a or ①b

② 'Personal information processing' means collecting, creating, recording, storing, retaining, processing, editing, searching, printing, correcting, restoring, using, providing, disclosing, destroying of personal information and other similar acts.

③ “Personal information protection manager” refers to a person who is responsible for the processing of personal information by the personal information controller or who ultimately decides on the processing of personal information and falls under the status under Article 31 of the Act.

④ “Personal information handler” refers to a person who is responsible for processing personal information under the direction and supervision of the personal information controller, who is directly in charge of personal information, and everyone who accesses and processes personal information according to business necessity.

CHAPTER 2 Items of personal information and its collection methods

Article 3(Items)

The items of personal information collected by the Company are shown in the table below.

Channel	Collections in common	Additional collections by channel	Purpose	Period of retention and use (See Chapter 6 for details)
Internet website		-Necessary information to be collected: Name, date of birth, mobile, e-mail, identification number for verification (CI/DI)	Signing up and managing customers	-Request by customers -Achieve the purpose of use Immediate destruction in case of withdrawal of membership, etc.
Membership	-Name -Mobile	-Necessary information to be collected: Name, date of birth, mobile, membership card number, e-mail -SNS login(Facebook, KakaoTalk, Apple login): verification key code	Signing up and managing customers -Communication for identification, notice and guidance based on membership service -Provision of new service products or event information and secure delivery of DM, rewards and shopping items - provision of login through SNS account	-Same as above
Necessary information for execution of contract such as prospective franchise or franchisee contract or other contract		※ National ID number: It only applies to cases where there is a reason for permission under Article 24-2 of the Personal Information Protection Act (Eg. When withholding tax is required under the Income Tax Act - Those wishing to become franchisee are excluded, and in the case of franchisees, they are processed according to the Income Tax Act and immediately destroyed when the purpose is achieved.)	-Provision of start-up of convenience store information -Credit rating, legal name verification -Intensive management and utilization of credit information -Whether to conclude/implement and maintain the franchise contract -Buying insurance for damage compensation for franchise business	-Same as above but, destructed in consideration of the retention period and extinction prescription by laws such as the Franchise Business Act (3 years), the Civil Law (10 years) and the Commercial Law (5 years).
Recruitment	(necessary) name, gender, date of birth, mobile, password, nationality, email, desired field/workplace, address, landline, disability, Patriots and		Human resource recruitment process and step-by-step guidance,	-Recruitment period -Year-round recruitment of experienced employees,

Channel	Collections in common	Additional collections by channel	Purpose	Period of retention and use (See Chapter 6 for details)
	Veterans, hobby, talent, military service, academic background, grades, cover letter (optional) parents' address, school activities, leave of absence at school, certification, career, social activities, family, education (training)		determination of suitability for recruitment, and use as base data for each process	retention period of 1 year after final submission
Ordering Pocket CU	(necessary) member ID, name, contact, order information	(optional) delivery address, name/address of orderer, review, personal location	Processing and management of order history of delivery/pickup product	5 years after delivery/payment ※ based on the relevant law
		(optional) identification on mobile, name, date of birth, gender, telecom, mobile, local/foreigner	Use of identification check and adult verification when purchasing alcoholic beverages at CU bar	
		(Optional) Account holder name, bank name, account number	Used for the cancellation/refund of delivery/pickup, CU bar, pre-order, home delivery	
		(optional) Recipient Information (Name/Contact)	Processing and management of order history of pre-order, gift	
		(optional) Recipient Information (Name/Contact)	Processing and management of order history of home delivery	
			Processing and management of order history of CU con, subscription coupon	
		(optional) Delivery information(contacts, name, delivery address and product information of the sender and sendee)	Processing and management of order history of reservation payment for delivery	
Paid membership	(necessary) order information, member ID		Storage of information for payment for paid membership and regular payment	5 years after payment ※ based on the relevant law
Affiliate registration	(necessary) name, mobile, email		To provide affiliate-limited	①Provision of functions of deletion/modification/additi

Channel	Collections in common	Additional collections by channel	Purpose	Period of retention and use (See Chapter 6 for details)
(personal information of representative)			membership benefits	<p>on for affiliate representative</p> <p>②If not using affiliate services: after registration, if the affiliate event is not linked or after 1 year of non-authentication, the data is deleted after an email or text has been sent to the representative 1 month before deletion</p>
Affiliate registration (personal information of staff)	(necessary)name, employee number or random code (optional) department		To provide affiliate-limited membership benefits	<p>①Provision of functions of deletion/modification/addition for affiliate representative</p> <p>②If not using affiliate services: after registration, if the affiliate event is not linked or after 1 year of non-authentication, the data is deleted after an email or text has been sent to the representative 1 month before deletion</p>
Membership APP store location information service	- location information on member's device		Provides location of nearby stores based on the location information of the customer's device	- destroyed immediately after use when requested
Smart unmanned store	1. biometric information - biometric information (or bioinformation) is information about physical or behavioral characteristics that identify an individual by using the face, including unprocessed original information and characteristic information generated by extracting from it		Personal identification and management of unmanned store access	- destroyed immediately after use when requested
Electronic bidding system	1. general identification information -company name, address (site of business/factory) -business registration number, corporation number -company name, representative, incorporation date, email -phone number(landline/mobile) -type of business, business conditions 2. credit transaction status		Purpose of bidding, evaluation/selection of contractor and contract (fulfillment) - purpose of the company's credit judgement and contract fulfillment	<p>1. Electronic bidding site member - until withdrawal of membership</p> <p>2. conclusion of a contract through bidding - Data held on the basis of the Commercial Act, etc: 5 years from the date of termination of receivables and debts</p>

Channel	Collections in common	Additional collections by channel	Purpose	Period of retention and use (See Chapter 6 for details)
		-assets, debt, capital, sales, net income from company transactions, current ratio, debt ratio, net income ratio -credit report		
Information of legal representative if under the age of 14	Name, date of birth, mobile, gender Period of collection : when verifying yourself		Confirmation of consent of legal representative when collecting personal information of children under the age of 14, verification of identity when exercising legal representative rights	Not restored

Article 4 (Collection methods)

① The company collects personal information through the legal consent process as follows.

- Ⓐ Collection of information on the web, such as signing up on the website
- Ⓑ Collection for the fulfillment of rights and obligations in various contracts such as franchise contracts
- Ⓒ Collection through the customer complaint center, such as the minimum wire and web for handling customer complaint
- Ⓓ Joining a company and its procedures, collection through the procedure of recruitment for the company organization, and collection in accordance with the procedures set forth for the company organization operation
- Ⓔ Collection of registration of membership cards, provided by CU convenience stores, on the website, ATM, and on-site
- Ⓕ Collection through membership signing up in affiliate channels (affiliate card, affiliate mobile wallet, etc)
- Ⓖ Collection through facial registration kiosk among customers in smart unmanned stores

② The Company prepares a procedure for clicking the「Consent」or「Do not consent」with regard to the terms and conditions. If you click the「Consent, you will be deemed to have

consented to collection of personal information.

③ You have the right to refuse to consent to the options when signing up as a member, and if you refuse, your benefits such as ordering, delivery, and marketing may be partially limited.

CHAPTER 3 Purpose of collection and use of personal information

The company collects and uses personal information for the following purposes within the minimum scope.

① Marketing and advertising, etc.

New services, events, webzine, latest company information, event gift delivery, use of statistical analysis data on each customer, market research, staff search, etc. only for customers who have agreed to the Internet members etc. specified in Articles 3 and 4

② Foundation of franchise contract, performance of contractual rights and obligations

Use for fulfillment of rights and obligations necessary for contracts set in Articles 3 and 4, provision of necessary information related to franchise foundation, etc.

③ Customer care

Used for service satisfaction survey, identity verification, handling customer complaint, etc.

④ organization management

Used to provide information for joining the company and information for company management to supplement personnel such as new employees, executives and employees, and to operate the organization

⑤ membership service

Collected and used to provide membership point services, calculate various points, perform joint marketing, and analyze customer information through the identification process based on membership service use

⑥ store location information guidance

location information of nearby stores for membership

⑦ Smart unmanned store access/payment

Used for entrance and payment through facial authentication in smart unmanned stores

Article 6 (Sensitive personal information)

The company does not collect sensitive personal information (race and ethnicity, ideology and creed, political orientation, criminal record, health status and sex life, etc.) that may infringe on customers' basic human rights.

CHAPTER 4(Provision of personal information to a third party)

Article 7 (Third party provision)

The Company does not use the customer's personal information or provide it to others or other companies or institutions beyond the scope specified in 'Chapter 3 Purpose of collection and use of personal information' under any circumstances, except with the customer's consent or in accordance with the relevant laws.

① In the event of a complete succession or transfer of the rights and obligations of a service provider, such as a sale or takeover, we will notify you in detail of justifiable reasons and procedures in advance, and give you the option to withdraw your consent to your personal information.

② In addition, in the case of providing or sharing customer personal information, it is necessary to inform the customer in advance of the purpose of use, the right to refuse consent, and the disadvantages caused by refusal of consent. We will notify you via e-mail or in writing, and then ask for your consent.

③ The Company provides the collected personal information to third parties as shown in the table below, only to customers who have consented.

③ Website member

Recipient	Purpose of use by the recipient	Offer	Period of retention and use (See Chapter 6 for details)
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Recipient	Purpose of use by the recipient	Offer	Period of retention and use (See Chapter 6 for details)
Franchisee	Provision of information as to the job application of staff	Name, age, gender, educational background, address, landline, mobile, email	Destroyed after achieving the purpose of use

㉞ Tasks for fulfillment of obligations of contracts, etc.

(As a messenger, the Company is merely an agent acting on behalf of the relevant business, and the company does not own each offer.)

Offered to	Purpose of use by the recipient	Offer	Period of retention and use (See Chapter 6 for details)
Credit card company*	Credit cards for franchisee Acting as a proxy in joining a franchisee	Name, address, national ID number, mobile	Destroyed after achieving the purpose of use
Tax office**	Acting as a proxy in tax affairs for potential franchisees	Name of the store, name, address, date of birth, corporate registration number	
Korea financial telecommu nications and clearings institute	Acting as a proxy in processing headquarters delivery payment	National ID number, account number	

*BC card, KB Kookmin card, Korea Exchange Bank card, Lotte card, Samsung card, Shinhan card, Hyundai card, Hana SK card

**15 offices including Jiseong Taxation Services Company

㉟ When an order and payment are made through the service provided by the Company, information related to smooth communication between the parties to the transaction, such as consultation, and transaction implementation, such as payment and delivery, is provided to the transaction party to the extent necessary.

Recipient	Purpose of use by the recipient	Offer	Period of retention and use (See Chapter 6 for details)
Shinsegae mall	Handling of tasks necessary for the	- buyer information (ID, name, landline, mobile)	Service period

Recipient	Purpose of use by the recipient	Offer	Period of retention and use (See Chapter 6 for details)
	implementation of contracts about information and communication service provision and e-commerce (mail order) contracts such as product(service) delivery(transmission), product installation, return, refund, customer consultation	<ul style="list-style-type: none"> - purchase, cancellation, return and exchange information of the product - recipient information (name, mobile, landline, address) 	(retention period when it is necessary to preserve in accordance with the provisions of related laws and when prior consent is obtained)
interpark	Membership identification(confirmation), CU membership point service	Name, unified member ID, CU membership point information	
Pagoda Academy	identification(confirmation), CU membership point service	Name, unified member ID, CU membership point information	
GC Pharma	identification(confirmation)	Name, unified member ID, purchase voucher information	
Modetour	Handling of tasks necessary for the implementation of contracts about information and communication service provision and e-commerce (mail order) contracts such as product(service) delivery(transmission), product installation, return, refund, customer consultation	<ul style="list-style-type: none"> - buyer information (ID, name, landline, mobile) - purchase, cancellation, return and exchange information of the product - recipient information (name, mobile, landline, address) - invoice information 	
NICE Information & Telecommunication	identification(confirmation), CU membership point service	Facial information, unified member ID, mobile	
MiLk	Resolving consumer disputes such as service alliances (interlocking and cancellation, saving, use, inquiry, collection and return, etc.) and complaint handling	CI, UID, point information	

④ Information on participating companies in the e-bidding is delivered to the affiliate in charge of the bid

Recipient	Purpose of use by the recipient	Offer	Period of retention and use (See Chapter 6 for details)
BGF Co., Ltd. KBF Co., Ltd. BGF Humannet Co., Ltd. BGF Food Co., Ltd. BGF Ecobio Co., Ltd. BGF Logistic Co., Ltd. BGF Networks Co., Ltd.	Company's credit judgement and contract fulfillment	1. general identification information -company name, address (site of business/factory) -business registration number, corporation number -company name, representative, incorporation date, email -phone number(landline/mobile) -type of business, business conditions	Company information - until withdrawal of membership, manager information - deleted after 2 years

© CU Ordering system

Recipient	Purpose of use by the recipient	Offer	Period of retention and use (See Chapter 6 for details)
Mesh Korea(VROONG), Barogo, LogiAll(sgdr), MZPlaying(Dobo60)	Provision of delivery service	Delivery address, orderer's contact(secure d number when provided)	Destroyed after achieving the purpose of use
Ordering Pocket CU Franchise (checking list)	Order management, provision of delivery service, handling complaints	Delivery address, orderer's contact(secure d number when provided)	
Ordering Pocket CU Pre-order Partner company (checking list)	Order management, provision of delivery service, return/refund details, CS	Order's information(name, mobile)	
Ordering Pocket CU home delivery Partner company(checking list)	Pocket CU home delivery order management and provision of gift service	Orderer Necessary-name, mobile, email Recipient	Until service is provided (However, 2. Period of retention and use of personal information is applied if there is a need to retain it in accordance with the laws such as the Commercial Act)

Recipient	Purpose of use by the recipient	Offer	Period of retention and use (See Chapter 6 for details)
		Necessary-name, delivery address, mobile(regular order, gift)	
BGF networks	Provision of delivery reservation	Contact information, name, shipping address and product information of the sender and sendee	Destroyed after achieving the purpose of use(However, it is retained for the relevant period if necessary in accordance with the laws such as the Commercial Act))

Article 8 (Provision by law)

According to the relevant laws and regulations, provision of information without customers' consent is possible in the following cases.

- ① Upon the request of investigative agencies according to the relevant laws or the procedures and methods set in the laws for the purpose of investigation
- ② When providing in a form that cannot identify a specific individual for statistical record, scientific research, or record preservation in the public interest

CHAPTER 5(Entrustment of management of personal information)

Article 9 (Entrustment of management of personal information)

- ① BGF Retail is consigned and operates as shown in the table below so that customers' personal information can be collected, stored, processed, used, provided, managed, destroyed, etc. outside only when necessary to fulfill contracts and services.
- ② When the company concludes a consignment contract, the company specifies in the contract documents the responsibilities such as prohibition of processing of personal information other than the purpose of performing consigned tasks, technical and administrative protection measures, restrictions on re-consignment, management/supervision of the consignee, compensation for damages in the contract,

and supervision of consignee for their handling personal information etc.

③ If the contents of the consignment work or the consignee is changed, it will be disclosed through this personal information processing policy without delay.

① Website member

Consigned work (purpose of provision)	Offer	Consignee
Identification (verification of real name)	Name, date of birth, gender, mobile carrier, domestic/foreigner, CI, Di, etc.	KCB(inc)
Service development and operation of website	Name, ID, password, gender, date of birth, contact(landline), email, authentication information(I-Pin, mobile) etc.	Wylie(inc)

② customer complaints

Consigned work (purpose of provision)	Offer	Consignee
Customer center operations	Name, name of the store, mobile, address	Hyosung ITX(inc)
Account information edition	Account information and transactions	Hyosung ITX(inc)

③ benefits and others

Consigned work (purpose of provision)	Offer	Consignee
Employee remuneration training	Name, mobile, address	Hunet(inc)
Selective welfare system operation	Employee and franchisee information	SK M&Services(inc)

④ membership

Consigned work (purpose of provision)	Offer	Consignee
Mobile card, mobile coupon, advertising service	Name, mobile	BGF networks Co., Ltd.
Member DB management and computerized processing	Account information (all)	Wylie(inc)
Member DB management and computerized	Account information (all)	Renocomms(inc)

Consigned work (purpose of provision)	Offer	Consignee
processing(Byself app)		
Sending event prizes	Name, mobile, address	planS(inc)

㉔ electronic payment

Consigned work (purpose of provision)	Offer	Consignee
Approval for credit card payment and agency for payment	Payment information (payment method, name, date of birth, gender, mobile, mobile carrier, CI value, payment authorization information, whether being consent to the terms)	NICE Information & Telecommunication
		NICE payments (inc)

㉕ franchise lease contract

Consigned work (purpose of provision)	Offer	Consignee
Retention and release of contract	Records on contract or subscription withdrawal	Korea Storage System(inc)

㉖ electronic labor contract of directly managed store staff

Consigned work (purpose of provision)	Offer	Consignee
Signing of electronic labor contract, etc.	Processing of name, email address (or phone number) information for providing electronic contract function as well as for providing customer support service	Modusign(inc)

㉗ Ordering CU

Consigned work (purpose of provision)	offer	Consignee
Provision of product delivery and delivery information	(orderer, recipient) name, mobile, address	A delivery company contracted by the seller such as BGF logis, CJ Logistics, Hanjin Logistics, Lotte Global Logistics
Secured number service	Mobile	KT

Consigned work (purpose of provision)	offer	Consignee
Order information mediation	Order information, name, mobile, address	NICE Information & Telecommunication
Delivery information inquiry	Name, mobile, receiving address	Goodsflow
Sending mobile voucher, e-coupon	Order information, name, mobile	BGF networks
Agency for delivery service/CS	(orderer, recipient)name, mobile, address	Details (checking list)
Issuing/sending mobile voucher, e-coupon when in alliance	Order information, name, mobile	BGF networks

① bond management

Consigned work (purpose of provision)	offer	Consignee
Credit rating evaluation, property investigation, debt collection	Name, address, mobile, date of birth	SGIcic(inc)

※ In principle, the consignee's re-consignment of consigned work is restricted. However, only in cases where re-consignment is unavoidable, such as delivery of purchased products and gifts by courier, the consignee receives the explicit consent of the Company and re-consigns the delivery service to the courier.

※ The information provided for consignment work is provided only with the minimum information necessary for the work, and to ensure the safety of personal information protection in the consignment contract, adhering to instructions related to personal information protection, prohibiting personal information, and bearing responsibility in case of an accident etc. are clearly defined. If a consignee is changed, the Company will notify the name of new consignee in the Privacy Policy.

CHAPTER 6 Period of retention, use, and destruction of personal information

Article 10 (Destruction of personal information)

When its purpose of collecting or receiving User's Personal Information is achieved, the Company shall promptly destroy the Personal Information.

① Shipping information: When product or service is delivered or provided

② Identification information : when confirmed it is oneself

※ If necessary to preserve it in accordance with the relevant laws and regulations, the Company retains member information for a certain period of time as set by the relevant laws and regulations as follows. (Act on Consumer Protection in Electronic Commerce, etc.)

③ Records of contract or offer withdrawal: 5 years

④ Records of payment and supply of products, etc.: 5 years

⑤ Records of handling customer complaints or disputes: 3 years

⑥ Records of indications/advertisements: 6 months

※ For the purpose of responding to any acts that infringe upon the rights or interests of members and the company, such as after-sales service after customer complaints and illegal/expedient acts, minimum member information such as CI is stored for one year after membership withdrawal.

Article 11 (Period of retention of personal information)

However, if necessary to retain it for a certain period of time for reasons such as confirmation of transaction-related rights and obligations as shown in the following table in accordance with the provisions of related laws such as the Commercial Act and internal policies, the information is retained for a certain period of time.

※ Relevant laws: Commercial Act, Franchise Business Act, National Tax Basic Act, Corporate Tax Act, E-Commerce Act, etc., Protection of Communications Secrets Act, etc.

Retention	Period of retention
Records of contract or offer withdrawal	5 years from the date of contract or withdrawal (E-Commerce Act), 10 years for civil contract (civil law)

Retention	Period of retention
Records of payment and supply of products, etc.	5 years (E-Commerce Act)
Records of handling customer complaints or disputes	3 years (E-Commerce Act)
Records of other legal disputes	10 years

Article 12 (Procedure and Method of destroying Personal Information)

① Procedure of destroying PI: The personal information of the user when the purpose is achieved shall be destroyed after being stored in our DB for certain periods pursuant to the Company's internal policies and applicable laws (refer to "Period of retention and use"). This personal information will not be used for any purpose other than those held by law.

② Method of destroying Personal Information: The Company destroys printed-out Personal Information by using shredder or incineration, and deletes Personal Information stored in the form of electronic file by using technical methods which prevents the record from being reproduced.

CHAPTER 7 Rights and obligations of information owner's and legal representatives and how to exercise them

Article 13 (Information owner's (Information subject's) rights and obligations, and how to exercise them)

① The information subject (referring to the legal representative for those under the age of 14) may at any time request to view, correct or delete the registered user's personal information, suspend processing, or withdraw consent. If you wish to view, correct or delete, suspend processing, or withdraw consent, please contact the representative phone number (1577-8007) or the person in charge of personal information protection and the manager in writing, by phone or e-mail, and we will take immediate action after the identity verification.

② If the information subject or legal representative requests correction of errors in personal information, the company will not use or provide the personal information until the correction is completed. If erroneous personal information has already been provided to a third party, we will notify the third party of the result of the correction without delay so that the correction can be made.

③ The company handles the personal information requested for deletion by users in accordance with this guideline and related laws and other regulations, and handles it so that it cannot be viewed or used for any other purpose.

④ The exercise of the rights pursuant to Paragraph 1 can be done through the legal representative of the information subject or an agent such as a person who has been delegated. You must fill out and submit the power of attorney form below in this case.

- [Power of attorney \(download link\)](#)

Article14 (User's obligations)

① Users are requested to prevent unexpected accidents by entering their personal information accurately and up-to-date. The user is responsible for any accidents caused by inaccurate information entered by oneself, and if the user enters false information, such as stealing other's information, they may be disqualified for keeping a membership on the website.

② Users have a duty to protect themselves and not to infringe on the information of others, alongside the right to have their personal information protected. Users should be careful not to leak personal information, and not to damage other people's personal information, including postings on the website.

Article15 (Protection of personal information of minors)

In principle, the Company does not collect personal information of children under the age of 14. However, in the inevitable case of collecting personal information for the purpose of providing services, the Company requests the consent of the LAR (legally authorized representative) of the child and will be destroyed as soon as the purpose of collection is achieved.

CHAPTER 8(Installation, operation and rejection of automatic personal information collection devices)

Article 16 (Installation and Operation and rejection of automatic personal information collection devices)

① The Company uses “Cookies” that store and constantly bring usage information to provide tailored services to the users.

② Cookies are small text files that are sent from the server (http) and are used in operating the website to the users’ browsers, and can be stored on the hard disk drive of the users’ computers.

- The purpose of using cookies is to provide optimized information to users by identifying the patterns of how users visit websites and use services, most searched keywords, whether users are on secure connection, etc. Through Google advertising cookies and Google Analytics cookies, the Company and Google analyze the frequency of service access, visit time, number of visits, etc. and use them to identify users' tastes and interests which will be used to provide services.

- Installation, operation and rejection of cookie: You can refuse to store cookies by setting options in Tools>Internet Options>Personal Information menu at the top of the web browser, and installing the Google Analytics blocking browser add-on (<https://tools.google.com/dlpage/gaoptout>).

- Users who reject cookies may have difficulties using tailored services. It may be used in Google Analytics (GA·Google Analytics) for the purpose of creating statistics and improving the website.

Channel	Collections in common	Additional collections by channel	Purpose of collection	Period of retention and use (Chapter 6)
CU brand, BGF retail, BGF website	1. customer information - Estimated age, interests by age (not including identity information) 2. website access - Check site visits, frequency of visits, browsing behavior, etc.		Used for website improvement (change content, layout)	Until the website and app end or when refusing to install/store cookies
CU membership, Poket CU(APP)	Website access information - check site visits, frequency of visits, search behavior, etc.		Understanding website visit	

Channel	Collections in common	Additional collections by channel	Purpose of collection	Period of retention and use (Chapter 6)
	<ul style="list-style-type: none"> - setting not to have pop-up window again GA collection information (advertising identifiers and statistics) - Automatic login information - Analyze users' frequency of visits and visit time, identify users' interests, and track traces - Providing target marketing and personalized service by identifying the number of participation in various events and visits 		information and usage patterns	

CHAPTER 9 Personal Information Protection Managers

Article 17 (Designation of Personal Information Protection Managers)

The Company designates person(s) in charge of Personal Information officer and manager as follows in order to protect customers' personal information and handle personal information-related complaints.

- Personal Information protection management department : Information system Dept.
- Personal Information protection officer : Ji-Taek Song, executive director
- Personal Information protection manager : In-Jun Jeong, team manager
- Customer Center : 82-2-1577-8007
- E-mail : privacy@bgf.co.kr

Article18 (Report and counselling)

Please contact any of the institutions below for any advice on, or to report any instance of infringement of personal information.

- ▶ Personal Information Infringement Report Center (operated by Korea Internet & Security Agency)
 - Duties : Receive reports, and counsel, on personal information infringement
 - Website : privacy.kisa.or.kr

- Phone : (No dialing code needed) 118
- Address: (58324) 3F, 9 Jinheung-gil, Naju-si, Jeollanam-do

▶ Personal Information Dispute Mediation Committee

- Duties: Mediation of personal information disputes, mediation of class (group) disputes (civil resolution)
- Website : www.kopico.go.kr
- Phone : (No dialing number needed) 1833-6972
- Address: Korea Internet & Security Agency, 135 Jungdae-ro, Songpa-gu, Seoul (138-950)

▶ Cyber Crime Investigation Unit, Supreme Prosecutors' Office : 02-3480-3573 (www.spo.go.kr)

▶ Cyber Security Bureau, National Police Agency : 182 (<http://ecrm.cyber.go.kr>)

CHAPTER 10 Measures for Personal Information security

Article 19 (Safe Management of Personal Information)

The Company designates person(s) in charge of Personal Information officer and manager as follows in order to protect customers' personal information and handle personal information-related complaints.

① In order to protect Customer's Personal Information, the Company shall have in place technical, administrative, and physical measures and applies them.

③ The Company encrypts, stores and manages important personal information.

④ The Company prepares countermeasures against hacking, etc. as shown in the following items.

(a) The Company is doing its best to prevent leakage or damage to users' personal

information by hacking or computer viruses.

(b) The Company regularly backs up data in preparation for damage to personal information, uses the latest vaccine program to prevent leakage or damage to users' personal information or data, and ensures that personal information can be safely transmitted over the network through encrypted communication, etc.

(c) The Company uses firewall, controls unauthorized access from outside, and tries to equip all possible technical devices to secure other systemic security.

③ The Company minimizes the number of personal information handling staff and conducts training.

(a) Those who can handle company's Personal Information is limited to people in charge, a separate password for this is set and updated regularly, and personal information is safely managed through regular training for the manager.

(b) Transfer of duties among the Company's Personal Information processors is thoroughly conducted with security being maintained, and the responsibility for accidents such as Personal Information leakage after joining and leaving the Company are clarified.

(c) The computer room and data (document) storage room are set as special protection areas and access is strictly controlled.

④ The Company operates a personal information protection organization.

(a) The Company checks the implementation of personal information protection measures and the compliance of the person in charge through an in-house personal information protection organization, etc so that corrective action is taken immediately when a problem is discovered.

⑤ The Company is not responsible for any problems such as leakage of personal information caused by user negligence or problems on the Internet. Users must properly manage passwords and other information to protect their personal information and take responsibility for them.

CHAPTER 11. Sending Advertising Information

Article 20(Sending Advertising Information)

① The Company does not send advertising information for commercial purposes against the user's explicit refusal to receive it.

② When the Company sends advertising information by e-mail for online marketing such as franchise information guide, we take measures so that users can easily recognize it in the subject and body of the e-mail as follows.

- In the subject of the email, the direct phrase 'advertising' may not be displayed in the subject line. In the body of the e-mail, the name, e-mail address, phone number and address of the sender to which the user can express their intention of refusal to receive is specified, and the way which the user can easily express their intention of refusal to receive is specified.

CHAPTER12 Amendment on personal information

Article 21(change of policy)

① In case of important changes such as provision of personal information to a third party, change of purpose of collection and use, change of retention period, etc., we will obtain the consent of the customer.

② If the contents of the policy change (addition, deletion, modification, etc.) within the scope of laws and regulations due to the enactment or revision of laws, policy changes, changes in company internal policies, or changes in security technology, it will be notified on the company website 7 days prior to the revision. However, if there is a significant change in user rights, such as collection and use of personal information or provision to a third party, it will be notified at least 30 days in advance.

Article 22 (Obligation to notify revision of Privacy Policy)

① This Privacy Policy will be effective from June 1, 2022, and the previous Privacy Policy will be replaced by this Privacy Policy.

② Previous Privacy Policy can be checked on the link below.

Notification date: May 2, 2022

Effective date of the Privacy Policy: June 1, 2022

Effective date of the Privacy Policy: June 1, 2022