

# **Criteria for the Settlement of Consumer Disputes**

KFTC Notification No. 2019-3

**(Only the Korean version is authentic)**

**Korea Fair Trade Commission**



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## **Criteria for the Settlement of Consumer Disputes**

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1) Economic Planning Board, currently known as the Ministry of Strategy and Finance

2) Ministry of Finance and Economy, currently known as the Ministry of Strategy and Finance

3) Korea Fair Trade Commission

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### **Article 1 (Purpose)**

The purpose of this Criteria for Settlement of Consumer Disputes is to provide specific criteria for compensation agreements or recommendations so as to smoothly settle disputes between a consumer and a business (hereinafter referred to as the “parties to a dispute”) by stipulating criteria for the settlement of consumer disputes by product item according to the General Criteria for the Settlement of Consumer Disputes as per Article 16 (2) of the Framework Act on Consumers and Article 8 (3) of the Enforcement Decree of the same Act.

### **Article 2 (Request for Damage Redress)**

If the parties to a dispute fail to reach an agreement, they may seek redress for damage from the heads of the central administrative agencies, mayors or governors, the president of the Korea Consumer Agency or consumer organizations.



### **Article 3 (Product Item & Criteria for the Settlement of Consumer Disputes)**

Targeted product items, criteria for the settlement of consumer disputes by product item, warranty period & parts replenishment period by product item, and useful period by product item set forth in this Notification are specified in Table 1, Table2, Table 3 and Table 4, respectively.

### **Article 4 (Reexamination Deadline)**

Under the 「Regulations on the Issuance and Management of Instructions, Established Rules, etc. (Presidential Instructions No. 334)」 , the Korea Fair Trade Commission (KFTC) shall review the validity of the criteria for the settlement of consumer disputes and take necessary measure such as making improvements, etc. every three years (till the 31st of December of every third year) as from 1 January, 2016.

### **Addendum**

This Criteria for the Settlement of Consumer Disputes shall enter into force on the date of its promulgation: Provided that for smartphone and mobile phone, the amendment will be valid from January 1, 2020.



Table 1

Targeted Product Items
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<Table 1 >

### Targeted Product Items

No.	Type of Industry	Product Description	Product Items
1	Installation of Home Appliances	◦Installation of Home Appliances	
2	Matchmaking Service	◦Matchmaking Service	
3	Wedding Planning Service	◦Wedding Planning Service	
4	International Matchmaking Service	◦International Matchmaking Service	
5	Security Service	◦Security Service	
6	National Examination Preparation Centers	◦National Examination Preparation Centers	
7	Golf Courses	◦ Golf Courses	
8	Public Service	◦Electricity ◦Telephone ◦Gas	

9	Industrial Goods	◦Home Appliances	TV, VTR, refrigerator, washing machine, fan, air conditioner, radio, recorder, record player, microwave, electric rice cooker/warmer, electric iron, electric kettle, electric mattress pad, electric blanket, electric cleaner, electric heater, electric frying pan, humidifier, headphone, electric shaver, dish washer & dryer, hair dryer, electric oven, electric healing medicine maker, electric pot, electric toaster, ventilator, curling iron, electric blender, briquette gas ejector, electric pump, juice extractor, mini voltage regulator, electric dehydrator, fluorescent lighting, electric desk lamp, electric door hanger, door phone, electric steamer, water thermos, electric stove, electric cooking instruments, electric water heater, heating cabinet, air blower, air purifier, electric leakage sensor, water sprinkler, water cooler, ice machine, anti-theft alarm system, ice shaver, chime/bell ringer, game player, oil heater, antennae, water purifier, water heater, bidet, soft water purifier, DVD player, MP3 player, voice-pen, hand blender, electric skillet, food steamer, halo plate, etc.
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		◦Office Machines	copying machine, typewriter, facsimile, cash register, PC & peripherals, word processor, calculator, cabinet, filing cabinet, bookbinding equipment, mimeograph, computer supplies (ROM pack, diskettes), beam projector, PDA, etc.
		◦Telecommunications Equipment	corded/cordless phone, interphone, car phone, cellular phone, pager (beeper), video phone, long-distance automatic dialing controller, other types of telephones, telephone adapter, fixed switchboard & auxiliary device, multi-data system (2.048Mbps or under, except for those used by telecommunications companies), video fax, teletax, telewriter, credit card reader, other terminals and auxiliary devices for communications purposes, signal converter (modem, data service device, pad), circuit access device (subscriber protector, access plate, termination plate, telephone connector), transmission system for cable TVs, other telecommunications equipment, etc.
		◦Watches	wrist watch, wall clock & table clock, etc.
		◦Sewing Machines	sewing machines for household & industrial purposes, etc.

	◦Optical Goods	camera, video camera, camera parts, telescope, microscope, etc.
	◦Children's Goods	stroller, tricycle, baby walker, toys & dolls, water toys, swimming goggles, children's swing, roller skates, assembling toy, learning materials, science materials, etc.
	◦Television(TV)	TV(Television)
	◦Light Bulbs	fluorescent light bulbs & incandescent lamps, etc.
	◦Furniture	closets (wardrobe, display cupboard, bookshelf, etc.), dining table, bed, sofa, cabinet, desk, stationery chest, dressing table, sink, etc.
	◦Smartphones	
	◦Electronic Cigarette	
	◦Automobile	passenger cars, mini trucks, mini vans
	◦Motorcycle	motorcycle
	◦Bicycle	bicycle
	◦Boiler	oil/electric/briquette/gas/solar powered boiler, etc.



		◦Agricultural Machinery	cultivator & auxiliary machinery, agricultural tractor & auxiliary machinery, farm master & auxiliary machinery, agricultural engine, agricultural motor, rice transplanter, sowing machine, field sprayer, fertilizer distributing machine, harvesting machine, agricultural dryer, rice milling machine, cutter, etc.
		◦Fishery Machinery	fishing device (diesel engine, fish finder), life raft, power generator, desiccator, freezer, compass, electric thermometer, electric condenser, motors, pumps, etc.
		◦Agricultural Material	agricultural hose, agricultural vinyl, vinyl pot, PVC-pipe for green houses, plastic nursery, grain mesh dryer, etc.
		◦Fishing Gear	fish net, long line, popes, corks, needles, fishing rods, life vest, fish-luring light (lamp, ballast stabilizer), ship lamp, etc.
		◦Livestock Material	milking machine, calf feeder, feed mixer, cage, water supplier, etc.
		◦Construction Material	windows & doors (sash, wood, door check, door lock, floor hinge, etc.) wood (veneer, floor board, parquet block, parquet flooring, synthetic wood, laminated timber, etc.) paint (water/oil paint, varnish, enamel paint, spray paint, etc.) civil engineering & cement (blocks, bricks and roofing tiles) tiles (for outdoor/indoor/floor & mosaic) sanitation equipment (bathtub, toilet, washbowl, etc.) assembly products (concrete/ steel/ wood member)

		◦Kitchenware	gas oven/range & portable gas stove, thermos, dishware set, aluminum/ stainless/ enamel dishware & pots, spoon set, dishes, glass & crystal dishware, frying pan, kettle, food steamer, pressure cooker, Kimchi container, rice container, food waste disposer, gas container & auxiliary equipment for household uses, porcelain kitchenware, tableware, etc.
		◦Stationery	notebook, fountain pen, crayon, water /oil colors, pencil, ballpoint pen, pencil case, school bag, sharp pencil lead, sharp pencil, sketch book, photo album, etc.
		◦Clothing & Garments	ready-made/tailor-made clothing, underwear, neck tie, dress shirt, curtain, handicraft, bedding, carpet, sweater, Hanbok, muffler, blanket, leather goods, etc.
		◦Umbrellas	umbrellas, parasols, etc.
		◦Shoes	sneakers, rubber shoes, leather shoes, hiking boots, etc.
		◦Leather Goods	leather belt, leather goods, etc.
		◦Musical Instruments	piano, organ, guitar, violin, etc.
		◦Tires	tires for automobiles/ motorcycles/ bicycles, etc.
		◦Briquettes	
		◦Bags	leather bag, fabric bag, bag made of synthetic fiber, etc. (school bags are categorized under stationery)
		◦Sanitary Goods	disposable diaper, wet tissue, napkin, toilet paper, etc.

		◦Wigs	
10	Performance Industry	◦Performance Industry (movie and video showing excluded)	
		◦Movie Showing	
11	Agriculture, Fishery & Livestock Products	◦Eggs	eggs laid by hens, quails, etc.
		◦Meat	beef, pork & chicken, etc.
		◦Grains	rice, barley, beans, millet, kaoliang, red beans, wheat, sesame, peanuts, etc.
		◦Fruits	pears, apples, peaches, tomatoes, watermelons, oriental melons, grapes, persimmons, bananas, pineapples
		◦Vegetables	radishes, Chinese cabbages, carrots, cucumbers, egg plants, green onions, garlic, tangerines, plums, jujubes, cabbages, onions, peppers, pumpkins, lettuces, spinaches, etc.
		◦Fishery Products	fish, clams, seaweeds, dried fish, etc.
		◦Seeds, etc.	vegetable seeds, flower seeds, sapling, mushroom seeds, etc.
12	Animal Feed	◦Feed	livestock feed, special animal feed, pet feed, etc.
13	Chauffeur Service	◦Chauffeur Service	
14	Mobile Content Service	◦Mobile Content	mobile content, mobile game
15	Cultural Goods & Others	◦Jewelry ◦Gemstone	rings/ necklaces/ earrings/ bracelets made of gold, white gold, silver or gemstone (including gold/ white gold/ silver-plated or coated ones)

		◦Accessories	rings, necklaces, earrings, bracelets and other accessories(not made of gold or gem)
		◦Books ◦Records	books, records, cassette tapes video tapes, study handbooks and other study materials, etc.
		◦Sports Equipment ◦Leisure Equipment	camping & hiking stove kit, portable pots and pans for camping, tent, exercise gear, rackets, fishing gear, fitness equipment, ski equipment, golf equipment, etc.
16	Household Appliance Rental Services (Rental Service Business)	◦ Household Appliance Rental Services (Rental Service Business)	bidet, massaging chair, dehumidifier, etc.
17	Beauty Care	◦Skin Care ◦Hair Care ◦ Nail Art Service ◦ Waxing Service	
18	Charnel Facility	◦ Charnel Facility	Charnel Grave, Charnel House, Charnel Monument
19	Real Estate Brokerage	◦Real Estate Brokerage	real estate brokerage business
20	Photography & Photo Developing Industry	◦Photography & Photo Developing Industry	photo developing, photographing using cameras and camcorders
21	Maternity Care Centers	◦Maternity Care Centers	
22	Funeral Service	◦Funeral Service	

23	Merchandise Coupons & Gift Certificates	◦Merchandise Coupons & Gift Certificates ◦New Types of Gift Certificates	merchandise coupons & gift certificates, new types of gift certificates
24	Laundry & Dry Cleaning	◦Laundry & Dry Cleaning	laundry & dry cleaning services
25	Social Commerce Service	◦Social Commerce Service	
26	Accommodation Service	◦Accommodation Service	hotels, motels, pensions, boarding houses, resorts, auto camping site, camping site
27	Food & Beverage	◦Soft Drinks	coke, cider, Fanta, yogurt, soy bean milk, nectar drink, juice, drinks, barley water, etc.
		◦Confectioneries	chocolate, dried fruit, biscuit, rice snack, chips, gum, caramel, jawbreaker, etc.
		◦Frozen Snacks	ice cream, ice & other frozen desserts, etc.
		◦Dairy Products	milk, powdered milk, condensed milk, fermented milk, butter, cheese, baby formula, etc.
		◦Canned Goods	canned fruit/ seafood/ meat
		◦Pastries	bread, pie, Korean rice cake, glutinous rice cake, sponge cake, etc.
		◦Sugar & Flour	sugar, molasses, flour, soy bean powder, starch, etc.
		◦Edible Oil	sesame oil, soy bean oil, corn oil, peanut oil, rapeseed oil, shortening, cotton seed oil, palm oil, margarine, etc.
		◦Processed Meat Products	ham, sausage, bacon, fish meat paste, etc.

		◦Seasoning	mayonnaise, ketchup, curry, chemical seasoning, vinegar, salt, hot pepper powder, pepper, mustard, etc.
		◦Sauce	soy bean paste, hot pepper paste, soy sauce, chunjang, etc.
		◦Coffee & Tea	coffee, black tea, Job's tears tea, green tea, jujube tea, gugija tea, arrowroot tea, ginger tea, cinnamon tea, etc.
		◦Noodles	noodles, Ramyeon (Korean instant noodle), cellophane noodles, cold noodles, instant noodles, etc.
		◦Nutritious Food	ginseng, honey, medicinal broth strained from dog meat, oak mushroom, aloe, pollen, etc.
		◦Alcohol & Liquor	unrefined rice wine, Soju, refined rice wine, beer, fruit wine, liquor, etc.
		◦Lunch Package	lunch packs
		◦Side Dish	tofu, soft bean curd, jelly, pickled radish, Kimchi, salted seafood, etc.
		◦Frozen Food	hamburger, pork cutlet, shrimp, dumpling, etc.
		◦Drinking Water	bottled water
28	Credit Card Industry	◦Credit Card Industry	
29	Pet Selling Industry	◦Pet Selling Industry	limited to dogs and cats
30	Language Training Business	◦Overseas Language Training Program Agencies	language camps, etc.

		◦Domestic Language Training Program (including agency business)	language immersion camps, etc.
31	Travel Industry	◦Domestic Travel	
		◦Overseas Travel	
32	Wedding Ceremony Service	◦Wedding Halls	wedding ceremony service
33	Online Game Service	◦Online Game Service	
34	Transportation Service	◦Rental Buses	domestic passenger, int'l passenger
		◦Special Passenger Vehicles	
		◦General Commercial Vehicles	
		◦Individual Commercial Vehicles	
		◦Delivery Vehicles	
		◦Intercity Buses	
		◦Passenger Trains	
		◦Cargo Trains	

		◦Air Transportation (Domestic Flights)	
		◦Air Transportation (Int'l Flights)	
		◦Maritime Transportation (Domestic Passenger Ships)	
35	Overseas Study Program Agencies	◦Overseas Study Program Agencies	Overseas Study Program Agencies
36	Food Service Business	◦Food Service Business	banquet facilities and services to celebrate 1st/60th anniversary and other celebrations
			food service business except for banquet facilities and services
37	Satellite & Cable Broadcasting	◦Satellite Broadcasting ◦Cable Broadcasting	
38	Medical & Chemical Products	◦Medical Products	medicine for circulatory/respiratory/digestive problems, vitamins, nutritional supplements, antibiotics, hormone drugs, surgical medicine, Korean oriental medicine, animal medicine, etc.
		◦Non-medical products	sanitary pad, tooth paste, Eundan, pesticide for household use, disinfectant for external use, bandage, gauze, mask and other non-medical products prescribed in Article 2(7) of the Pharmaceutical Affairs Act



		◦Medical Equipment	eyesight protection glasses, contact lenses, ionizer (ion water machine), wheelchair, hearing aid, artificial leg, blood pressure gauge, magnetic mattress, bidet, massager, etc.
		◦Cosmetics	shampoo, conditioner, cream, lotion, lipstick, manicure, pomade, perfume, makeup foundation, mascara, etc.
		◦Soap and Synthetic Detergents	washing soap, cosmetic soap, antiseptic soap, liquid soap, powdered detergent, etc.
		◦Plastic Products	plasticware for household use, foil, plastic wrap, linoleum, etc.
		◦Fertilizer	nitrogen fertilizer, phosphate fertilizer, kali fertilizer, composite fertilizer, special ingredient fertilizer, etc.
		◦Agricultural Chemicals	bactericide, pesticide, herbicide, etc.
		◦Rubber Gloves	rubber gloves for household, industrial & medical use
		◦Batteries	alkaline & manganese battery, etc.
39	Healthcare Industry	◦Dental Implant	
		◦Plastic Surgery	
		◦Dermatologic Therapy and Treatment	

40	Mobile Telecommunications Service	◦Mobile Telecommunications Service	pager (beeper) & mobile telephone
41	Migration Agency	◦Migration Agency	
42	Move Trucking Business	◦Move Trucking/ Shipping Agents & Companies	general commercial vehicle service, individual commercial vehicle service, delivery vehicle service, trucking/shipping agent business
43	Online Shopping Industry	◦Online Shopping Industry	
44	Online Content Service	◦Online Content Service	online education service, online information service
45	Automobile Towing Service	◦Automobile Towing Service	automobile towing service
46	Car Rental Service	◦Car Rental Service	car rental service
47	Driving School	◦Driving School	
48	Automobile Repair Service	◦Automobile Repair Service	premium automobile repair service, secondary automobile repair service, convenient repair service, etc.
49	Issuance of Electronic Payment Means	◦Issuance of Electronic Payment Means	electronic cash, prepaid electronic payments means
50	Parking Lot Business	◦Parking Lot Business ◦Valet Parking Services	

51	Housing Construction	◦Housing Construction	detached house, multi-family housing, townhouse, apartment building
52	Used Home Appliance Sales	◦Used Home Appliance Sales	TV, refrigerator, washing machine, computers and peripherals
53	Used Car Sales	◦Used Car Sales	used car sales
54	Windows & Doors Construction	◦Windows & Doors Construction	
55	Cleaning Services	◦Cleaning Services	
56	Sports Facilities, Leisure & Discount Membership Services	◦Sports Facilities	swimming pool, fitness center, tennis court, public sports facilities, golf practice range, bowling alley, aerobics center, yoga center, etc.
		◦Leisure Services	event planning service, weekend farming, movie-ticket reservation service, etc.
		◦Discount Membership Services	discount membership services
57	High-Speed Internet Service	◦High-Speed Internet Service	
58	Computer Software	◦Computer Software	
59	Bundled Communication Products	◦Bundled Communication Products	
60	Door-to-Door Delivery & 'Quick Service'	◦Door-to-Door Delivery ◦'Quick Service'	

61	Private Academic Institutes & Lifelong Learning Centers	◦Private Academic Institutes	liberal arts & science, engineering, art, home economics, business affairs, reading, etc.
		◦Lifelong Learning Centers	
62	Resort & Condominium Service	◦Resort & Condominium Service	

Table 2

<p>Criteria for the Settlement of Consumer Disputes by Product Item</p>
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<Table 2 >

### Criteria for the Settlement of Consumer Disputes by Product Item

#### 1. Installation of Home Appliances (1 type of industry)

Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Defects occur to a product due to mishaps in installation	o Refund installation costs and compensate for damage caused to the product	* Warranty period for installation shall be one year.
2) Damage caused to a consumer's property and/or body due to mishaps in installation by business operator(s)	o Damage compensation by business operator(s)	

## 2. Matchmaking Service (1 type of industry)

Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Contract rescinded and /or terminated due to the business' fault</p> <p>- The case that, after a membership contract has been signed, a contract has been terminated before a consumer has a date with a person through a service operator's</p> <p>- The case that a contract has been terminated after the first date with a person</p> <p>- The case that a contract has been terminated because the first partner on a date is unfitted for the priority conditions described by a consumer in a contract</p>	<p>o Refund membership fee and pay 20% of the fee as compensation</p> <p>o Refund membership fee×(remaining number of arranged dates/total number of arranged dates promised) plus 20% of the membership fee</p> <p>o Refund membership fee and pay 20% of the fee as compensation</p>	<p>* Membership fees shall refer to all the forms of money paid by a consumer to a service operator, regardless of the titles of money such as a contract deposit, annual fees, etc.</p> <p>* Causes attributable to a service operator shall refer to the following cases of: (a) providing the other dating partner with false information on the items that can be explicitly and objectively discerned by a service operator (e.g. marriage information, job status, educational background, medical history, etc.), (b) negligence of management (e.g. arranging no date for a user within three months), and (c) recommending a person unfitted for the priority</p>
<p>2) Contract rescinded and/or terminated by a consumer</p> <p>- The case that, after a membership</p>	<p>o Refund 80% of the membership fee</p>	



<p>contract has been signed, a contract has been terminated before a consumer has a date with a person through a service operator's</p> <p>- The case that a contract has been terminated after the first date with a person</p>	<p>o Refund 80% of the membership fee×(remaining number of arranged dates/ total number of arranged dates promised)</p>	<p>conditions described in a contract (such priority conditions are confined to objective content such as religions, jobs, etc.).</p> <p>* In the case that a contract has been terminated and the contract's validity is determined not by the number of dates by a period, the amount of a refund shall be the amount of money calculated by counting days until the termination date, and each party liable for contract termination shall provide 20% of membership fees for the other party as compensation.</p>
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### 3. Wedding Planning Service (1 type of industry)

Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Contract rescinded or terminated; and damage caused due to the business' fault		
- Before receiving the planning service	o Return of deposit and compensate 10% of the total service charge	
- After starting to receive the planning service	o Damage compensation	
2) Contract terminated due to a consumer's fault		
- Before receiving the planning service	o Refund after deducting 10% of the total service charge	
- After starting to receive the planning service	o Refund after deducting costs already incurred and 10% of the remaining amount	

#### 4. International Matchmaking Service (1 type of industries)

Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Early termination of the contract</p> <ul style="list-style-type: none"> <li>- Due to the business' fault</li> <li>- Due to the circumstances on a consumer's part <ul style="list-style-type: none"> <li>• After contracting but before an international matchmaking event is scheduled</li> <li>• After an international matchmaking event is scheduled but before departing to the country of a potential marriage partner</li> <li>• After departing to the country of a potential marriage partner but before actually seeing each other</li> <li>• After seeing each other in the other party's country</li> <li>• After entering into matrimony in the other party's country</li> <li>• After entering into matrimony and arriving back in Korea</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>o Damage compensation; or if requested by the consumer, the business shall perform the contract again without incurring additional costs</li> <li>o Consumers bear 10% of the commission out of the total costs</li> <li>o Consumers bear 20% of the total costs</li> <li>o Consumers bear 40% of the total costs</li> <li>o Consumers bear 50% of the total costs</li> <li>o Consumers bear 90% of the total costs</li> <li>o Consumers bear total costs in full</li> </ul>	<p>* In case the business has already received payments from a consumer, he/she shall return the consumer the remaining balance after deducting the amount born by the consumer.</p>

**5. Security Service (1 type of industry)**

Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Different service provided from that stated in contract	o Contract termination	* In case of difficulty to prove damage amount, compensation shall be provided within the range agreed in the contract.
2) Functional or performance defects in security system	o Free repair	
3) Defects occurred within one month after having security system repaired	o System replacement or contract termination	
4) Burglary due to functional or performance defects in security system or delayed dispatch of staff after security system goes off	o Compensation for burglary damage amount	
5) Contract rescinded or terminated due to the business' fault		
- Before using the service	o Refund contract deposit and pay 10% of the sum of monthly fees for a year as compensation	
- After using the service		
• If the remaining contractual term is one year or more	o Pay 10% of the sum of monthly fees for a year as compensation	

<ul style="list-style-type: none"> <li>• If the remaining contractual term is less than a year</li> </ul> <p>6) Contract rescinded or terminated due to a consumer's fault</p> <ul style="list-style-type: none"> <li>- Before using the service</li> <li>- After using the service</li> <li>• If the remaining contractual term is one year or more</li> <li>• If the remaining contractual term is less than a year</li> </ul>	<ul style="list-style-type: none"> <li>o Pay 10% of the sum of the monthly fees for the remaining contractual term</li> <li>o Pay 10% of the sum of monthly fees for a year as compensation</li> <li>o Pay 10% of the sum of monthly fees for a year as compensation</li> <li>o Pay 10% of the sum of the monthly fees for the remaining contractual term</li> </ul>	
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**6. National Examination Preparation Centers (1 type of industry)**

Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Contract rescinded or terminated due to the business' fault  - Before starting to use the center  - After starting to use the center	  o Pay total usage fees AND 10% of the total usage fees to a consumer  o A business operator shall refund, to a consumer, the final remaining fees after usage fees calculated by counting days until the termination date have been subtracted from total usage fees AND 10% of total usage fees (in the case that the contract period exceeds one year, the usage fees for one year is applied).	  * Total usage fees shall refer to the amount of money in real transactions stipulated by a user in a contract with a business operator and shall include all the expenses such as a deposit, fee for using ancillary facilities, etc. However, security deposits shall not be included in total usage fees.
2) Contract rescinded or terminated by a consumer  - Before starting to use the center  - After starting to use the center	  o Refund the remaining fees to a consumer after 10% of total usage fees have been subtracted  o A business operator shall refund, to a consumer, the final remaining fees after both of (a) usage fees	

	calculated by counting days until the termination date and (b) 10% of the remaining usage fees (in the case that the remaining usage period exceeds one year, the remaining usage fees for one year is applied) have been subtracted from total usage fees.	
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### 7. Golf Courses (1 type of industry)

Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Contract cancelled due to a consumer's fault</p> <p>- Contract cancelled after consumer enters the golf course but before he/she starts a game</p> <p>2) The game cannot continue due to uncontrollable reasons (snowfall, heavy rain, fog, other natural disasters, etc.)</p> <p>- In case all the players could not finish the 1st hole after entering the course</p> <p>- In case players could not finish the 9th hole (5th hole in case of a 9-hole golf course and 3rd hole in case of 6-hole golf course)</p>	<p>o Refund 50% of the usage fee</p> <p>o Full refund of the usage fee excluding taxes and the public utilities' charge</p> <p>o Refund 50% of the usage fee excluding taxes and the public utilities' charge</p>	



## 8. Public Service (3 types of industries)

Electricity		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Damage from incorrect voltage measurement caused by breakdowns or huge range of errors of electricity meters	o Refund the difference or settle the payment by subtracting the difference	
2) Unfair charging of utility fees due to mistakes in meter readings, failure to read meters, inaccurate entry of meter dials, miscalculation of utility fees, charging for unused voltage and meter readings for a wrong period	o Refund the difference or settle the payment by subtracting the difference	
3) Dual payment caused by double-billings or consumers' faults	o Refund or settle the payment by subtracting the difference	
4) Consumer damage due to failure to notify a plan to suspend power supply	o Compensate for monetary loss	
5) Equipment breakdowns due to	o Restitution through repair (if repair is impossible,	

excessive power supply	compensate in kind or in cash) compensate for monetary loss	
6) Damage caused on consumer property due to installation of electrical apparatus	o Restitution through repair (if repair is impossible, compensate in kind or in cash) compensate for monetary loss	
7) Damage caused by lack of separation distance between power lines and dilapidated facilities	o Restitution through repair (if repair is impossible, compensate in kind or in cash) compensate for monetary loss	

Telephone		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Dual payment due to double-billings or errors 2) Property damage due to installation of communications facilities 3) Overcharged phone bills due to the business' fault e.g. incorrect records of phone uses or miscalculation of the fee 4) Overdue payment with late fee resulting from non-delivery of phone bills 5) Damage caused by service disconnections and/or disruptions for six or more hours	<ul style="list-style-type: none"> <li>o Refund or settle the payment by subtracting the difference</li> <li>o Relocate the installed system or compensate for monetary loss</li> <li>o Refund the difference or settle the payment by subtracting the difference</li> <li>o Payment exempted if unpaid; refund if already paid</li> <li>o Compensate for damage</li> </ul>	<p>* If only in case there is objective evidence</p> <p>* It shall not apply to the cases in which damage arises due to uncontrollable circumstances such as natural disasters or a consumer's negligence/fault. Time of service disconnections and/or disruptions shall be calculated from the moment when consumer notifies service provider.</p>

Gas		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Damage from incorrect measurement caused by breakdowns or huge range of errors of gas meters, etc.	o Refund the difference or settle the payment by subtracting the difference	
2) Overcharging due to mistakes in meter readings, failure to read meters, etc.	o Refund the difference or settle the payment by subtracting the difference	
3) Dual payment due to double billings or a consumer's fault	o Refund or settle the payment by subtracting the difference	

## 9. Industrial Goods (30 types of industries)

<b>Home Appliances, Office Machines, Telecommunications Equipment, Watches, Sewing Machines, Optical Goods, Children's Goods</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Major repair is necessary for functional and performance defects naturally having occurred while using the product within 10 days from date of purchase	o Refund of purchase price	* Depreciation shall be calculated based on straight line depreciation method, provided that as for useful life, Table 4: Useful Life by Product Item shall apply (on a prorated monthly basis)
2) Major repair is necessary for functional and performance defects naturally having occurred while using the product within one month from date of purchase	o Product replacement or free repair	• Depreciation costs = (usage period / useful life) × purchase price
3) Functional and performance defects naturally occurred while using the product within warranty period		
- Defects	o Free repair	* If same defects occur for the third time despite second-time repair or if defects occur for the fifth time
- Impossible to repair	o Product replacement or refund of purchase price	
- Impossible to replace	o Refund of purchase price	

<p>- Major repairs required within one month after product replacement</p> <p>4) The business lost product a consumer requested for repair</p> <ul style="list-style-type: none"> <li>- Within warranty period</li> <li>- After the lapse of warranty period</li> </ul> <p>5) Damage due to non-possession of repair parts during parts replenishment period</p> <ul style="list-style-type: none"> <li>- Within warranty period</li> <li>• Functional and performance defects naturally having occurred while using the product</li> <li>• Accidental or intentional breakdowns caused by a consumer</li> <li>- After the lapse of warranty period</li> </ul>	<ul style="list-style-type: none"> <li>o Refund of purchase price</li> <li>o Product replacement or refund of purchase price</li> <li>o Refund the straight line depreciated value plus 10% additional charge (maximum limit: purchase price)</li> <li>o Product replacement or refund of purchase price</li> <li>o Product replacement after deducting the amount for repair cost</li> <li>o Refund the straight line depreciated value plus 5% of the purchase price</li> </ul>	<p>despite fourth-time repair in various parts during warranty period, it is deemed as impossible to repair.</p> <p>* If a consumer purchased a set product which consists of individual devices (main body and peripherals, etc.) such as computers and record players, the replacement rule shall apply to individual devices, provided that if individual devices composing a same company's set product cannot be replaced thus should be refunded, refund shall be made for the entire set. As for computers, only desktop, monitor and keyboard are considered to compose a set.</p> <ul style="list-style-type: none"> <li>• Straight line depreciated value = purchase price - depreciation cost</li> </ul> <p>* Parts shall include essential</p>
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6) Damage caused during delivery after purchasing	o Product replacement (if delivery is entrusted to a third-party professional delivery company, the seller may exercise the right to indemnity against the company)	consumables (having no substitute products) including toner, ink, etc.
7) Damage caused while the business installs the product	o Product replacement	

Television(TV)		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Major repair is necessary for functional and performance defects naturally having occurred while using the product within 10 days from the date of purchase.	o Product replacement or refund of purchase price	* Depreciation shall be calculated based on straight line depreciation method, provided that as for useful life, Table 4: Useful Life by Product Item shall apply (on a prorated monthly basis) • Depreciation costs = (years of use/ useful life)× purchase price
2) Major repair is necessary for functional and performance defects naturally having occurred while using the product within one month from the date of purchase.	o Product replacement or free repair	





<ul style="list-style-type: none"> <li>• Accidental or intentional breakdowns caused by consumers</li> </ul>	o Product replacement after deducting the amount for repair cost	* Straight line depreciated value = purchase price - depreciation cost
- After the lapse of warranty period	o Refund the straight line depreciated value plus 5% of purchase price	
6) Damage caused during delivery after purchasing	o Product replacement(if deliver is entrusted to a third-party professional delivery company, the seller may exercise the right to indemnity against the company)	
7) Damage caused while the business installs the product	o Product replacement	

Light Bulbs		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Functional and performance defects occurred within 30 days from date of purchase (defective light bulb base, failure to light up, darkening, etc.)	o Product replacement or refund of purchase price	
2) Defects occurred during distribution	o Product replacement or refund of purchase price	

Furniture		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Dust mites and germs</p> <ul style="list-style-type: none"> <li>- Found within 10 days from date of purchase</li> <li>- Found within two years from date of purchase</li> <li>- Problems recur after parts replacement</li> </ul>	<ul style="list-style-type: none"> <li>o Product replacement or refund of purchase price</li> <li>o Free repair or parts replacement</li> <li>o Product replacement</li> </ul>	
<p>2) Crooked doors</p> <ul style="list-style-type: none"> <li>- 0.5% or more of door length <ul style="list-style-type: none"> <li>• Within six months from date of purchase</li> <li>• Within three years from date of purchase</li> </ul> </li> <li>- Less than 0.5% of door length <ul style="list-style-type: none"> <li>• Within three years from date of Purchase</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>o Product replacement</li> <li>o Free repair or parts replacement</li> <li>o Free repair or parts replacement</li> </ul>	
<p>3) Efflorescence &amp; poor coating</p> <ul style="list-style-type: none"> <li>- Within 10 days from date of purchase</li> </ul>	<ul style="list-style-type: none"> <li>o Product replacement or refund of purchase price</li> </ul>	

<ul style="list-style-type: none"> <li>- Within six months from date of purchase</li> <li>- Within three years from date of purchase</li> <li>- Same defects occur after receiving repair service</li> </ul>	<ul style="list-style-type: none"> <li>o Product replacement</li> <li>o Free repair or parts replacement</li> <li>o Product replacement</li> </ul>	
<p>4) Color difference in wardrobes, bedding cabinets, etc. sold as a set</p> <ul style="list-style-type: none"> <li>- Within one month from date of purchase</li> </ul>	<ul style="list-style-type: none"> <li>o Product replacement (if same color is not available, refund purchase price)</li> </ul>	
<p>5) Color change in wardrobes, bedding cabinets, etc. sold as a set</p> <ul style="list-style-type: none"> <li>- Within 10 days from date of purchase</li> <li>- Within one year from date of purchase</li> </ul>	<ul style="list-style-type: none"> <li>o Product replacement or refund of purchase price</li> <li>o Product replacement</li> </ul>	
<p>6) Strong smells (chemicals, etc.)</p> <ul style="list-style-type: none"> <li>- Within six months from date of purchase</li> </ul>	<ul style="list-style-type: none"> <li>o Product replacement or refund of purchase price</li> </ul>	
<p>7) Errors in measurements (<math>\pm 5\text{mm}</math> or</p>	<ul style="list-style-type: none"> <li>o Product replacement</li> </ul>	

<p>more)</p> <p>8) Cracks, splits &amp; color changes in painted furniture</p> <ul style="list-style-type: none"><li>- Within 10 days from date of purchase</li><li>- Within one year from date of purchase</li></ul> <p>9) Cracks, warping &amp; color changes in rattan furniture</p> <ul style="list-style-type: none"><li>- Within 10 days from date of purchase</li><li>- Within one year from date of purchase</li></ul> <p>10) Bed quality defect (e.g. spring, mattress)</p> <ul style="list-style-type: none"><li>- Within 10 days from date of purchase</li><li>- Within one year from date of purchase</li></ul>	<ul style="list-style-type: none"><li>o Product replacement or refund of purchase price</li><li>o Free repair or parts replacement</li><li>o Product replacement or refund of purchase price</li><li>o Free repair or parts replacement</li><li>o Product replacement or refund of purchase price</li><li>o Parts replacement and product replacement</li></ul>	
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<p>11) Sofa quality defect (e.g. color changes, rips, splits and defective spring)</p> <ul style="list-style-type: none"> <li>- Within 10 days from the date of Purchase</li> <li>- Within one year from the date of purchase</li> <li>- After the lapse of one year from the date of purchase</li> </ul>	<ul style="list-style-type: none"> <li>o Product replacement or refund of purchase price</li> <li>o Free repair or parts replacement</li> <li>o Paid repair</li> </ul>	
<p>12) Flaws occurred while delivering manufactured and new products</p> <ul style="list-style-type: none"> <li>- Within 15 days from date of purchase (if a consumer proves that flaws occurred during delivery of manufactured or new products, it shall not apply)</li> </ul>	<ul style="list-style-type: none"> <li>o Product replacement</li> </ul>	
<p>13) Products sold using copied brand, log and/or design</p>	<ul style="list-style-type: none"> <li>o Refund of purchase price</li> </ul>	
<p>14) Same defect occurs for the third time after receiving repair service</p>	<ul style="list-style-type: none"> <li>o Product replacement or refund of purchase price</li> </ul>	<p>* Depreciation shall be calculated based on straight line depreciation, provided that as for useful life, Table 4: Useful Life by Product Item shall apply</p>

<p>twice within the warranty period</p> <p>15) Contract cancelled after payment was made but before the purchased goods are received:</p> <p>① Due to a consumer's fault</p> <ul style="list-style-type: none"> <li>- In case of custom-made furniture</li> <li>• Before starting to manufacture</li> <li>• After starting to manufacture</li> <li>- Other than custom-made furniture</li> <li>• Until 3 days before the delivery</li> <li>• Until 1 day before the delivery</li> </ul> <p>② Due to the business' fault</p> <ul style="list-style-type: none"> <li>- If prepaid fee is 10% or lower than product price</li> <li>- If prepaid fee is higher than 10% of product price</li> </ul> <p>16) Damage caused because repair is impossible</p>	<ul style="list-style-type: none"> <li>o 10% of the total price shall become a penalty</li> <li>o Compensate for actual damage</li> <li>o Refund after deducting 5% of product price from prepaid amount</li> <li>o Refund after deducting 10% of product price from prepaid amount</li> <li>o Refund twice the prepaid amount</li> <li>o Refund the prepaid amount and 10% of the product price</li> </ul>	<p>(on a prorated monthly basis)</p> <p>* Depreciation costs = (years of use/ useful life) × purchase price</p>
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<ul style="list-style-type: none"> <li>- Within warranty period</li> <li>• While normally using the product</li> <li>• Due to a consumer's fault</li> </ul>	<ul style="list-style-type: none"> <li>o Product replacement or refund of purchase price</li> <li>o Refund after deducting straight line depreciation cost from purchase price, or product replacement</li> </ul>	
<ul style="list-style-type: none"> <li>- After the lapse of warranty period</li> </ul>	<ul style="list-style-type: none"> <li>o Refund the straight line depreciated value plus 5% of purchase price</li> </ul>	<p>* Straight line depreciated value = purchase price – depreciation cost</p>

<b>Smartphones</b> <b>(including all mobile phones after 3G mobile communications regardless of their name)</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Major repair is necessary for functional and performance defects naturally having occurred while using the product, and complaint is filed within 10 days from date of purchase	o Replace with a new product or refund purchase price	* If same defects occur for the third time despite second-time repair or if defects occur for the fifth time despite the fourth-time repair in various parts within warranty period, it is deemed as impossible to repair.
2) Major repair is necessary for	o Replace with a new product or free repair	

<p>functional and performance defects naturally having occurred while using the product, and complaint is filed within one month from date of purchase</p> <p>3) Functional and performance defects naturally occurred while using the product, and complaint is filed after the lapse of one month from purchase date but within warranty period</p> <ul style="list-style-type: none"> <li>- Defects</li> <li>- Impossible to repair</li> <li>- Impossible to replace</li> <li>- Major repair required within one month after replacement with a new product</li> </ul> <p>4) Damage due to non-possession of repair parts within parts</p>	<ul style="list-style-type: none"> <li>o Free repair</li> <li>o Replace with a new product or refund purchase price</li> <li>o Refund purchase price</li> <li>o Refund purchase price</li> </ul>	<p>* Replacement with a refurbished phone shall be deemed as free repair.</p> <p>* If a same person has to have his/her phone replaced with a refurbished phone for the fifth time after four such replacements due to defects which naturally occurred while using the phone within one year from the date of receipt of the repair request but during warranty period, it is deemed as impossible to repair or replace with a refurbished phone.</p> <p>* A mobile communications company shall take necessary measures promptly in case a</p>
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<p>replenishment period, or replacement with a refurbished phone is not an option, either</p> <ul style="list-style-type: none"> <li>- Within warranty period</li> <li>• Functional and performance defects naturally having occurred while using the product</li> <li>• Accidental or intentional breakdowns caused by consumers</li> <li>- After the lapse of warranty period</li> </ul> <p>5) Product damaged during delivery after purchasing</p>	<ul style="list-style-type: none"> <li>o Replace with a new product or refund purchase price</li> <li>o Replace with a new product after collecting the amount incurred for paid repair service</li> <li>o Refund the straight line depreciated value plus 10% of purchase price</li> <li>o Replace with a new product (if delivery is entrusted to a third-party professional delivery company, the seller may exercise the right to indemnity against the company)</li> </ul>	<p>consumer requests after-sales service for the phone he/she bought in the company's distribution network.</p> <p>* Depreciation methods</p> <ul style="list-style-type: none"> <li>• Straight line depreciation and useful life shall be applied (on a prorated monthly basis)</li> <li>• Depreciation costs = <math>(\text{usage period} / \text{useful life}) \times \text{purchase price}</math></li> <li>• Depreciated value = purchase price - depreciation cost</li> </ul> <p>* In the case that a manufacturing company repairs a product by using refurbished parts, if any defects reoccur in the repaired parts in the normal use of the product within one year from the date of repair, free repairs for the product in question shall be offered.</p> <ul style="list-style-type: none"> <li>• Refurbished parts: shall refer to the</li> </ul>
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		parts retrieved from previous products, and improved to have the same functions and quality as new products through certain processing procedures.
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<b>Electronic Cigarette</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Major repair is necessary for functional and performance defects (leakage of liquid, excessive or insufficient spraying, etc.) naturally having occurred while using the product, and complaint is filed within 10 days from date of purchase	o Product replacement or refund of purchase price	* If same defects occur for the third time despite second-time repair or if defects occur for the fourth time despite third-time repair in various parts within warranty period, it is deemed as impossible to repair.
2) Major repair is necessary for functional and performance defects (leakage of liquid, excessive or insufficient spraying, etc.) naturally having occurred while using the product, and complaint is filed	o Product replacement or repair	* Warranty period: 1 year

<p>within one month from date of purchase</p> <p>3) Functional and performance defects naturally occurred while using the product within warranty period</p> <ul style="list-style-type: none"> <li>- Defects</li> <li>- Impossible to repair</li> <li>- Impossible to replace</li> <li>- A replaced product requires major repair within one month</li> </ul>	<ul style="list-style-type: none"> <li>o Free repair</li> <li>o Product replacement or refund of purchase price</li> <li>o Refund of purchase price</li> <li>o Refund of purchase price</li> </ul>	
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<b>Automobile</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Within warranty period</p> <ul style="list-style-type: none"> <li>- Breakdowns due to quality or manufacturing defects</li> <li>-Major defects occurred more than twice within one month from the date of vehicle delivery affecting</li> </ul>	<ul style="list-style-type: none"> <li>o Parts replacement in principle, but if defects persist, major components (ex: engine, transmission, etc.) shall be replaced.</li> <li>o Product replacement or refund of purchase price including essential costs</li> </ul>	<p>* Warranty Period</p> <ul style="list-style-type: none"> <li>•Body &amp; general parts: within two years</li> <li>※In case mileage exceeds 40,000km, it is deemed to have expired.</li> <li>• Engine &amp; transmission devices:</li> </ul>

<p>driving performance &amp; safety</p> <p>- Within 12 months from the date of vehicle delivery</p> <ul style="list-style-type: none"><li>• In the case that defects recur even after three repair attempts for the same defects</li><li>• In the case that major defects impairing driving performance and safety recur even after two repair attempts for the same defects</li><li>• In the case that defects requires more than 30 accumulated days(actual working days) for repair</li></ul>	<p>o Product replacement or refund of purchase price including essential costs</p>	<p>within three years</p> <p>※ In case mileage exceeds 60,000km, it is deemed to have expired.</p> <ul style="list-style-type: none"><li>• Limited to repairs by manufacturer, seller or his/her agent (direct management or designated repair shop)</li></ul> <p>* Defects shall refer to those impairing the safety, value or use of a vehicle, caused by not simple exterior and minor surface flaws but mechanical or functional flaws, and therefore requiring repairs.</p> <p>* Major defects shall refer to those related to the safety and driving performance of a vehicle such as engine, transmission device, brake, steering system, etc.</p>
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<p>- Repair Period Calculation</p> <ul style="list-style-type: none"> <li>• Repair period is calculated based on the actual working days spent for repairing the vehicle in question.</li> <li>• Only if consumers request repairs in writing to the manufacturer, seller or his/her agent, it shall be included in the accumulated working days (manufacturer, seller or his/her agent must provide and distribute repair request forms)</li> <li>• If repair is made on the same day as the request date, it shall be calculated as one day; If repair takes more than one day, the first day of repair service shall be included (provided that in case repair is impossible due to public holidays, strikes or natural disasters, the days shall be excluded from the accumulated working days).</li> </ul>		
<p>2) Repair is impossible due to non-possession of repair parts (within parts replenishment period)</p> <p>① Within warranty period</p> <p>- While normally using the vehicle</p> <ul style="list-style-type: none"> <li>• Within 12 months from the date of vehicle delivery</li> <li>• Exceeding 12 months from the</li> </ul>	<ul style="list-style-type: none"> <li>o Refund of purchase price including essential costs, or product replacement</li> <li>o Refund purchase price including essential costs</li> </ul>	<p>* Even if the business does not have repair parts, he/she is exempted from Damage compensation if the vehicle in question had fire or collision accidents and thus, repair is impossible</p> <p>*Essential Cost Calculation</p> <ul style="list-style-type: none"> <li>• The seller bears the expenses for</li> </ul>

<p>date of vehicle delivery</p> <p>- Due to fault on the driver's part</p> <p>② After the lapse of warranty period</p> <p>③ Within repair parts replenishment period but after the lapse of useful life</p>	<p>minus straight line depreciation costs plus 10% of additional charge, or product replacement</p> <p>o Refund purchase price minus straight line depreciation costs, or product replacement</p> <p>o Refund purchase price including essential costs minus straight line depreciation costs plus 10% of additional charge</p> <p>o Refund 10% of purchase price including essential costs</p>	<p>essential costs (e.g. registration tax, acquisition tax, education tax, license plate fee, etc.) with the exception of optional expenses (comprehensive insurance coverage, installment incidental charge, notarial fee, etc.)</p> <ul style="list-style-type: none"> <li>• With the exception of optional installment fees</li> </ul> <p>* Depreciation shall be calculated based on straight line depreciation method, provided that as for useful life, Appendix IV: Useful Life by Product Item shall be applied (on a prorated monthly basis)</p> <p>* Depreciation costs = (usage period /useful life) × purchase price (including essential costs (e.g. registration tax, acquisition tax, education tax, license plate fee, etc.)</p>
<p>3) In case remaining installments are</p>	<p>o Cancellation of the claim</p>	

<p>claimed with an installment surety insurer without a prior demand in written form</p> <p>4) Defects already present at the time of delivery (including those having occurred during consignment)</p> <p>5) Defects related to optional goods (airbag, ABS, remote control starter, navigation system for vehicle use, black box, highpass terminal, etc.)</p> <p>- Within warranty period</p> <p>- After the lapse of warranty period</p>	<p>o Compensation for damage, free repair, product replacement or refund of purchase price</p> <p>o Free repair, refund of purchase price or product replacement</p> <p>o Paid repair</p>	<p>* For defects recognizable with the naked eye (steel plates, coating, etc.), the consumer must raise the issue within seven days from the date of vehicle delivery.</p> <p>* The person liable for compensation</p> <ul style="list-style-type: none"> <li>• Optional goods installed at the time when the car comes out of the factory: auto makers</li> <li>• Optional goods installed after the car comes out of the factory: Responsible business among goods manufacturers/sellers, installers and map updating companies (limited to vehicle navigation system)</li> </ul> <p>* If the map in navigation system (useful year) is not updated for a</p>
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		year or more, it is deemed as non-performance of service, and the manufacturer or seller responsible for the service shall refund straight line depreciated purchase price plus 10% additional amount
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Motorcycle		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Within warranty period or set mileage</p> <ul style="list-style-type: none"> <li>- Breakdowns due to quality or manufacturing defects</li> <li>- Third recurring breakdown after receiving repairs for same defects involving engine or electric (ignition device, charging equipment and starting device)</li> </ul> <p>2) Repair is impossible due to non-possession of repair parts (within parts replenishment period)</p>	<ul style="list-style-type: none"> <li>o Free repair or parts replacement</li> <li>o Product replacement or refund of purchase price</li> </ul>	<p>*Depreciation shall be calculated based on straight line depreciation method, provided that useful life shall be applied (on a prorated</p>



<ul style="list-style-type: none"> <li>- Within warranty period <ul style="list-style-type: none"> <li>• While normally using the vehicle</li> <li>• Due to a driver's fault</li> </ul> </li> <li>- After the lapse of warranty period</li> </ul>	<ul style="list-style-type: none"> <li>o Refund of purchase price including essential costs, or product replacement</li> <li>o Refund purchase price minus straight line depreciation costs, or product replacement</li> <li>o Refund the purchase price including essential costs plus straight line depreciated value plus 10% of purchase price including essential costs</li> </ul>	<p>monthly basis)</p> <ul style="list-style-type: none"> <li>• Depreciation costs =(usage period / useful life)× purchase price (including essential costs (e.g. registration tax, acquisition tax, education tax, license plate fee, etc.)</li> <li>• Depreciated value = purchase price - depreciation cost</li> </ul>
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Bicycle		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Major repair is necessary for functional and performance defects naturally having occurred while using the product within one month from date of purchase</p> <p>2) Functional and performance defects naturally occurred while using the product within warranty period</p> <p>- Defects</p>	<ul style="list-style-type: none"> <li>o Product replacement or refund of purchase price</li> <li>o Free repair</li> </ul>	<p>* If same defects occur for the third time despite second-time repair or if defects occur for the fifth time despite fourth-time repair in various parts during warranty period, it is</p>

<ul style="list-style-type: none"> <li>- Impossible to repair</li> <li>- Impossible to replace</li> <li>- Major repair required within one month after product replacement</li> </ul>	<ul style="list-style-type: none"> <li>o Product replacement or refund of purchase price</li> <li>o Refund of purchase price</li> <li>o Refund of purchase price</li> </ul>	deemed as impossible to repair.
<b>Boiler</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Major repair is necessary for functional and performance defects naturally having occurred while using the product within 10 days from date of purchase	o Product replacement or refund of purchase price	* Calculation for replacement or refund shall factor in construction costs.
2) Major repair is necessary for functional and performance defects naturally having occurred while using the product within one month from date of purchase	o Product replacement or free repair	
3) Functional and performance defects naturally occurred while		* If same defects occur for the third time despite second-time repair or if

using the product within warranty period		defects occur for the fifth time despite fourth-time repair in various parts during warranty period, it is deemed as impossible to repair.
- Defects	o Free repair	
- Impossible to repair	o Product replacement or refund of purchase price	
- Impossible to replace	o Refund of purchase price	
- Major repair required within one month after product replacement	o Refund of purchase price	
4) Damage due to non-possession of repair parts during parts replenishment period		* Depreciated value = purchase price - depreciation cost
- Within warranty period		
• Functional and performance defects naturally having occurred while using the product	o Product replacement or refund	
• Accidental or intentional breakdowns caused by consumers	o Refund after deducting straight line depreciation costs, or product replacement	
- After the lapse of warranty period	o Refund straight line depreciated value plus 10% of purchase price	
5) Defects in construction within warranty period	o Free repair or compensation (liability of constructor)	
<b>Agricultural Machinery, Fishery Machinery</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks

<p>1) Within warranty period</p> <ul style="list-style-type: none"> <li>- Breakdowns caused by product defects</li> <li>- Breakdowns caused by material or its quality defects</li> <li>- Breakdowns caused by poor measurement for manufacturing</li> <li>- Breakdowns caused by assembly or installment defects</li> <li>- Occurrence of the third breakdown after receiving repair service for same performance/ functional defects</li> <li>- Breakdowns caused by packaging &amp; delivery defects</li> </ul> <p>2) Damage due to non-possession of repair parts during parts replenishment period</p> <ul style="list-style-type: none"> <li>- Within warranty period <ul style="list-style-type: none"> <li>• Functional and performance defects naturally having occurred while using the product</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>o Product replacement</li> <li>o Free repair</li> <li>o Free repair</li> <li>o Free repair</li> <li>o Product replacement or refund of purchase price</li> <li>o Free repair</li> <li>o Product replacement or refund of purchase price</li> </ul>	<p>* The business shall pay a visit to repair if:</p> <ul style="list-style-type: none"> <li>• a consumer refuses to transport the machine</li> <li>• it is difficult to transport the machine or excessive transportation costs are incurred</li> <li>• it is busy farming season</li> </ul>
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<ul style="list-style-type: none"> <li>• Accidental or intentional breakdowns caused by consumers</li> <li>- After the lapse of warranty</li> </ul> <p>3) If repair takes more than 10 days (during farming season) from the date of repair agreement, without notification of justifiable cause</p>	<ul style="list-style-type: none"> <li>o Replace the product after paying for repair costs</li> <li>o Refund straight line depreciated value plus 10% of purchase price</li> <li>o Compensate for damage</li> </ul>	<p>* Depreciated value = purchase price – depreciation cost</p>
<b>Agricultural Material</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Poor quality	o Product replacement or refund of purchase price	
2) Damage caused by defective products	o Damage compensation	
<b>Fishing Gear</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Poor quality	o Product replacement or refund of purchase price	
2) Damage caused by defective products	o Damage compensation	
<b>Livestock Material</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks

1) Poor quality	o Product replacement or refund of purchase price	
2) Damage caused by defective products	o Damage compensation	
<b>Construction Material (Sanitation Equipment)</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Poor quality (operational defects, color defects, cracks, poor coating, standards deficiency, etc.)	o Prior to construction: replacement, refund; After construction: repair, compensation for damage	
2) Construction defects (breakdowns, operational defects, cracks, leaks)	o Repair, compensation for damage	
<b>Construction Material (Wallpaper)</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Poor quality (discoloration, color defects, standards deficiency, etc.)	o Prior to construction: replacement, refund; After construction: repair, compensation for damage	
2) Construction defects (discoloration, plushiness)	o Repair, compensation for damage	
<b>Construction Material (Tile)</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks

1) Poor quality (discoloration, standards deficiency, etc.)	o Prior to construction: replacement, refund; After construction: repair, compensation for damage	
2) Construction defects (efflorescence, frost, adhesion defects, slab surface defects)	o Repair, compensation for damage	

<b>Construction Material (F.R.P. Tank)</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Poor quality (rusting, standards deficiency, defective clamp joint metal)	o Prior to construction: replacement, refund; After construction: repair, compensation for damage	
2) Construction defects (leaks, rusting, defective clamp joint metal)	o Compensation for damage	

<b>Construction Material (Paint)</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Poor quality (color defects, coagulation, etc.)	o Prior to construction: replacement, refund; After construction: repair, compensation for damage	
2) Construction defects (defects in color/gloss/arrangement of colors/finishing job & discoloration, etc.)	o Repair, compensation for damage	
3) Shortage in volume	o Replacement, refund	

<b>Construction Material (Cement)</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Poor quality (cracks, low solidity, standards deficiency, etc.)	- Prior to construction: replacement, refund; After construction: repair, compensation for damage	
2) Construction defects (cracks, poor finishing)	- Repair, compensation for damage	



<b>Construction Material (Door &amp; Windows)</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Poor quality (operational defects, damage, standards deficiency, etc.)	- Prior to construction: replacement, refund; After construction: repair, compensation for damage	
2) Construction defects (operational defects, damage)	- Repair, compensation for damage	

<b>Construction Material (Wood)</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Poor quality (damage, cracks, standards deficiency, color defects, poor dryness, etc.)	- Prior to construction: replacement, refund; After construction: repair, compensation for damage	
2) Construction defects (damage, poor join, poor finishing, etc.)	- Repair, compensation for damage	

<b>Kitchenware</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Damage caused by quality, functional and performance defects which naturally occurred within one month after purchasing</p> <p>2) Damage caused by quality, functional and performance defects which naturally occurred while using the product within warranty period</p> <ul style="list-style-type: none"> <li>- If defects occur</li> <li>- If defects recur after repair (second-time)</li> <li>- Impossible to repair</li> <li>- Impossible to replace or same defects occurring after replacement</li> </ul> <p>3) Damage due to non-possession of repair parts during parts replenishment period</p> <ul style="list-style-type: none"> <li>- Within warranty period</li> <li>• Quality, functional and performance defects naturally having</li> </ul>	<ul style="list-style-type: none"> <li>o Product replacement or refund of purchase price</li> <li>o Free repair</li> <li>o Product replacement</li> <li>o Product replacement</li> <li>o Refund of purchase price</li> <li>o Product replacement or refund of purchase price</li> </ul>	

occurred while using the product • Accidental or intentional breakdowns caused by consumers - After the lapse of warranty  4) The business lost the product consumer requested repair for - Within warranty period - After the lapse of warranty period	o Product replacement after collecting the amount for paid repair service o Refund the straight line depreciated value plus 10% of the purchase price  o Product replacement or refund of purchase price o Refund straight line depreciated value plus 10% additional charge (maximum limit: purchase price)	* Depreciated value = purchase price - depreciation cost
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Stationery		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Defects occurred while normally using the product	o Product replacement or refund of purchase price	
2) Damage caused due to defects	o Product replacement and damage compensation	

Clothing & Garments		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Loose sewing	o ① Free repair→② Product	* If it is impossible to repair, it shall

<p>2) Defective fabrics (poor manufacturing, discoloration/fading/contraction after washing, etc.)</p> <p>3) Defective sub-material (buttons, zippers, interlining, etc.)</p> <p>4) Inaccurate size</p> <p>5) Inaccurate labeling (false information, omission) &amp; bad material composition causing washing mishaps</p> <p>6) Complaints regarding size, design and/or color</p> <p>7) Defective material used for tailor-made clothes</p>	<p>replacement→③Refund</p> <p>o ① Free repair→② Product replacement→③Refund</p> <p>o ① Free repair→② Product replacement→③Refund</p> <p>o ① Free repair→② Product replacement→③Refund</p> <p>o ① Free repair→② Product replacement→③Refund</p> <p>o Product replacement or refund (within seven days from the date of purchase, only if undamaged)</p> <p>o Repair, remake, refund (the business is collectively liable with the raw material manufacturer he/she</p>	<p>be replaced with a new product.</p> <p>* Compensation</p> <p>• In case of defective material used</p>
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	selected)	for custom clothes, compensation shall be made for labor costs as well.
<p>o Product Replacement</p> <ul style="list-style-type: none"> <li>- With a same priced or same type of product.</li> <li>- For defects in one of the two-piece outfit, replacement shall be provided for the whole outfit.</li> </ul> <p>o Compensation</p> <ul style="list-style-type: none"> <li>- For material defects on tailor-made outfits, compensation includes labor costs</li> </ul> <p>o Compensation Order</p> <ul style="list-style-type: none"> <li>- Compensation shall be made in the order of free repair, replacement and refund.</li> </ul> <p>o Identification of causes for defects</p> <ul style="list-style-type: none"> <li>- In case of difficulty in finding the cause of defect due to impossibility of product tests, etc., the manufacturer (seller or importer) bears the responsibility to prove the quality of clothing in question is problem-free (limited to clothes worn for two years or less from the date of purchase)</li> </ul> <p>o Criteria for replacement and refund</p> <ul style="list-style-type: none"> <li>- Replacement or refund shall be made based on the purchase price, provided that if within the warranty period, the purchase price shall be refunded and if the warranty period has lapsed, the price shall be reduced according to the Compensation Ratio specified in the section for Laundry and Dry Cleaning Service of this criteria.</li> <li>- Irrespective of whether it was bought at a discount price or at a discount store, replacement shall be made where it was bought.</li> <li>- For defects in one of the two-piece outfit, replacement shall be provided for the whole outfit, provided that if material and design are</li> </ul>		

different from each other, only the piece in question shall be replaced. - Receipt shall be presented when requesting refund		
<b>Umbrellas</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Quality defects occurred within one month from the date of purchase - Problem with folding and unfolding due to breakdown of components - Rusting at the time of purchasing - Discoloration and fading - Leaks caused by material defects - Contamination	o Product replacement	* Quality warranty period: 1 month
2) Quality defects while normally using the product within warranty period	o Free repair	

Shoes		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Loose sewing	o ① Free repair→② Product replacement→③Refund	* Compensation exempted in case of • Defects caused by a consumer's fault or negligence • Shoes worn for a long time  * Replace in case repair is impossible  * Replacement and refund shall be made based on the purchase price, provided that if within warranty period, the purchase price shall be refunded and if warranty period has lapsed, the price shall be reduced (according to the Compensation Ratio in Laundry and Dry Cleaning Service).
2) Adhesive defects	o ① Free repair→② Product replacement→③Refund	
3) Coloring defects	o ① Free repair→② Product replacement→③Refund	
4) Sub-material defects	o ① Free repair→② Product replacement→③Refund	
5) Complaints regarding size, design and/or color	o Replace or refund (limited to within seven days after purchasing and only if unworn)	
6) Water seeps into waterproof shoes	o ① Free repair→② Product replacement→③Refund	

<b>Leather Goods</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Adhesive defects	o ① Free repair→② Product replacement→③Refund	* Replacement and refund shall be made based on the purchase price, provided that if within warranty period, the purchase price shall be refunded and if warranty period has lapsed, the price shall be reduced (according to the Compensation Ratio in Laundry and Dry Cleaning Service.
2) Loose sewing	o ① Free repair→② Product replacement→③Refund	
3) Coloring defects	o ① Free repair→② Product replacement→③Refund	
4) Sub-material defects	o ① Free repair→② Product replacement→③Refund	
5) Complaints regarding design & color	o Replace or refund (limited to within seven days after purchasing and only if unworn)	

<b>Musical Instruments</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Major repair is necessary for functional and performance defects naturally having occurred while using the product within 10 days from date of purchase	o Product replacement or refund of purchase price	* If same defects occur for the third time despite second-time repair or if defects occur for the fifth time despite fourth-time repair in various parts during warranty period, it is



<p>2) Major repair is necessary for functional and performance defects naturally having occurred while using the product within one month from date of purchase</p> <p>3) Functional and performance defects naturally occurred while using the product within warranty period</p> <ul style="list-style-type: none"> <li>- Defects</li> <li>- Impossible to repair</li> <li>- Impossible to replace</li> <li>- Major repair required within one month after product replacement</li> </ul> <p>4) Tuning</p> <ul style="list-style-type: none"> <li>- Within warranty period: twice</li> <li>- After the lapse of warranty period</li> </ul>	<ul style="list-style-type: none"> <li>o Product replacement or free repair</li> <li>o Free repair</li> <li>o Product replacement or refund of purchase price</li> <li>o Refund of purchase price</li> <li>o Refund of purchase price</li> <li>o Free tuning</li> <li>o Paid tuning</li> </ul>	<p>deemed as impossible to repair.</p>
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Tires		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Separation due to: - Adhesive defects - Infiltration of air into the tire - Change in physical property due to insufficient vulcanization - Infiltration of particles (sand, chemicals, etc.)	o Product replacement (if impossible, refund)	* Applied to damages resulting from manufacturing defects * Replacement if wear rate is less than 10% * Refund if wear rate is 10% or more but less than 80%
2) Cracking due to: - Division between tread & side wall - Change in physical property due to excessive vulcanization	o Product replacement (if impossible, refund)	* Refundable amount= purchase price (VAT excluded) x (1-wear rate)
3) Bead damage due to: - Infiltration of air into the bead - Insufficient vulcanization - Mislocated bead wire - Molding & expansion phase after vulcanization - Bead bending - Adhesive defects in bead wire	o Product replacement (if impossible, refund)	*Wear rate (%)= (standard skid depth-remaining skid depth) / standard skin depth x 100  * Compensation exempted in case of • wear rate of 80% or more • repaired products • products used for over 3 years from

<p>4) Chipping, chunking, cutting</p> <ul style="list-style-type: none"> <li>- Rubber adhesive defects</li> <li>- Excessive vulcanization</li> </ul>	<p>o Product replacement (if impossible, refund)</p>	<p>purchase date (manufactured date if without written evidence)</p> <ul style="list-style-type: none"> <li>• Compensation claims for old tires proven to have been collected for wrongful purposes</li> </ul>
<p>5) Joint opens due to:</p> <ul style="list-style-type: none"> <li>- Adhesives incorrectly applied to tread joint</li> <li>- Adhesives incorrectly applied to side wall joint</li> </ul>	<p>o Product replacement (if impossible, refund)</p>	
<p>6) Air leakage due to:</p> <ul style="list-style-type: none"> <li>- Awling work mishap</li> <li>- Mislocated bead, poor toe winding</li> </ul>	<p>o Product replacement (if impossible, refund)</p>	
<p>7) Different size from indicated in the contract</p>	<p>o Product replacement (if impossible, refund)</p>	<p>* Products with no trademark</p>

<b>Briquettes</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Standard deficiency - Failing to meet the quality criteria prescribed in the Attached Table 3. 「Quality Standards and Inspection Methods for Coal Processed Products」 of the Enforcement Rule of the Coal Industry Act	o Product replacement	
2) Incomplete combustion - If defects are found after inspecting the product	o Product replacement	
3) Briquette & briquette ash easily breaks	o Product replacement	
4) Problems with combustion time	o Product replacement	
5) Damage to stored briquette - due to user's fault	o Product replacement after deducting distribution cost by volume & weight	
6) Explosion during combustion due		

to infiltration of particles (e.g. gunpowder) - Property damage - Casualties • Injury • Death	o Full compensation for damage or loss  o Compensate for medical fee & other acceptable expenses  o Mutually agreed compensation	
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Bags		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Loose sewing	o ① Free Repair→② Product replacement→③Refund	
2) Defective fabric	o ① Free Repair→② Product replacement→③Refund	
3) Defective sub-material	o ① Free Repair→② Product replacement→③Refund	
4) Defective dyeing	o ① Free Repair→② Product replacement→③Refund	
5) Spoiling/deformation after washing according to instructions	o ① Free Repair→② Product replacement→③Refund	
6) Complaints about design/color	o Replace or refund (limited to within seven days after purchasing, only if unused)	

Sanitary Goods		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Foreign substance fixed in 2) Defects in quality, performance, function 3) Damage due to defective packaging/ container 4) Side-effects 5) Shortage in quantity	<ul style="list-style-type: none"><li>o Product replacement or refund of purchase price</li><li>o Product replacement or refund of purchase price</li><li>o Compensate for medical and other expenses, and lost daily income</li><li>o Compensate for medical and other expenses, and lost daily income</li><li>o Provide the shortfall</li></ul>	* Lost daily income refers to income loss proven to be caused by damage. If it is difficult to prove the amount, market unit wage shall be used.

Wigs		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Functional and performance defects naturally occurred while using the product within warranty period - Defects - Impossible to repair - Impossible to replace - Major repair required within one month after product replacement	<ul style="list-style-type: none"><li>o Free repair</li><li>o Product replacement or refund of purchase price</li><li>o Refund of purchase price</li><li>o Refund of purchase price</li></ul>	

<p>2) The business lost the product a consumer requested repair for</p> <ul style="list-style-type: none"> <li>- Within warranty period</li> <li>- After the lapse of warranty period</li> </ul>	<ul style="list-style-type: none"> <li>o Product replacement or refund of purchase price</li> <li>o Refund the straight line depreciated value plus 10% additional charge (maximum limit: purchase price)</li> </ul>	
<p>3) Contract rescinded due to the business' fault</p>	<ul style="list-style-type: none"> <li>o Refund of deposit and pay 10% of product price as compensation</li> </ul>	
<p>4) Contract rescinded due to a consumer's fault</p> <ul style="list-style-type: none"> <li>- Before manufacturing</li> <li>- After manufacturing begins</li> <li>- After manufacturing completes</li> </ul>	<ul style="list-style-type: none"> <li>o Refund after deducting 10% of product price</li> <li>o Compensate for actual loss</li> <li>o Impossible to rescind the contract</li> </ul>	<p>* The business shall bear the burden of proof for actual damage amount.</p>

# **10. Performance Industry (2 types of industry)**

<b>Performance Industry (movie and video showing excluded)</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) If consumers demand refund of admission fee because the performance was cancelled or delayed to another date</p> <ul style="list-style-type: none"> <li>- Cancelled due to the business' fault</li> <li>- Cancelled due to uncontrollable circumstances such as natural disasters</li> </ul> <p>2) If consumers request refund</p> <ul style="list-style-type: none"> <li>- Until 10 days before the performance date</li> <li>- Until 7 days before the performance date</li> <li>- Until 3 days before the performance date</li> <li>- Until one day before the performance date</li> <li>- Until before the start of the</li> </ul>	<ul style="list-style-type: none"> <li>o Refund admission fee and pay 10% of the fee as compensation</li> <li>o Refund admission fee</li> <li>o Full refund</li> <li>o Refund after deducting 10%</li> <li>o Refund after deducting 20%</li> <li>o Refund after deducting 30%</li> <li>o Refund after deducting 90%</li> </ul>	<p>* For discount tickets, the actual purchase price shall be refunded but the business has to prove it.</p>



<p>performance on the performance date</p> <p>- Until 3 days before performance, if a reservation is cancelled within 24 hours</p> <p>3) The content of the performance is different from indicated in the contract (important cast members are replaced, scheduled performance time is cut by half or more, etc.)</p> <p>4) Performance is delayed for 30 minutes or more due to the business' fault</p> <p>- Entire performance watched</p> <p>- Performance suspended</p> <p>5) Performance ticket holders failed to watch the performance due to erroneous indication of time</p>	<p>o Full refund (non-business days are not counted)</p> <p>o Refund admission fee and pay 10% of the fee as compensation</p> <p>o Refund 10% of the admission fee</p> <p>o Refund admission fee and pay 10% of the fee as compensation</p> <p>o Refund admission fee and pay 20% of the fee as compensation</p>	<p>* The performance shall be confined to indoor performance, and epidemics, contagious flu, etc. shall be proven by consumers.</p>
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6) In the case that performance ticket holders fail to watch the performance due to epidemics, contagious flu, etc.	o Provide an opportunity to watch the performance some other day, or cancel the ticket without a penalty	
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Movie Showing		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Cancelled due to circumstances on a consumer's part - If cancellation is requested until 20 minutes before the start of the movie - If cancellation is requested from 20 minutes before the start of the movie until the start of the movie - If cancellation is requested after the movie starts	o Refund ticket price  o Refund 50% of the ticket price  o Nonrefundable	
2) Movie showing delayed due to the business' fault - Delayed for 30 minutes or more - Delayed for an hour or more	o Refund ticket price o Refund double the ticket price	
3) Movie showing suspended due to		

<p>the business' fault</p> <ul style="list-style-type: none"> <li>- Suspended for 10 minutes or more, or twice or more in the middle of showing</li> <li>- Suspended for 30 minutes or more, or three times or more in the middle of showing</li> </ul>	<ul style="list-style-type: none"> <li>o Refund ticket price</li> <li>o Refund double the ticket price</li> </ul>	
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# 11. Agriculture, Fishery & Livestock Products (7 types of industries)

Eggs, Meat, Grains, Fruits & Vegetables, Fishery Products		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Shortfall in content, volume, weight, quantity and inaccurate indication of the same	o Product replacement or refund of purchase price	
2) Rotting & Spoiling	o Product replacement or refund of purchase price	
3) Lapse of expiration date	o Product replacement or refund of purchase price	
4) Foreign substances mixed in	o Product replacement or refund of purchase price	
5) Side-effects	o Compensate for medical and other expenses and lost daily income	
6) Accidents and injuries due to damaged packaging and containers	o Compensate for medical and other expenses and lost daily income	

Seeds, etc.		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Defects found prior to sowing - Shortage in volume - Foreign substances mixed in - Defective packaging - Lapse of expiration date - Rotting & Spoiling	o Product replacement or refund of purchase price	



## 12. Animal Feed

Animal Feed		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Shortage in weight 2) Rotting & Spoiling 3) Problematic ingredients 4) Lapse of expiration date 5) Side-effects	o Product replacement or refund of purchase price o Product replacement or refund of purchase price o Product replacement or refund of purchase price o Product replacement or refund of purchase price o Compensate for animal feed purchase price and medical & other expenses to treat animals	* It shall be applied to the case that a causal relationship between side-effects and animal feed is verified by a veterinarian's diagnosis.
6) Animal deaths	o Compensate for animal feed purchase price and the animal price	

**13. Chauffeur Service (1 type of industry)**

<b>Chauffeur Service</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Property damage such as damaged vehicle during service	- The chauffeur business compensates for vehicle repair costs and other damage	
2) Fine and penalty imposed during service	- The chauffeur business compensates for the fine or penalty imposed	
3) Unfair billing	- The chauffeur business cancels the billing or refunds the unfairly charged amount	

#### 14. Mobile Content Service (1 type of industry)

Mobile Content Service		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Contracting with a minor without the consent of his/her parents or legal guardian	o Contract cancellation	* Prepaid service charge shall be refunded, and collecting unpaid charge and penalty shall be prohibited.
2) In the case that a consumer makes a subscription withdrawal request within seven days after he/she has purchased paid content sold by a service operator	o Refund of purchase price of paid content	* In cases falling under Article 17 (2), of the 『Act on Consumer Protection in Electronic Commerce, etc.』, the consumer shall not be entitled to withdraw his or her subscription.
3) In the case that a service operator has not notified a consumer of basic matters before making a contract or has not provided paid information indication	o Contract cancellation	
4) Payments without a consumer's consent - Payments made without a consumer's consent	o Contract cancellation	* In the case that a service operator has provided a basic program which makes a consumer go through a confirmation procedure such as



<p>- A service operator's non-notification of payment details to a consumer</p> <p>5) Contract concluded through false and exaggerated advertising</p> <p>6) Ongoing service contract for a month or longer</p> <p>- Contract termination requested by a consumer</p> <p>- Contract terminated due to a service operator's fault</p> <p>- Converting free service into paid service without a consumer's consent after the free trial period is over</p> <p>- A service operator's non-notification of automatic payment to a consumer when it was made</p>	<p>o Refund of the charged amount</p> <p>o Contract cancellation</p> <p>o Refund after deducting usage fees for the days of actual use until the termination date and 10% of usage fees for the remaining period</p> <p>o Refund usage fees for the remaining period plus 10% of such usage fees</p> <p>o Full refund the amount charged for the converted paid service</p> <p>o Refund of the amount charged</p>	<p>entering pin numbers, etc. whenever the consumer makes a payment, but the consumer has chosen not to use the procedure, it shall not apply.</p> <p>* Notification method: SMS, emails, etc.</p> <p>* Usage fees include all costs paid by a consumer.</p> <p>* In the case that a consumer requests contract termination within 7 days from the date of contract conclusion or from the date when the service becomes available, refunds shall be made without a penalty; only the usage fees for the days service was used will be deducted.</p> <p>* In the case that a payment is automatically made every month or on a specific date, a service operator</p>
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<p>7) Service disconnections or disruptions</p> <ul style="list-style-type: none"> <li>- Without prior notice</li> <li>• Service disconnected or disrupted for three days or longer; or for more than 72 accumulated hours for a month</li> <li>• Damage arising from service disconnections or disruptions for four hours or more</li> <li>- With prior notice</li> <li>• Service disconnections or disruptions exceeding 10 hours even though the disconnections or disruptions were notified beforehand</li> </ul>	<ul style="list-style-type: none"> <li>o Contract termination and refund of usage fees for the remaining period</li> <li>o Free extension of service period by triple the disconnected or disrupted hours</li> <li>o Free extension of service period by the exceeded hours</li> </ul>	<p>shall notify a consumer of the payment details (payment amount, date, method, etc.) via e-mail, phone or text messaging.</p> <p>* In the case that any dispute occurs regarding the service disconnection or disruption hours, the hours of service disconnections or disruptions shall be counted from the moment a consumer notifies a service operator of the fact, and in the case that the service disconnections or disruptions occur due to uncontrollable reasons (natural disasters, etc.) or a consumer's fault, the time length for such service disconnections or disruptions shall be excluded from calculation.</p> <p>*Prior notice refers to notification made 24 hours before the service disconnections or disruptions occur.</p>
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Business operator: refers to online open market operator, developer, provider of telecommunications billing services

- ① “Online open market operator” refers to a business operator who acts as an intermediary so that the mobile content developed by developers can be traced through PCs and mobile devices(in case a mobile phone manufacturer runs an online open market, the mobile phone manufacturer concerned is deemed to be an online open market operator).
- ② “Developer” refers to an individual who develops and produces mobile content, and provides the content for consumers through the online open market service run by an online open market operator while maintaining a normal contractual relationship with the online open market operator.
- ③ “Provider of telecommunications billing services” refers to a business operator who (a) transmits and receives transaction information electronically to ensure that prices for goods, etc. sold or provided by a third person can be charged and collected together with charges for the telecommunications services of a person who provides the services of a mobile telecommunication company, or (b) settles on behalf of another person, or acts as an intermediary for, payments for such prices.

o Basic notifications

- ① Developers shall basically notify users of “information on service fees,” “information on a customer service center,” and “terms and conditions on service use (or privacy policy)” by using a method and a location that a user of mobile content can easily identify.
- ② Online open market operator shall basically notify users of “information on service fees,” “information on a customer service center,” and “terms and conditions on service use (or privacy policy)” by using a method and a location that a user of online open market can easily identify.

<Notification Details by Item>

Classification	Detailed Content
Charges for Using	<ul style="list-style-type: none"><li>• Seller’s name or service provider’s name and service name</li><li>• Cost of mobile content and charging policy</li></ul>

Customer Service Center (or developer's contact information)	• E-mail(essential), mobile phone number, telephone number, homepage(optional)
Terms and Conditions of Use	• General matters regarding use of service, refund policy, personal information handling/utilization-related matters, location information handling/utilization-related matters, etc.

③ In case In-App payments (In-App Purchase, payments made through a payment system embedded in an application) are included, online open market operators and developers shall notify the fact that there is In-App Purchase within the application concerned in a way that users can clearly recognize.

o Paid information indication

① An open market operator shall specify prices for mobile content on paid information and a period for such services (if a service period is fixed as with a monthly flat rate, etc.) in a direct way (e.g. 3,000 Korean won, one month from a purchase date, etc.).

② An indication for paid information shall be situated at a stage prior to the stage where a user settles fees for mobile content services.

③ A developer shall apply the same methods as the ones specified in paragraphs ① and ②, in the case that he/she provides users with mobile content using an in-app purchase way.

### 15. Cultural Goods & Others (4 types of industries)

Jewelry & Gemstone		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Shortage in content & weight 2) Size difference - Within one month from date of purchase 3) Poor coating or plating -Within one year from date of purchase 4) Actual content different from indication (e.g. level, color, size, authentic/synthetic product, etc.) 5) Poor setting	o Product replacement or refund of purchase price o Free repair or product replacement  o Free repair or product replacement  o Product replacement or refund of purchase price  o Free repair or product replacement	

Accessories		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Complaints regarding design, color and/or size -Within seven days from date of purchase, undamaged 2) Poor setting - Strap, loop, etc. separated and/or cut	o Product replacement   o Free repair or product replacement	

off 3) Poor coating or plating -Within six months from date of purchase	o Free repair or product replacement	
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<b>Books &amp; Records</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Quality defects (damage, shortage in page number, poor recording) 2) Non-distribution of contract, etc. (in case contract distribution is required by law) 3) Excessive penalty on contract rescission request in written form within withdrawal period 4) Intentional damage to packaging by the seller to restrict the buyer's right to withdraw 5) The seller used a fake name and a fake place of business 6) Partial non-performance of membership-based or set product contract 7) Early termination of periodicals	o Product replacement  o Contract rescission  o Contract rescission without a penalty  o Contract rescission  o Contract rescission  o Contract rescission	* Simultaneous return of already received goods (services)       * Business shall bear the costs to return goods       * Refund after deducting the amount for the performed portion at the time

<p>subscription (based on the date intent of cancellation arrived in writing)</p> <ul style="list-style-type: none"> <li>- Due to circumstances on the business' part</li> <li>- Due to circumstances on a consumer's part</li> </ul> <p>8) Gifts in case of early termination of contracts for books, records and periodicals</p> <ul style="list-style-type: none"> <li>- If the cause of the termination of the contract is attributable to consumer(s) <ul style="list-style-type: none"> <li>• Gifts undamaged</li> <li>• Gifts damaged</li> </ul> </li> <li>- If the cause of the termination of the contract is attributable to business operator(s)</li> </ul>	<ul style="list-style-type: none"> <li>o Refund the subscription fee for the remaining period plus 10% of the fee as compensation</li> <li>o Refund the subscription fee for the remaining period after deducting 10% of the fee</li> <li>o Return - Compensate for the business' purchasing price</li> <li>o Return the same type of product as the damaged free gift, or pay the amount remaining after straight-line depreciation is applied for the market price of the same type of product or the price of the free gift stated in the contract (based on the period during which the contract has been maintained) as compensation</li> <li>o Exemption from gift return</li> </ul>	<p>of contract rescission</p> <p>* Subscription fee shall mean the actual fee amount.</p> <p>* Gifts whose packages have been opened just to get a look at the contents of the package are not deemed to have been damaged or used.</p>
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9) Contract rescission after the lapse of contract withdrawal period (in case withdrawal of contract is allowed by law)	o Contract rescission after deducting loss amount calculated according to the General Usage Rate or Damage Rate																																					
<p>※ General Usage Rate &amp; Damage Rate</p> <p>- Higher rate is applied between General Usage Rate and Damage Rate.</p> <p>- Damage rate is basically determined based on the condition of each piece of books and records; provided that if it is impossible to separate by the piece, it shall be based on the separable unit.</p> <p><input type="checkbox"/> Books</p> <p>A. General Usage Rate (rate of normal usage fee)</p> <table><tr><td>Usage Period</td><td>Less than 1 month</td><td>Less than 2 months</td><td>Less than 3 months</td><td>Less than 4 months</td><td>Less than 5 months</td></tr><tr><td>General Usage Rate (%)</td><td>20</td><td>23</td><td>27</td><td>30</td><td>40</td></tr></table> <p></p> <table><tr><td>Usage Period</td><td>Less than 6 months</td><td>Less than 7 months</td><td>Less than 8 months</td><td>Less than 9 months</td><td>Less than 10 months</td></tr><tr><td>General Usage Rate (%)</td><td>50</td><td>60</td><td>70</td><td>80</td><td>90</td></tr></table> <p>B. Damage Rate (rate of loss amount at the time of return)</p> <table><tr><td colspan="2">Product Condition</td><td>Damage Rate (%)</td></tr><tr><td colspan="2">Moderate condition</td><td>20</td></tr><tr><td colspan="2">Somewhat poor condition (in which resale is impossible due to some damage)</td><td>50</td></tr><tr><td colspan="2">Very poor condition (in which product value is lost due to serious damage or scribbling/seal inside, etc.)</td><td>85</td></tr></table>			Usage Period	Less than 1 month	Less than 2 months	Less than 3 months	Less than 4 months	Less than 5 months	General Usage Rate (%)	20	23	27	30	40	Usage Period	Less than 6 months	Less than 7 months	Less than 8 months	Less than 9 months	Less than 10 months	General Usage Rate (%)	50	60	70	80	90	Product Condition		Damage Rate (%)	Moderate condition		20	Somewhat poor condition (in which resale is impossible due to some damage)		50	Very poor condition (in which product value is lost due to serious damage or scribbling/seal inside, etc.)		85
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Very poor condition (in which product value is lost due to serious damage or scribbling/seal inside, etc.)		85																																				



☐ Records

- Individually wrapped records, videos and software products; unwrapped products shall be considered copied and charged for the number of products unwrapped; provided that in case of quality defects, the damage rate shall not apply even for unwrapped products

☐ In case books or records are sold with other products as a set

- General Usage Rate and Damage Rate shall be applied for each individual product

Sports & Leisure Equipment		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Major repair is necessary for functional and performance defects naturally having occurred while using the product within one month from date of purchase	o Product replacement or refund of purchase price	* If same defects occur for the third time despite second-time repair or if defects occur for the fifth time despite fourth-time repair in various parts during warranty period, it is deemed as impossible to repair.
2) Functional and performance defects naturally occurred while using the product within warranty period - Defects - Impossible to repair - Impossible to replace - Major repair required within one month after product replacement	o Free repair o Product replacement or refund of purchase price o Refund of purchase price o Refund of purchase price	



**16. Household Appliance Rental Services (Rental Service Business) (1 type of industry)**

<b>Household Appliance Rental Services (Rental Service Business)</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Breakdown, damage or loss due to the business' fault	o Free repair, parts replacement and damage compensation	
2) Problems occur due to the business' fault		
- Contract terminated	o Return the consumer the amount equivalent to registration fee. Consumers shall pay the business monthly rental fee in proportion to the period of actual use.	
- Contract maintained	o Rental fee exempted during the problematic period (return prepaid amount, if any)	
3) Breakdown or damage due to a consumer's fault	o Consumers shall request the business for repair and parts replacement, and pay for it.	
4) Contract terminated due to a consumer's fault		
- Obligatory rental period is one year or less	o Pay 30% of rental fee for the remaining months of obligatory rental period or 10% of total rental fee, whichever is the lesser amount	

<p>- Obligatory rental period is longer than a year</p> <p>- No obligatory period set but rental service contracted for one year or less</p> <p>- No obligatory period set but rental period is longer than a year</p> <p>5) The business not performing restitution after contract termination</p> <p>6) Contract concluded by false and exaggerated solicitation</p> <p>7) Service delays by business operator(s)</p> <p>8) Foreign obstacles mixed in and substandard water quality</p>	<p>o Pay the amount equivalent to 10% of rental fee for the remaining months of obligatory rental period</p> <p>o Pay 30% of rental charge for the remaining months of obligatory rental period or 10% of total rental charge, whichever is the lesser amount</p> <p>o Pay the amount equivalent to 10% of rental charge for the remaining months of obligatory rental period</p> <p>o Service charge after contract termination exempted</p> <p>o Contract rescission</p> <p>o Reduce rental service charge as much as that for the delayed period; provided that when problems reoccur, the contract may be terminated without a penalty</p> <p>o Product replacement or contract termination without a penalty</p>	<p>* Rental charge for remaining months= {monthly rental charge x (obligatory rental period-actual rental period) / 30}</p> <p>* It shall not apply to after-sales service (including replacement of filters) delayed due to a consumer's intentional or gross negligence</p> <p>* Filters shall be replaced if foreign substances were mixed or water quality was deteriorated due to defects in a filter; provided that if the same defect reoccurs, the product in</p>
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<p>9) Side-effects or physical injury caused</p> <p>10) Charges imposed without rental service provided</p> <p>11) Non-payment of rental service fees (long absence, out of contact, unilateral refusal to payment, etc.)</p>	<p>o Pay for medical costs and lost daily income</p> <p>o Refund</p> <p>o Pay the unpaid fees However, in the case that maintenance and management services have not been provided during the non-payment period, pay unpaid rental fees, and delay damages for the unpaid rental fees which are calculated based on the legal rate of interest (5%) stipulated by the civil law</p>	<p>question shall be replaced or the contract terminated.</p> <p>o Lost daily income refers to income loss proven to be caused by damage. If it is difficult to prove the amount, market unit wage shall be used.</p> <p>* Rental service fees shall be composed of rental cost (rental fee) and maintenance and management cost (service fee).</p> <p>* In the case of non-payment related dispute settlement, rental fee shall not exceed 70% of the total rental service fees.</p>
<p>o A business is considered to be at fault if he/she does not perform or neglect his/her obligations to maintain equipment performance at a proper level or to provide product maintenance and management services; and if it is difficult to provide product maintenance and management services due to noticeable deterioration of quality.</p> <p>o In case a business is at fault, a consumer can set a certain period to demand the fulfillment of the contract. If the business still neglects to perform his/her obligation, the consumer may have the contract terminated without paying a penalty.</p> <p>o It shall not apply to a period during which negligence of obligations occurs due to the business' fault; provided that costs for installation and registration shall not be returned if the maintenance and management of the product is not possible due to the transfer of the product without the business' consent.</p>		

**17. Beauty Care (4 types of industries)**

<b>Skin Care, Hair Care, Nail Art Service, Waxing Service</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Provided service is different from indicated in the contract</p> <p>2) Physical injuries</p> <p>3) Contract terminated due to the business' fault</p> <p>- Before receiving the service</p> <p>- After receiving the service</p>	<p>o Contract termination (refund after deducting the Equivalent Amount for the number of days service was used till termination date)</p> <p>o Restore to the original condition under the responsibility of the business (the business paying the costs), and compensate for damage if restoration is impossible</p> <p>o Full refund of deposit and pay 10% of total service charge as compensation</p> <p>o Refund after deducting the Equivalent Amount for the number of days service was used till termination date and pay 10% of total service charge as compensation</p>	<p>* Equivalent Amount = total service charge × (actual number of days service was used/ total number of days specified in the contract)</p> <p>* Total service charge shall refer to the amount of money stipulated by a user in a contract with a business operator and shall include all the expenses such as a deposit, a monthly usage fee, etc. However, security deposits shall not be included in total service charge.</p> <p>* If contracted for the number of services, refund shall be made after deducting the amount for the number of services provided</p>

4) Contract terminated due to a consumer's fault - Before receiving the service - After receiving the service	o Consumers pay 10% of total service charge o Consumers pay the Equivalent Amount for the number of days service was received till termination date and 10% of total service charge	* If the business already received payments from consumers, he/she shall refund the payment after deducting the amount consumers have to bear.
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#### 18. Charnel Facility (1 type of industry)

Charnel Grave, Charnel House, Charnel Monument		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
- In the case that a consumer terminates his/her contract after enshrinement	o Refund the amount equivalent to the rate of refund by year shown in the below table	* The refund rate for the first year of enshrinement shall be calculated based on a 6-month period, and then from the second year of enshrinement, the refund rate calculation shall be based on a one-year period (e.g. in the case that a consumer terminates his/her contract in the third month of enshrinement, the amount equivalent to 75% of the total usage fee shall be refunded to the consumer.)

\* Rate of Refund per Year

Year	Rate of Refund	Year	Rate of Refund	Year	Rate of Refund
Within 6 months	75%	Over 5 years~6 years	45%	Over 11 years~12 years	15%
Over 6 months~1 year	70%	Over 6 years~7 years	40%	Over 12 years~13 years	12%
Over 1 year~2 years	65%	Over 7 years~8 years	35%	Over 13 years~14 years 7%	10%
Over 2 years~3 years	60%	Over 8 years~9 years	30%	Over 14 years~15 years	7%
Over 3 years~4 years	55%	Over 9 years~10 years	25%	Over 15 years	5%
Over 4 years~5 years	50%	Over 10 years~11 years	20%		

#### 19. Real Estate Brokerage (1 type of industry)

Real Estate Brokerage		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Excessive charging of brokerage fee	o Refund the difference	
2) Property damage caused by neglecting to check and explain the real estate products in question	o Compensate for any damage or loss	



## 20. Photography & Photo Developing Industry (1 type of industry)

Photography & Photo Developing Industry		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Impossible to develop photos due to mishaps having occurred in the process of developing undamaged films	o Compensate for spent photographing costs and other damage	<p>* Copyright is not transferred when the original film is returned</p> <p>* Photographers shall keep the original films for one year</p>
2) Loss or quality deterioration of films or videos	o Refund contract deposit and compensate for damage	
3) Excessive charging for repair cost for a rental camera that was broken by a consumer's fault	o Cover the expenses only for the damaged parts & material cost	
4) If consumers request the photographer to return the original roll of film (including polaroid films and digital photo files) used to take portrait pictures and commemorative pictures (for 100 days from birth, 1st birthday, entrance into/graduation from a school, 60th birthday, etc.)	<p>o Refer to contractual terms. Without such terms,</p> <ul style="list-style-type: none"> <li>• original polaroid films shall be given to the consumer</li> <li>• digital files shall be given to the consumer, provided that he/she may be charged for the delivery costs (blank CD/diskette, etc.)</li> </ul>	

<p>5) Rescission or termination of contract for one or more photographings (of commemorative pictures for babies, etc.)</p> <p>- Contract rescinded or terminated due to the business' fault, and damage caused</p> <ul style="list-style-type: none"> <li>• Before the start of photographing</li> <li>• After the start of photographing</li> </ul> <p>- Contract rescinded or terminated due to a consumer's fault</p> <ul style="list-style-type: none"> <li>• Before the start of photographing</li> <li>• After the start of photographing</li> </ul>	<ul style="list-style-type: none"> <li>o Refund deposit and pay 10% of total fee as compensation</li> <li>o Refund deposit and provide original roll of films or files</li> <li>o Consumers bear 10% of total fee</li> <li>o Consumers pay for the costs of already photographed pictures and 10% of the remaining amount. (the costs of albums not produced yet shall not be charged to consumers)</li> </ul>	<p>* In case of digital photographing, finally modified files shall be deemed as the original ones.</p> <p>* In case the business has already received payments, he/she shall return the remaining balance after deducting the costs born by consumers.</p> <p>* If the contract does not specify photographing costs for each stage: return the amount of the number of photographed stages / total number of stages X total fee</p> <p>* The business shall bear the burden of proof for the album price.</p>
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## 21. Maternity Care Centers (1 type of industry)

Maternity Care Centers		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Contract rescinded before entering the center due to:</p> <p>① Business' fault</p> <p>② Consumer's fault</p> <p>- 9 or less days before admission date</p> <p>- 10~20 days before admission date</p> <p>- 21~30 days before admission date</p> <p>- 31 or more days before admission date or within 24 hours after contracting</p> <p>2) Contract rescinded after entering the center</p> <p>① Due to the business' fault</p> <p>② Due to a consumer's fault</p>	<p>o Refund deposit and pay 100% of the deposit as compensation</p> <p>o No refund at all</p> <p>o Refund 30% of deposit</p> <p>o Refund 60% of deposit</p> <p>o Full refund of deposit</p> <p>o Refund the balance after deducting the fee for the usage period from the total fee and pay 10% of the total fee as compensation</p> <p>o Refund the balance after deducting [the fee for the usage period plus 10% of the total fee] from the total fee</p>	<p>* In the case that deposit exceeds 10% of the total fee, the exceeding amount shall be fully refunded and the remaining amount shall be refunded based on the rate set in this criteria.</p> <p>* Total fee shall refer to the amount of money in real transactions stipulated by a user in a contract with a business operator and shall include all the expenses such as a deposit, fees for using ancillary facilities, etc. However, security deposits shall not be included in total fee.</p>

3) Physical damage suffered by a mother and/or a baby due to accidental infections or negligence	o A business operator shall compensate the mother and/or the baby for the damage (medical and other expenses) (the mother's and/or baby's guardian shall present evidential documents to prove the damage).	* Provided, however, that if a business operator proves that the damage has not been caused by his/her own fault or his/her employee's fault, it shall not apply.
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## 22. Funeral Service (1 type of industry)

Funeral Service		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Non-issuance of contract - within 3 months from the date of contracting	o Withdrawal of contract (refund deposit and installment payments)	
2) Contract rescinded/terminated and/or damage caused due to the business' fault	o Before providing the service : contract rescission (refund payments made) o After providing the service : Compensate for damage	* Full refund in case a consumer becomes eligible for government subsidy after contracting
3) Contract terminated due to a consumer's fault - Payments made on a monthly basis - Payments made in an irregularly prepaid installment contract : Termination of contract under which	o Refund according to the below formula  o Refund 85% of all the payments made	* A penalty shall not be charged if a consumer terminates the contract for any of the following reasons: 1. Suspension or closing of business is reported 2. Suspension of business is ordered

<p>a certain amount of money (irrespective of name) is paid in a lump sum or in installments, and the remaining balance is to be paid after the service is provided</p> <p>4) If consumers withdraw contract for a prepaid installment transaction within 14 days</p> <p>5) Contract rescission by a consumer: in case he/she is not provided with the goods, etc. according to the contract</p> <p>6) In case a consumer returns additionally provided products, etc. at the time of terminating the contract</p>	<p>o Refund deposit and installment payments</p> <p>o Refund after deducting the penalty calculated according to the KFTC Notification from the received payments</p> <p>o Refund 85% or more of the value indicated by the business (provided that if some of the additional products were consumed or damaged, reduction may be made)</p>	<p>3. Registration is cancelled or erased</p> <p>4. Checking account is suspended by the bank as per 「Banking Act」</p> <p>5. Bankruptcy or rehabilitation procedure is filed</p>
<p>* Formula to calculate cancellation refunds</p> <ul style="list-style-type: none"> <li>• cancellation refunds = reserve fund - recruiting incentives deducted</li> <li>• recruiting incentives deducted = recruiting incentives <math>\times</math> 0.75 + recruiting incentives <math>\times</math> 0.25 <math>\times</math> number of monthly payments made/total number of monthly payments to be made</li> <li>• reserve fund = cumulative total of payments made - cumulative total of management fees</li> </ul>		

- If the reserve fund is less than recruiting incentives deducted, cancellation refunds shall be zero.
- Recruiting incentives shall be maximum 10% of total contract amount, provided that it shall not exceed 500,000 won
- Monthly management fees shall be maximum 5% of the monthly payment amount, provided that the total of monthly management fees shall not exceed 500,000 won.

\* Illustration of cancellation refunds for a 10-year maturity funeral service product

No. of Payments	Monthly Fee	Rate of Management Fees	Rate of Recruiting Incentives
120 months	30,000	5%	10%

No. of Payments	Payments Made (cumulative)	Management Fees (cumulative)	Recruiting Incentives Deducted	Cancellation Refunds	Refund Rate
1	30,000	1,500	270,750	0	0.0%
2	60,000	3,000	271,500	0	0.0%
3	90,000	4,500	272,250	0	0.0%
4	120,000	6,000	273,000	0	0.0%
5	150,000	7,500	273,750	0	0.0%
6	180,000	9,000	274,500	0	0.0%
7	210,000	10,500	275,250	0	0.0%
8	240,000	12,000	276,000	0	0.0%
9	270,000	13,500	276,750	0	0.0%
10	300,000	15,000	277,500	7,500	2.5%
11	330,000	16,500	278,250	35,250	10.7%

12	360,000	18,000	279,000	63,000	17.5%
13	390,000	19,500	279,750	90,750	23.3%
14	420,000	21,000	280,500	118,500	28.2%
15	450,000	22,500	281,250	146,250	32.5%
16	480,000	24,000	282,000	174,000	36.3%
17	510,000	25,500	282,750	201,750	39.6%
18	540,000	27,000	283,500	229,500	42.5%
19	570,000	28,500	284,250	257,250	45.1%
20	600,000	30,000	285,000	285,000	47.5%
21	630,000	31,500	285,750	312,750	49.6%
22	660,000	33,000	286,500	340,500	51.6%
23	690,000	34,500	287,250	368,250	53.4%
24	720,000	36,000	288,000	396,000	55.0%
25	750,000	37,500	288,750	423,750	56.5%
26	780,000	39,000	289,500	451,500	57.9%
27	810,000	40,500	290,250	479,250	59.2%
28	840,000	42,000	291,000	507,000	60.4%
29	870,000	43,500	291,750	534,750	61.5%
30	900,000	45,000	292,500	562,500	62.5%
31	930,000	46,500	293,250	590,250	63.5%
32	960,000	48,000	294,000	618,000	64.4%
33	990,000	49,500	294,750	645,750	65.2%

34	1,020,000	51,000	295,500	673,500	66.0%
35	1,050,000	52,500	296,250	701,250	66.8%
36	1,080,000	54,000	297,000	729,000	67.5%
37	1,110,000	55,500	297,750	756,750	68.2%
38	1,140,000	57,000	298,500	784,500	68.8%
39	1,170,000	58,500	299,250	812,250	69.4%
40	1,200,000	60,000	300,000	840,000	70.0%
41	1,230,000	61,500	300,750	867,750	70.5%
42	1,260,000	63,000	301,500	895,500	71.1%
43	1,290,000	64,500	302,250	923,250	71.6%
44	1,320,000	66,000	303,000	951,000	72.0%
45	1,350,000	67,500	303,750	978,750	72.5%
46	1,380,000	69,000	304,500	1,006,500	72.9%
47	1,410,000	70,500	305,250	1,034,250	73.4%
48	1,440,000	72,000	306,000	1,062,000	73.8%
49	1,470,000	73,500	306,750	1,089,750	74.1%
50	1,500,000	75,000	307,500	1,117,500	74.5%
51	1,530,000	76,500	308,250	1,145,250	74.9%
52	1,560,000	78,000	309,000	1,173,000	75.2%
53	1,590,000	79,500	309,750	1,200,750	75.5%
54	1,620,000	81,000	310,500	1,228,500	75.8%
55	1,650,000	82,500	311,250	1,256,250	76.1%



56	1,680,000	84,000	312,000	1,284,000	76.4%
57	1,710,000	85,500	312,750	1,311,750	76.7%
58	1,740,000	87,000	313,500	1,339,500	77.0%
59	1,770,000	88,500	314,250	1,367,250	77.2%
60	1,800,000	90,000	315,000	1,395,000	77.5%
61	1,830,000	91,500	315,750	1,422,750	77.7%
62	1,860,000	93,000	316,500	1,450,500	78.0%
63	1,890,000	94,500	317,250	1,478,250	78.2%
64	1,920,000	96,000	318,000	1,506,000	78.4%
65	1,950,000	97,500	318,750	1,533,750	78.7%
66	1,980,000	99,000	319,500	1,561,500	78.9%
67	2,010,000	100,500	320,250	1,589,250	79.1%
68	2,040,000	102,000	321,000	1,617,000	79.3%
69	2,070,000	103,500	321,750	1,644,750	79.5%
70	2,100,000	105,000	322,500	1,672,500	79.6%
71	2,130,000	106,500	323,250	1,700,250	79.8%
72	2,160,000	108,000	324,000	1,728,000	80.0%
73	2,190,000	109,500	324,750	1,755,750	80.2%
74	2,220,000	111,000	325,500	1,783,500	80.3%
75	2,250,000	112,500	326,250	1,811,250	80.5%
76	2,280,000	114,000	327,000	1,839,000	80.7%
77	2,310,000	115,500	327,750	1,866,750	80.8%

78	2,340,000	117,000	328,500	1,894,500	81.0%
79	2,370,000	118,500	329,250	1,922,250	81.1%
80	2,400,000	120,000	330,000	1,950,000	81.3%
81	2,430,000	121,500	330,750	1,977,750	81.4%
82	2,460,000	123,000	331,500	2,005,500	81.5%
83	2,490,000	124,500	332,250	2,033,250	81.7%
84	2,520,000	126,000	333,000	2,061,000	81.8%
85	2,550,000	127,500	333,750	2,088,750	81.9%
86	2,580,000	129,000	334,500	2,116,500	82.0%
87	2,610,000	130,500	335,250	2,144,250	82.2%
88	2,640,000	132,000	336,000	2,172,000	82.3%
89	2,670,000	133,500	336,750	2,199,750	82.4%
90	2,700,000	135,000	337,500	2,227,500	82.5%
91	2,730,000	136,500	338,250	2,255,250	82.6%
92	2,760,000	138,000	339,000	2,283,000	82.7%
93	2,790,000	139,500	339,750	2,310,750	82.8%
94	2,820,000	141,000	340,500	2,338,500	82.9%
95	2,850,000	142,500	341,250	2,366,250	83.0%
96	2,880,000	144,000	342,000	2,394,000	83.1%
97	2,910,000	145,500	342,750	2,421,750	83.2%
98	2,940,000	147,000	343,500	2,449,500	83.3%
99	2,970,000	148,500	344,250	2,477,250	83.4%

100	3,000,000	150,000	345,000	2,505,000	83.5%
101	3,030,000	151,500	345,750	2,532,750	83.6%
102	3,060,000	153,000	346,500	2,560,500	83.7%
103	3,090,000	154,500	347,250	2,588,250	83.8%
104	3,120,000	156,000	348,000	2,616,000	83.8%
105	3,150,000	157,500	348,750	2,643,750	83.9%
106	3,180,000	159,000	349,500	2,671,500	84.0%
107	3,210,000	160,500	350,250	2,699,250	84.1%
108	3,240,000	162,000	351,000	2,727,000	84.2%
109	3,270,000	163,500	351,750	2,754,750	84.2%
110	3,300,000	165,000	352,500	2,782,500	84.3%
111	3,330,000	166,500	353,250	2,810,250	84.4%
112	3,360,000	168,000	354,000	2,838,000	84.5%
113	3,390,000	169,500	354,750	2,865,750	84.5%
114	3,420,000	171,000	355,500	2,893,500	84.6%
115	3,450,000	172,500	356,250	2,921,250	84.7%
116	3,480,000	174,000	357,000	2,949,000	84.7%
117	3,510,000	175,500	357,750	2,976,750	84.8%
118	3,540,000	177,000	358,500	3,004,500	84.9%
119	3,570,000	178,500	359,250	3,032,250	84.9%
120	3,600,000	180,000	360,000	3,060,000	85.0%

### 23. Merchandise Coupons & Gift Certificates (2 types of industry)

Merchandise Coupons / Gift Certificates		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Consumers are denied the return of the remaining amount of the cash certificate after purchasing goods or services, even if the remaining amount is within the range of “Reimbursement Rate.” (cash certificate)	o Return the remaining amount in cash	
2) Consumers are denied the purchase of certain goods with coupons for no reason or for reasons that it is during a discount period or sold in a discount store	o Provide the goods in question or refund the coupon’s face value in full	
3) Consumers are denied the purchase of goods with coupons for the reason that there has been change in coupon issuer due to transfer of business, etc.	o Allow consumers to buy goods with the coupons	
4) Consumers are denied the purchase of goods with coupons for the reason	o Provide consumers with cash, goods or services in exchange for the coupons within the range of 90% of	
		* In the case of a gift certificate with cash value, 90% of the cash amount,

<p>that effective period has expired, even if it is still within the five-year extinctive prescription period for commercial claims</p> <p>5) Consumers are denied cash refunds of merchandise coupons or gift certificates following businesses' non-provision or delayed provision of goods or services</p>	<p>the purchase price of the coupon</p> <p>o Provide cash refunds</p>	<p>converted from the remaining value of a gift certificate by applying a discount rate used at a time when the gift certificate was purchased, shall be returned to a consumer.</p> <p>{Example: In the case that a consumer has purchased a gift certificate with a cash value of 10,000 won at a discounted price of 9,000 won and the whole cash value has not been used, the cash amount to be returned is 8,100 won (9,000×90%)}</p>
<p>- “Merchandise Coupons,” irrespective of name or type, refer to securities in the form of bearer certificates which an issuer issues or sells by indicating a certain amount of money value or quantity of goods or services on them (in writing or in an electronic or magnetic manner). For consumers' part, they can be provided with the goods or services written on the certificates by presenting or giving the certificates to the issuer or the party designated by the issuer, or by using the certificates in other manners. This shall also apply to the case where electronic money or pre-paid electronic payment means regulated under the Electronic Financial Transaction Act are issued (converted) in paper form.</p> <p>- Reimbursement Rate (= Purchase Price / Coupon Face Value)</p> <ul style="list-style-type: none"> <li>• If the face value exceeds 10,000 won: 60%</li> <li>• If the face value is 10,000 won or under: 80%</li> <li>• If two or more coupons are used at the same time, it shall be based on the total amount of the coupons' face value; provided that in case</li> </ul>		

of a coupon irrelevant to the purchase, it shall not be counted into the total amount.

- Liability for compensation lies with coupon issuers (including the stores under direct management) and the parties designated by the coupon issuer (stores accepting the merchandise coupons in question)

New Types of Gift Certificates		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) In the case that a consumer requests a refund within seven days from the date of purchasing a new type of gift certificate, but the request for the refund is denied	o Refund the purchase price in full paid for the gift certificate	
2) In the case that a consumer is denied the return of the remaining amount of a gift certificate with cash value after purchasing goods or services, even if the remaining cash amount is within the range of “Reimbursement Rate.”	o Refund the remaining amount in cash	* The balance of a gift certificate shall refer to the cash amount of the percentage left after the percentage of used cash value has been subtracted from the purchased cash value.
3) In the case that a consumer presents his/her gift certificate in order to purchase goods, etc. sold by the issuer of the certificate, but the consumer is	o Provide the goods in question or refund the purchase price in full paid for the presented gift certificate	* In the case that a certificate issuer indicates particular restrictions or conditions on his/her gift certificate in advance, consumers may not be

<p>denied the purchase of the goods, etc. for no reasons or for the reasons that it is a discount period or a discount store, etc.</p> <p>4) In the case that a business operator refuses to return the cash value, etc. of the gift certificate for the reason that it has passed its validity period, even if it is still within the five-year extinctive prescription period for commercial claims</p> <p>5) In the case that, as for gift certificates for providing goods and services, the provision of goods, etc. is impossible or delayed much longer than usual</p>	<p>o Return 90% of the purchase price of the gift certificate</p> <p>o Exchange the gift certificate in question for a new type of gift certificate with the same cash value or return the purchase price paid for the gift certificate</p>	<p>able to use the gift certificate in certain stores or to purchase certain goods, etc.</p> <p>* In the case of a gift certificate with cash value, 90% of the cash amount, converted from the remaining value of a gift certificate by applying a discount rate used at a time when the gift certificate was purchased, shall be returned to a consumer. {Example: In the case that a consumer has purchased a gift certificate with a cash value of 10,000 won at a discounted price of 9,000 won and the whole cash value has not been used, the cash amount to be returned is 8,100 won (9,000×90%)}</p>
<p>- A “new type of gift certificate” shall refer to the following: An issuer issues the certificate that indicates the fact that a certain amount of cash or a quantity of goods or services (hereinafter referred to as ‘cash value, etc.’) is stored in electronic form, and electronic</p>		

information on such cash value, etc. is recorded. The issuer issues this type of certificate in the forms below, regardless of the certificate's name. A consumer shows or delivers the certificate to the issuer, a contractor who has signed a franchise agreement with the issuer, etc. or uses the certificate/coupon in other ways. This way, a consumer can receive goods, services, etc. in accordance with the contents recorded on the certificate.

- Electronic gift certificate: a gift certificate in the form of an electronic device (e.g. electronic cards, etc.) into which a cash amount, etc. are stored.

- Mobile gift certificate: A gift certificate indicating the fact that a cash amount, etc. is recorded in the form of electronic information. A consumer uses this certificate stored in a mobile device by showing it.

- Online gift certificate: a gift certificate that can be searched and/or used only via online.

- A "new type of gift certificate" is classified into a gift certificate with cash value and a gift certificate for providing goods and services, depending on the way of using it.

- A gift certificate with cash value: a prepaid electronic payment means that can be recharged or holds a fixed face value. This certificate allows consumers to receive goods, etc. with no limits on the number of times it is used within its validity period unless such goods, etc. exceed the scope of the balance.

- A gift certificate for providing goods and services: a gift certificate issued for providing finite goods or services

- The refund rate for the balance of a gift certificate with cash value (Reimbursement Rate) (= purchase price/price of a gift certificate)

- In the case that the cash amount of a gift certificate exceeds 10,000 Korean won: When more than 60% of the cash amount has been spent.

- In the case that the cash amount of a gift certificate is less than 10,000 Korean won: When more than 80% of the cash amount has been spent.

- In the case that multiple gift certificates have been used simultaneously, the total cash amount of such gift certificates is used as a benchmark. However, the cash amount of a gift certificate irrelevant to the purchase price of such multiple gift certificates is excluded from the total cash amount.



- A person liable for compensation: a gift certificate issuer (with its directly-managed shops included) and a person designated by a gift certificate issuer (e.g. franchisees using a gift certificate, etc.)
- A person who may request a refund: an end consumer of a gift certificate (In the case that an end consumer cannot request a refund for a gift certificate, the purchaser can request a refund on his/her behalf. In the case that the purchaser has received a refund, the issuer shall be exempted from the liability for giving a refund.)

#### 24. Laundry & Dry Cleaning (1 type of industry)

Laundry & Dry Cleaning		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Decolorization, color changes, recontamination, damage, etc.	o Restore to original state under the responsibility of the business (the business paying the costs), and if impossible, compensate for damage	
2) Loss or disappearance of laundry items	o Compensate for damage	

##### 1. Compensation Calculation

- ① Compensation = Purchase Price x Compensation Ratio (as per the below table)
- ② Provided that if there are special contractual terms regarding compensation, they shall apply.

##### 2. Partial Deduction of Compensation Amount

- ① If damage is partly caused by the customer's fault, the portion shall be deducted from the compensation the business has to pay
- ② If the customer wants damaged laundry delivered, compensation may be partially deducted.

### 3. Compensation Exemption

① If the customer delivered to the business a confirmation note that there was no problem with the laundry, the business shall bear no liability for compensation or repair. In this case, the confirmation note may be substituted with seal or signature on the service order form; provided that in the event that the business' negligence/fault is proven even though the customer checked and found no damage, it shall not apply.

② Businesses shall not be liable for consumer damage caused by defects in laundry or delays of service in the following cases:

- Customers do not pick up laundry until after 30 days lapse from the date pick-up notification was received.
- Customers do not pick up laundry for three months from the day after the scheduled laundry service completion date (delayed completion date if it was delayed with the consent of the customer).

### 4. Checking Laundry

- Laundry & dry cleaning businesses are responsible for checking for any damage on garments customers hand over to them.

### 5. Delivery of Laundry/Dry Cleaning Service Order Form

① When receiving laundry/dry cleaning items, a service order form including the following items shall be given to the customers

- Name, address and telephone number of the business
- Name, address and telephone number of the customer
- The date of receipt of the laundry items
- Scheduled completion date
- Purchase price/date of the laundry items (priced 200,000 won or more only)
- Name, quantity and service charge of the laundry items
- Standard for damage compensation
- Special features (laundry storage fee, whether there is damage, special contractual terms)

- ② If a service order form is not issued, the business is liable for lost laundry.

#### 5-1. Compensation Possible Items

- ① Compensation shall be calculated based on the entries in the service order form; provided that if the business can prove that actual product name, purchase price and date differ from those indicated in the order form, compensation shall be based on the actual information.
- ② If the business leaves out in the order form the information needed for compensation calculation or fails to issue the order form, it shall be based on the information given by the customer (product name, purchase price/ date of the laundry).
- ③ If the customer fails to prove product name, purchase price/date and other information of the laundry and it is difficult to calculate compensation amount, the business shall pay the customer 20 times of the service charge as compensation.

#### 6. Compensation Standard for Two-Piece Outfits

- ① Compensation shall be provided for the whole outfit.
- ② However, if the customer requests service for one of the two-piece outfit, it shall be provided for the article of clothing in question.

#### 7. Allotment of Compensation Amount for Two-Piece Outfits

- ① For two pieces in one set: Coat/Jacket (65%), Pants/Skirt (35%)
- ② For three pieces in one set: Coat/Jacket (55%), Pants/Skirt (35%), Blouse/Vest (10%)
- ③ Hanbok: Skirt/Coat (50%), Pants (50%)
- ④ If two or more pieces in one set are separately priced, it shall be based on the individual price.

8. For damaged accessory items (fur, collars & hats), it shall be based on the particular damaged item only; provided that if the accessory items are an essential part of the whole outfit (e.g. winter hat), it shall be calculated for the whole outfit.

**Compensation Ratio**

ratio(%)  useful life	95	80	70	60	50	45	40	35	30	20	10	
1	0~14	15~44	45~89	90~134	135~179	180~224	225~269	270~314	315~365	366~547	548~	Number of use days
2	0~28	29~88	89~178	179~268	269~358	259~448	449~538	539~628	629~730	731~ 1,095	1,096~	
3	0~43	44~133	134~268	269~403	404~538	539~673	674~808	809~943	944~ 1,095	1,096~ 1,642	1,643~	
4	0~57	58~177	178~357	358~537	538~717	718~897	898~ 1,077	1,078~ 1,257	1,258~ 1,460	1,461~ 2,190	2,191~	
5	0~72	73~222	223~447	448~672	673~897	898~1,122	1,123~ 1,347	1,348~ 1,572	1,573~ 1,825	1,826~ 2,737	2,738~	
6	0~86	87~266	267~536	537~806	807~ 1,076	1,077~ 1,346	1,347~ 1,616	1,617~ 1,886	1,887~ 2,190	2,191~ 3,285	3,286~	
Number of use days (counted from the purchase date until the date the service is asked for regardless of whether it was worn)												

**Average Durable Period by Product Item**

Classification	Product Item	Material	Purpose	Product Description	Durable Period
	Men's Suits	Wool/Mixed Wool/Silk/Others	Summer Spring/Fall Winter Clothes		3 4 4

Western -Style Clothes	Coat			Overcoats Raincoats	4
	Women's Suits	Wool/Mixed Wool/Silk/Others	Summer Spring/Fall Winter Clothes		3 4 4
	Skirt, Trousers, Jacket/Jumper	Wool/Mixed Wool/Silk/ Others	Summer Spring/Fall Winter Clothes	Tight/Flair skirts, Pantskirts (Culottes, Jumper Skirts) Trousers, Slacks, Pantaloons, Pants	3 4 4
	Sportswear			Exercise Clothes, Sports Uniforms, Swim Suits	3
	Shirts			Cotton Shirts, T- Shirts, Button-Up Shirts, Polo Shirtdress Shirts	2
	Blouse	Silk Others			3 2
	Sweater			Sweater, Cardigan	3
	Jeans	General			4
		Special washing*			3
	Uniform	Working			2

		Office School			2 3
Hanbok	Skirt/Coat/Pants /Outer Coat/ Vest/ Overcoat	Silk/Velvet Others			4
Interior /Decoration	Carpet	Wool Others			6 5
Bags	Leather Bag	Leather, Fake Leather, etc.			3
	General Bag	Fabric, etc.			2
Clothes Accessory	Scarf	Silk, Wool Others			3 2
	Muffler				3
	Neck Tie				2
Undergarments	Foundation, Lingerie, Underwear				2
Leather Goods	Outer Clothes	Pig/Reptile Skin Others			3 5
	Others				3
	Fake Leather				3
Interior /Decoration	Blanket	Wool Others			5 4
	Sofa	Natural Leather			5

		Others			3
	Curtain		Spring/Summer Fall/Winter		2 3
Bedclothes	Blanket, Mattress, Bedcovers			Leather Shoes, Hiking Boots (excl. Light Hiking Shoes), etc.	3
Shoes	Leather and Special material			Sneakers, Rubber Shoes, etc.	3
	General Shoes				1
Hats					1
Fur Products	Outer Clothes	Rabbit Fur			3
		Others			5
	Others				3

\* Special washing: refers to denim material artificially processed (sand blasting, stone washing, treatment process using chemicals like bleach, etc.) to produce a different look from an original one.

**25. Social Commerce Service (1 type of industry)**

<b>Social Commerce Service</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Contract rescinded/terminated due to the business' fault - Selling through false/exaggerated advertising or fraudulent acts - Unilateral change in contractual terms - Suspension of business or closing the Website without due notice - Suspension of business by goods provider - Defective products or delivery of defective products	o Refund of service purchase price	* As for the items for which this criteria has separate rules, they shall take precedence.
2) The business restricts or interferes with a consumer's withdrawal of application for the contract - Rejecting withdrawal - Restricting or intentionally delaying withdrawal	o Refund of service purchase price and pay 10% of the price as compensation	



<p>3) Contract rescinded/terminated due to a consumer's fault</p> <ul style="list-style-type: none"> <li>- Within 7 days from purchase</li> </ul>	<ul style="list-style-type: none"> <li>o Refund of service purchase price</li> </ul>	
<p>4) The business restricts a consumer's use of coupons</p> <ul style="list-style-type: none"> <li>- Intentional discrimination from general users</li> </ul>	<ul style="list-style-type: none"> <li>o Refund of service purchase price and pay 10% of the price as compensation</li> </ul>	
<p>5) Expiry dates of goods purchasing coupons</p> <ul style="list-style-type: none"> <li>- Expiry date stated unclearly</li> <li>- Sold out before use-by date</li> </ul>	<ul style="list-style-type: none"> <li>o Refund of service purchase price</li> <li>o Refund of service purchase price and pay 10% of the price as compensation</li> </ul>	
<p>6) Other matters regarding goods purchasing coupons</p> <ul style="list-style-type: none"> <li>- Delayed coupon dispatch</li> <li>- If a consumer demands refund of unused coupons within the period of contract application withdrawal</li> </ul>	<ul style="list-style-type: none"> <li>o Refund of service purchase price</li> <li>o Refund service purchase price after deducting the amount for the used coupons</li> </ul>	

## 26. Accommodation Service (1 type of industry)

Accommodation Service		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Weekdays in high season</p> <p>① Contract rescinded due to a consumer's fault</p> <ul style="list-style-type: none"> <li>- Cancelled until 10 days before the booked-for date or on the date of contracting</li> <li>- Cancelled until 7 days before the booked-for date</li> <li>- Cancelled until 5 days before the booked-for date</li> <li>- Cancelled until 3 days before the booked-for date</li> <li>- Cancelled until one day before the booked-for date or on the booked-for date</li> </ul> <p>② Contract rescinded due to the business' fault</p> <ul style="list-style-type: none"> <li>- Cancelled until 10 days before the booked-for date</li> </ul>	<ul style="list-style-type: none"> <li>o Refund of deposit</li> <li>o Refund after deducting 10% of total charge</li> <li>o Refund after deducting 30% of total charge</li> <li>o Refund after deducting 50% of total charge</li> <li>o Refund after deducting 80% of total charge</li> <li>o Refund of deposit</li> </ul>	<p>* High season is the specific period stipulated by the business in the contract. If there is no mention in the contract, the following period shall be applied:</p> <ul style="list-style-type: none"> <li>• Summer: Jul 15 ~ Aug 24</li> <li>• Winter: Dec 20 ~ Feb 20</li> </ul> <p>* Weekend: staying on Friday·Saturday, staying for the whole day on official public holidays.</p> <p>* If a consumer does not make any notification until the booked-for time, it is deemed as cancellation on</p>

<ul style="list-style-type: none"><li>- Cancelled until 7 days before the booked-for date</li><li>- Cancelled until 5 days before the booked-for date</li><li>- Cancelled until 3 days before the booked-for date</li><li>- Cancelled until one day before the booked-for date or on the booked-for date</li></ul> <p>2) Weekends in high season</p> <ul style="list-style-type: none"><li>- Contract rescinded due to a consumer's fault</li><li>• Cancelled until 10 days before the booked-for date or on the date of contracting</li><li>• Cancelled until 7 days before the booked-for date</li><li>• Cancelled until 5 days before the booked-for date</li><li>• Cancelled until 3 days before the booked-for date</li><li>• Cancelled until one day before the</li></ul>	<ul style="list-style-type: none"><li>o Refund of deposit and pay 10% of total charge as compensation</li><li>o Refund of deposit and pay 30% of total charge as compensation</li><li>o Refund of deposit and pay 50% of total charge as compensation</li><li>o Compensate for damage</li></ul>  
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<p>booked-for date or on the booked-for date</p> <p>- Contract rescinded due to the business' fault</p> <ul style="list-style-type: none"><li>• Cancelled until 10 days before the booked-for date</li><li>• Cancelled until 7 days before the booked-for date</li><li>• Cancelled until 5 days before the booked-for date</li><li>• Cancelled until 3 days before the booked-for date</li><li>• Cancelled until one day before the booked-for date or on the booked-for date</li></ul> <p>3) Weekdays in low season</p> <p>- Contract rescinded due to a consumer's fault</p> <ul style="list-style-type: none"><li>• Cancelled until 2 days before the booked-for date</li><li>• Cancelled until one day before the booked-for date</li></ul>	<ul style="list-style-type: none"><li>o Refund of deposit</li><li>o Refund of deposit and pay 20% of total charge as compensation</li><li>o Refund of deposit and pay 40% of total charge as compensation</li><li>o Refund of deposit and pay 60% of total charge as compensation</li><li>o Compensate for damage</li></ul> <ul style="list-style-type: none"><li>o Refund of deposit</li><li>o Refund after deducting 10% of total charge</li></ul>	
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<ul style="list-style-type: none"> <li>• Cancelled on the booked-for date or no-show without prior notification</li> </ul> <p>- Contract rescinded due to the business' fault</p> <ul style="list-style-type: none"> <li>• Cancelled until 2 days before the booked-for date</li> <li>• Cancelled until one day before the booked-for date</li> <li>• Cancelled on the booked-for date</li> </ul> <p>4) Weekends in low season</p> <p>- Contract rescinded due to a consumer's fault</p> <ul style="list-style-type: none"> <li>• Cancelled until 2 days before the booked-for date</li> <li>• Cancelled until one day before the booked-for date</li> <li>• Cancelled on the booked-for date or no-show without prior notification</li> </ul> <p>- Contract rescinded due to the business' fault</p>	<ul style="list-style-type: none"> <li>o Refund after deducting 20% of total charge</li> </ul> <ul style="list-style-type: none"> <li>o Refund of deposit</li> <li>o Refund of deposit and pay 10% of total charge as compensation</li> <li>o Refund of deposit and pay 20% of total charge as compensation</li> </ul> <ul style="list-style-type: none"> <li>o Refund of deposit</li> <li>o Refund after deducting 20% of total charge</li> <li>o Refund after deducting 30% of total charge</li> </ul>	
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<ul style="list-style-type: none"> <li>• Cancelled until 2 days before the booked-for date</li> <li>• Cancelled until one day before the booked-for date</li> <li>• Cancelled on the booked-for date</li> </ul> <p>5) Contract cancelled on the scheduled check-in date of the stay because a consumer cannot go to the place where his or her booked accommodation is located or cannot use his or her booked accommodation due to climate change or natural disasters</p> <p>- In the case that a consumer cannot use transportation means (airplane, etc.)</p> <p>-In the case that a consumer cannot use his/her booked accommodation</p> <p>6) In the case that false, exaggerated, or deceptive indications or advertising are provided</p>	<ul style="list-style-type: none"> <li>o Refund of deposit</li> <li>o Refund of deposit and pay 20% of total charge as compensation</li> <li>o Refund of deposit and pay 30% of total charge as compensation</li> <li>o Refund of contract deposit</li> <li>o Refund of contract deposit</li> <li>o Refund of contract deposit</li> </ul>	<p>* The case where a consumer cannot use his or her booked accommodation due to climate change or natural disasters shall be confined to the case in which the Korea Meteorological Administration(KMA) issues an advisory or warning for gale, wind &amp; waves, heavy rain, heavy snow, storm surge, tsunami, typhoon or volcano (including earthquake).</p>
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## 27. Food & Beverage (19 types of industries)

Soft Drinks, Confectioneries, Frozen Snacks, Dairy Products, Canned Goods, Pastries, Sugar & Flour, Edible Oil, Processed Meat, Seasoning, Sauce, Coffee & Tea, Noodles, Nutritious Food, Alcohol & Liquor, Lunch Packages, Side Dish, Frozen Food, Drinking Water		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Shortfall in content & volume	o Product replacement or refund of purchase price	* Lost daily income refers to income loss proven to be caused by damage. If it is difficult to prove the amount, market unit wage shall be used.
2) Rotting & spoiling	o Product replacement or refund of purchase price	
3) Lapse of expiration date	o Product replacement or refund of purchase price	
4) Foreign substances mixed in	o Product replacement or refund of purchase price	
5) Side effects	o Compensate for medical and other expenses and lost daily income	
6) Accidents or injuries due to damaged packaging/containers	o Compensate for medical and other expenses and lost daily income	

## 28. Credit Card Industry (1 type of industry)

Credit Card Industry		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Unauthorized use by a third party less than 60 days prior to the date of report on lost/stolen cards	o Full compensation for damage	* Comparative negligence is allowed if a consumer is at fault (based on credit card user stipulation)
2) Unauthorized use by a third party before the card holder receives the issued card	o Full compensation for damage	* However, comparative negligence is allowed, if the card holder recognized the unauthorized use following non-receipt (receipt by a third party, etc.) but wrongful billing still occurs due to belated reporting.
3) Unauthorized use by a third party due to wrongful issuance of a card using a stolen name or using counterfeit cards	o Waiver of the card holder's financial obligation	* In the damage type 3) case, if a consumer has intentional or gross negligence, compensation shall not be made
4) If affiliate shop fees are charged to card users	o Credit card accepting shops return the fees	
5) Passwords are leaked out - Passwords are revealed due to irresistible violence at the time of cards being lost or stolen, or injury inflicted	o Full compensation for damage	



<p>on family members' or his/her own body/life</p> <ul style="list-style-type: none"> <li>- Passwords are leaked out due to counterfeiting</li> </ul> <p>6) Rejection of refutations by card companies for the following reasons:</p> <ul style="list-style-type: none"> <li>- Nullification, retraction, cancellation or termination of installment contracts</li> <li>- Installment contracts are canceled because the contracts were made by errors, fraud, coercion and with a minor without consent of his/her legal agent</li> <li>- In case of flaws in goods or apparent difference from catalogues and samples, affiliate shops failed to perform warranty liability despite request</li> <li>- In case of ongoing transaction contracts, request of contract termination is made due to affiliate shops' fault but rejected</li> </ul>	<ul style="list-style-type: none"> <li>o Full compensation for damage</li> <li>o Refuse to make installment payments generated after the notification date of payment refusal to the card company</li> </ul>	<p>* Payment refusals are limited to installment payments for 200,000 won or more, and a written request shall be made to the card company within the installment payment period.</p>
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<ul style="list-style-type: none"><li>- Goods or services are not delivered or provided entirely or partially</li><li>- The purpose of installment transaction cannot be achieved due to affiliate shops' bankruptcy or other defaults</li></ul> <p>7) Wrongfully registered as a credit delinquent</p>	<p>o Remove name from Credit Law Delinquent List &amp; compensation for damage</p>	
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## 29. Pet Selling Industry (1 type of industry)

Pet Selling Industry (limited to dogs and cats)		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) If animals die within 15 days after purchase	o Provide a same type of pet or refund purchase price (provided that if death occurs due to the consumer’s gross fault, compensation claim is impossible)	
2) If animals get sick within 15 days after purchase	o The pet shop owner returns the animal to the consumer after curing it to its original state; provided that if recovery takes more than 30 days or death occurs during treatment, provide a same type of pet or refund purchase price	
3) If a contract was not provided to the consumer	o Rescission of the contract (within seven days after the purchase date only)	
※ When selling pet animals, pet shop owners must provide a written document containing the following items to the consumers: ①Name & address of pet distributor ②Pet birth date & date when the pet was received by the seller ③Pedigree, sex, color and special features when sold ④Vaccination record for immunization and pesticide ⑤Veterinary/medication record ⑥Health condition when sold ⑦Purchase price & purchase date		

**30. Language Training Business (2 types of industry)**

<b>Overseas Language Training Program Agency</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Contract rescinded due to the business' fault - Termination requested after signing a contract - Agency work not performed or scheduled departure is delayed for three or more months 2) Contract rescinded or terminated due to a consumers' fault - Contract termination requested after signing a contract - Contract termination requested after document translation and application form is complete - Contract termination requested after application forms are mailed out - Contract termination requested after admission is granted - Contract termination requested after visa is issued	o Refund agency fee plus 10% of the fee as compensation o Refund agency fee plus 30% of the fee as compensation  o Refund after deducting 10% of agency fee o Refund after deducting 30% of agency fee  o Refund after deducting 50% of agency fee o Refund after deducting 70% of agency fee o Refund after deducting 90% of agency fee	* Refund policy of the school in question shall take precedence. Without a specific refund policy, the subject rules shall apply.

Domestic Language Training Program (language training, experience camp, etc.)		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Contract rescinded due to the business' fault</p> <ul style="list-style-type: none"> <li>- Before the start of the program <ul style="list-style-type: none"> <li>• Notified until 10 days before the start</li> <li>• Notified until one day before the start</li> <li>• Notified on the starting day</li> </ul> </li> <li>- After the start of the program</li> </ul> <p>2) Contract rescinded due to a consumer's fault</p> <ul style="list-style-type: none"> <li>- Before the start of the program <ul style="list-style-type: none"> <li>• Notified until 10 days before the start</li> <li>• Notified until one day before the start</li> <li>• Notified on the starting day</li> </ul> </li> <li>- After the start of the program</li> </ul>	<ul style="list-style-type: none"> <li>o Refund prepaid amount and pay compensation equivalent to deposit</li> <li>o Refund prepaid amount and pay 20% of total expenses as compensation</li> <li>o Refund prepaid amount and pay 30% of total expenses as compensation</li> <li>o Refund prepaid amount and pay 1/3 of total expenses as compensation</li> <li>o Deposit becomes penalty.</li> <li>o Refund after deducting 20% of total expenses</li> <li>o Refund after deducting 30% of total expenses</li> </ul>	<p>* Deposit refers to any expenses paid at the time of concluding a contract regardless of its name, which can be "filing fee," "administrative charge," or any other.</p> <p>* If deposit exceeds 10% of total expenses, 10% of total expenses shall be the penalty.</p>

<ul style="list-style-type: none"><li>• Before 1/3 of the program period lapses</li><li>• Before 1/2 of the program period lapses</li><li>• After 1/2 of the program period lapses</li></ul> <p>3) In the case that some of the scheduled plans stated in the signed contract are not implemented after a camp starts.</p> <p>4) In the case that the initially scheduled plans stated in the signed contract are replaced with other plans after a camp starts.</p> <p>-If expenses for the replaced plans are less than those for the initially scheduled plans</p> <p>-If expenses for the replaced plans are more than those for the initially scheduled plans</p>	<ul style="list-style-type: none"><li>o Refund the amount equivalent to 2/3 of total expenses</li><li>o Refund the amount equivalent to 1/2 of total expenses</li><li>o no refund</li><li>o Business operator(s) shall refund the amount for the unimplemented plans</li><li>o Business operator(s) shall refund the difference</li><li>o Business operator(s) cannot charge consumers the difference.</li></ul>	
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### 31. Travel Industry (2 types of industries)

Domestic Travel		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Damage due to travel cancellation - Cancellations by the travel agency due to the agency's fault</p> <p>&lt;One Day Trip&gt;</p> <ul style="list-style-type: none"> <li>•Cancellation notified until three days before departure</li> <li>•Cancellation notified until two days before departure</li> <li>•Cancellation notified until one day before departure</li> <li>•Cancellation notified on the day of departure or notification not made</li> </ul> <p>&lt;Overnight Trip&gt;</p> <ul style="list-style-type: none"> <li>•Cancellation notified until five days before departure</li> <li>•Cancellation notified until two days before departure</li> <li>•Cancellation notified until one day</li> </ul>	<ul style="list-style-type: none"> <li>o Refund of deposit</li> <li>o Refund of deposit plus pay 10% of total fee as compensation</li> <li>o Refund of deposit plus pay 20% of total fee as compensation</li> <li>o Refund of deposit plus pay 30% of total fee as compensation</li> <li>o Refund of deposit</li> <li>o Refund of deposit plus pay 10% of total fee as compensation</li> <li>o Refund of deposit plus pay 20% of total fee as</li> </ul>	<p>* Same stipulation as standard contract terms for domestic travel</p>

<p>before departure</p> <ul style="list-style-type: none"> <li>•Cancellation notified on the day of departure or notification not made</li> </ul> <p>- Cancellations by a consumer due to the consumer's fault</p> <p>&lt;One Day Trip&gt;</p> <ul style="list-style-type: none"> <li>•Cancellation notified until three days before departure</li> <li>•Cancellation notified until two days before departure</li> <li>•Cancellation notified until one day before departure</li> <li>•Cancellation notified on the day of departure or no show without notification</li> </ul> <p>&lt;Overnight Trip&gt;</p> <ul style="list-style-type: none"> <li>•Cancellation notified until five days before departure</li> <li>•Cancellation notified until two days before departure</li> <li>•Cancellation notified until one day</li> </ul>	<p>compensation</p> <ul style="list-style-type: none"> <li>o Refund of deposit plus pay 30% of total fee as compensation</li> </ul> <ul style="list-style-type: none"> <li>o Full refund</li> <li>o Consumers pay 10% of total expenses as compensation</li> <li>o Consumers pay 20% of total expenses as compensation</li> <li>o Consumers pay 30% of total expenses as compensation</li> </ul> <ul style="list-style-type: none"> <li>o Full refund</li> <li>o Consumers pay 10% of total fee as compensation</li> <li>o Consumers pay 20% of total fee as compensation</li> </ul>	
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<p>days before departure</p> <ul style="list-style-type: none"><li>•Contractual changes notified until one day before departure</li><li>•Contractual changes notified on the day of departure or notification not made</li></ul> <p>- Cancellations by travel agencies due to shortage in number of travelers (failure to fulfill the notification obligation)</p> <p>- Cancellation for the reason that the purpose of travel cannot be achieved due to natural disasters, wars, government orders, strikes/business suspension by transport companies or accommodation facilities, etc.</p> <p>2) Damage due to contractual violations by travel agencies (after travel)</p>	<p>compensation</p> <ul style="list-style-type: none"><li>o Refund of deposit plus pay 20% of total fee as compensation</li><li>o Refund of deposit plus pay 30% of total fee as compensation</li><li>o Refund of deposit &amp; pay 100% of the deposit as penalty</li><li>o Refund deposit</li><li>o Compensate for any damage suffered by traveler(s)</li></ul>	
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3) Damage accidentally or intentionally caused by travel agencies/ travel-related industries	o Compensate for any damage suffered by traveler(s)	* Includes accidental or intentional fault by transportation companies due to vehicle breakdowns or traffic accidents
4) Damage due to lost/stolen luggage or other accidents while traveling	o Compensate for any damage suffered by traveler(s)	
5) Delay in itinerary or failure to transport due to travel agencies' accidental or intentional fault	o Compensate for any damage suffered by traveler(s)	

Overseas Travel		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Damage due to cancellations - Cancellations by travel agencies due to the agency's fault • Cancellation notified until 30 days before departure • Cancellation notified until 20~29 days before departure • Cancellation notified 10~19 days before departure • Cancellation notified 8~9 days	o Compensate for any damage suffered by traveler(s)  o Refund of deposit  o Pay 10% of total fee as compensation  o Pay 15% of total fee as compensation  o Pay 20% of total fee as compensation	

<p>before departure</p> <ul style="list-style-type: none"> <li>• Cancellation notified 1~7 days before departure</li> <li>• Cancellation notified on the day of departure</li> </ul> <p>- Contract rescission requests by travelers</p> <ul style="list-style-type: none"> <li>• Cancellation notified until 30 days before departure</li> <li>• Cancellation notified 20~29 days before departure</li> <li>• Cancellation notified 10~19 days before departure</li> <li>• Cancellation notified 8~9 days before departure</li> <li>• Cancellation notified 1~7 days before departure</li> <li>• Cancellation notified on the day of departure</li> </ul> <p>- Contract rescissions notified seven days before departure due to shortage</p>	<ul style="list-style-type: none"> <li>o Pay 30% of total fee as compensation</li> <li>o Pay 50% of total fee as compensation</li> <li>o Refund of deposit</li> <li>o Pay 10% of total fee as compensation</li> <li>o Pay 15% of total fee as compensation</li> <li>o Pay 20% of total fee as compensation</li> <li>o Pay 30% of total fee as compensation</li> <li>o Pay 50% of total fee as compensation</li> <li>o Refund of deposit</li> </ul>	
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<p>in the number of travelers</p> <ul style="list-style-type: none"> <li>- Travel agencies fail to notify cancellation due to shortage in the number of travelers until seven days before departure</li> <li>•Cancellation notified until one day before departure</li> <li>•Cancellation notified on/until the day of departure</li> </ul> <p>- Cancellation for the reason that the purpose of travel cannot be achieved due to natural disasters, wars, government orders, strikes/business suspension by transport companies or accommodation facilities, etc.</p> <p>2) Damage due to contractual violations by travel agencies (after travel)</p>	<ul style="list-style-type: none"> <li>o Pay 30% of total fee as compensation</li> <li>o Pay 50% of total fee as compensation</li> <li>o Refund deposit</li> <li>o If there is no physical injury, pay compensation maximum full travel fee</li> <li>o If there is physical injury, pay consolation money, medical expenses, compensation for business suspension, etc.</li> </ul>	<p>* Provided, however, that if a business operator proves to a consumer that he/she has already paid the expenses, but the expenses</p>
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<p>3) Damage accidentally or intentionally caused by travel agencies</p> <p>4) In the case that some of the scheduled plans included in the signed contract are not implemented after the travel starts due to any causes not attributable to business operators and/or consumers</p> <p>5) In the case that any initially scheduled plan included in the signed contract is replaced with another plan after the travel starts</p> <p>-If expenses for the replaced plan are less than those for the initially scheduled plan</p>	<p>o Compensate for any damage suffered by traveler(s)</p> <p>o Business operators shall refund the amount for the unimplemented plans.</p> <p>o Business operators shall refund the difference to consumer(s).</p>	<p>have not been refunded, and that any other expenses have not been spent, it shall not apply.</p>
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### 32. Wedding Ceremony Service (1 type of industry)

Wedding Ceremony Service		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Contract rescinded due to the business' fault</p> <ul style="list-style-type: none"> <li>- Rescission notified until 90 days before wedding day</li> <li>- Rescission notified until 1~89 days before wedding day or on the day of wedding day</li> </ul> <p>2) Contract rescinded due to a consumer's fault</p> <ul style="list-style-type: none"> <li>- Rescission notified until 90 days before wedding day</li> <li>- Rescission notified until 60~89 days before wedding day</li> <li>- Rescission notified until 30~59 days before wedding day</li> <li>- Rescission notified less than 29 days before wedding day</li> </ul> <p>3) Unfair treatment due to non-use of</p>	<ul style="list-style-type: none"> <li>o Refund deposit and pay 100% of the deposit as compensation</li> <li>o Pay the amount of wedding costs as compensation</li> <li>o Refund deposit</li> <li>o Pay 10% of the total costs as compensation</li> <li>o Pay 20% of the total costs as compensation</li> <li>o Pay 35% of the total costs as compensation</li> <li>o Refund the amount of wedding costs</li> </ul>	<p>* In the case that an alternative contract is made on the wedding day, contract deposit refund and/or charging for penalty are prohibited.</p>

accessory goods and facilities		
4) Non-use of accessory goods and services due to the business' accidental or intentional fault	o Pay double the amount of total usage cost as compensation	
5) Damage related to wedding pictures - Pictures taken without consumer consent - Consumer-requested pictures are stolen or damaged	o Refund the amount of photographing costs  o Compensate for damage as in the following:	
1. If a consumer wants all or some of the important pictures to be retaken, the business shall bear the costs; and additionally pay the consumer the amount of photographing costs (specified in the contract) if all of the pictures are retaken, and double the amount of photographing costs if part of the pictures are retaken. 2. If a consumer does not want rephotographing, the business shall pay triple the photographing costs. * Important pictures refer to pictures for officiant, bride and groom, bride only, parents from both sides, family members and friends.		



### 33. Online Game Service (1 type of industry)

Online Game Service (1-2)		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Contracting with a minor without the consent of his/her parents or legal guardian</p> <p>2) Service disconnections or disruptions</p> <p>- Without prior notice</p> <ul style="list-style-type: none"> <li>• Service disconnected or disrupted for three days or longer; or for more than 72 accumulated hours in a month</li> <li>• Damage arising from service disconnections or disruptions for four accumulated hours or more in a day</li> </ul> <p>- With prior notice</p> <ul style="list-style-type: none"> <li>• Service disconnections or disruptions exceeding 10 hours even though the disconnections or disruptions for server inspection, etc.</li> </ul>	<p>o Contract cancellation</p> <p>o Contract termination and refund of usage fees for the remaining period. However, it shall apply only to period-based services (including monthly flat-fee and period-based items)</p> <p>o Free extension of service period by triple the disconnected or disrupted hours</p> <p>o Free extension of service period by the exceeded hours</p>	<p>* Prepaid usage fees shall be refunded, and collecting unpaid fees and penalty shall be prohibited.</p> <p>* In the case that any dispute occurs regarding the time for service disconnections or disruptions, it shall be counted from the moment a consumer notifies a service operator of service disconnections or disruptions, but in the case that the service disconnections or disruptions occur due to uncontrollable reasons (natural disasters, etc.) or a consumer's fault, the time length for such service disconnections or</p>

were notified beforehand		disruptions shall be excluded from calculation.
3) In the case that a consumer makes a subscription withdrawal request within seven days after he/she has purchased paid games and/or paid items sold by a service operator	o Refund of purchase price of paid games and items	<p>* Prior notice refers to notification made 24 hours before the service disconnections or disruptions occur.</p> <p>* Provided, however, that this shall not apply to the case that the content purchased is destroyed or damaged due to any reasons attributable to a consumer. And in the case that any dispute arises regarding whether a consumer is liable for the damage caused to the content, the fact and time that a contract on the purchase of the content has been signed, and the fact and time that the content has been provided, etc., a service operator shall prove such matters.</p>
4) In the case that ongoing use of service is rejected	o Cancel the rejection. However, in the case of paid service, free extension of service period by the suspended hours shall be provided.	<p>* This shall not apply to the case that a consumer conducts behaviors prohibited by the terms and</p>

<p>5) Contract concluded through false and exaggerated advertising</p> <p>6) Ongoing service contract for a month or longer</p> <ul style="list-style-type: none"> <li>- Contract termination requested by a consumer</li> <li>- Contract terminated due to a service operator's fault</li> <li>- Converting free service into paid service without a consumer's consent after the free trial period is over</li> <li>- Non-notification of automatic</li> </ul>	<ul style="list-style-type: none"> <li>o Contract rescission and full refund of usage fees</li> <li>o Refund after deducting both usage fees for the days of actual use until the contract termination date and 10% of the usage fees for the remaining period</li> <li>o Refund of usage fees for the remaining period plus 10% of such refunded usage fees</li> <li>o Refund of the amount charged for the converted paid service</li> <li>o Refund of the amount charged</li> </ul>	<p>conditions for the gaming service (However, a service operator shall prove the fact that a consumer has conducted such prohibited behaviors).</p> <p>* Usage fees include all fees a consumer paid.</p> <p>* In the case that a consumer requests a contract termination within seven days from the date of contract conclusion or from the date when the service becomes available, the amount remaining after deducting only the amount for the days service was used shall be refunded without a penalty.</p> <p>* Usage fees include all fees a consumer paid.</p>
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payment to a consumer		* In the case that a payment is automatically made every month or on a specific date, a service operator shall notify a consumer of the payment details (payment amount, date, method, etc.) via e-mail, phone or text messaging.
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### 34. Transportation Service (9 types of industries)

Rental Buses, Special Passenger Vehicles		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Transportation failure due to circumstances on the business's part -Transportation cancelled after contracting (before departure) -Transportation unfulfilled due to breakdowns, traffic accidents and/or other reasons	o Refund deposit and pay 50% of total fare as penalty  o Return fare & compensate for any damage or loss suffered by passenger(s)	* If a transportation service provider fails to prove that passengers loss and/or damage was caused by no fault of his/her own or his/her employees, the transportation service provider shall be liable to compensate passengers for any loss and/or damage caused by transportation, the destruction of and damage to the delivered luggage, or a delayed arrival of such luggage.
2) Different transportation service from that indicated in the contract (after departure)	o Compensate for any damage suffered by passenger(s)	
3) Property damage or physical injury	o Compensate for any damage suffered by passenger(s)	

caused to passenger(s)		
<b>General Commercial Vehicles, Individual Commercial Vehicles, Delivery Vehicles</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Burglary, damage, weight reduction or spill during transportation 2) Rotting/spoiling due to delayed transportation and delays 3) Damage due to firearms, inflammable or pharmaceutical substances 4) Charging costs exceeding the agreed amount	o Refund fare (if prepaid) & compensate for damage  o Refund fare (if prepaid) & compensate for damage  o Refund fare (if prepaid) & compensate for damage  o Refund the difference	<p>* If a transportation service provider fails to prove that he/she, his/her freight forwarder, his/her employees, and any other person employed for transportation were not negligent in receiving, delivering, keeping, and transporting goods, the transportation service provider shall be liable to compensate for the losses and/or damages caused by the destruction of, the damage to, or a delayed arrival of such goods.</p> <p>* For damage to agriculture, fishery and livestock products (loss, damage, weight reduction, etc.), compensation shall be calculated based on the current market price as of the delivery date indicated in the bill.</p>

<b>Intercity Buses</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Loss, destruction, damage and delay of luggage	o Compensate for any damage suffered by passenger(s)	* Stipulations set based on transportation contract terms (express buses)
2) Transportation failure due to circumstances on the business's part		
- Transportation cancelled	o Refund fare and pay 10% of total fare as compensation	* If a transportation service provider fails to prove that passengers loss and/or damage was caused by no fault of his/her own or his/her employees, the transportation service provider shall be liable to compensate passengers for any loss and/or damage caused by transportation, the destruction of and damage to the delivered luggage, or a delayed arrival of such luggage.
- Failure to aboard due to early starts	o Refund fare and pay 10% of total fare as compensation	
- Transportation unfulfilled due to breakdowns, traffic accidents and/or other reasons	o If a passenger gives up travel: refund the bus fare for the remaining distance plus 20% of the amount o If a passenger continues travel: provide alternative Transportation service & refund 20% of the bus fare for the remaining distance	
3) Transportation delays due to circumstances on the business' part		
-Over 50% delay from normal time	o Pay 10% of total fare as compensation	
-Over 100% delay from normal time	o Pay 20% of total fare as compensation	
4) Property damage or physical injury	o Compensate for any damage suffered by passenger(s)	

<p>caused to passenger(s)</p> <p>5) Ticket returns by passengers (postponing travel)</p> <ul style="list-style-type: none"> <li>- Before departure</li> <li>- Until up to two days after departure date</li> <li>- Three days or more have lapsed after departure date</li> </ul>	<ul style="list-style-type: none"> <li>o Refund total fare after deducting 10%</li> <li>o Refund total fare after deducting 20%; provided that in the case of weekends, off-days or holidays, refund the fare after deducting 50%</li> <li>o Invalid</li> </ul>	
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Passenger Trains		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Suspension of Service</p> <ul style="list-style-type: none"> <li>- Due to uncontrollable circumstances such as laws &amp; statutes, order from a gov't agency, war, riot, natural disasters, etc.</li> <li>- Due to reasons under the Responsibilities of the Rail Corporation such as breakdown in train/track, labor strike, labor dispute, etc.</li> </ul>	<ul style="list-style-type: none"> <li>o Refund of the fare for the remaining distance</li> <li>o Full refund of ticket value</li> </ul>	

## 2) Delays

### - Amount of Refund

Delayed Time \ Type	Express Trains	Regular Trains
20~40min	12.5%	12.5%
40~60min	25%	25%
60~80min	50%	50%
80~120min		
Over 120 min		

- Refund shall be made within a year from the boarding date

- If the section a passenger did not travel is shorter than the minimum distance, minimum fare shall be refunded; provided that if discount rate was given, the same rate shall be applied to the minimum fare to be refunded.

- For delays, refund shall be made based on the ticket value in the case of regular tickets (in case fare was discounted, discounted amount deducted fare), and based on the one-time fare in the case of periodical tickets

## 3) Ticket returns

- Online return of self-issued tickets from one day before departure until one hour before departure time

- Returned at the station

- Until two days before departure
- From one day before departure until before the departure time
- Less than 20 minutes after the departure time

o Refund of fare after deducting minimum charge

o Refund of fare after deducting minimum commission  
o Refund of the received amount after deducting 10%

o Refund of the remaining amount after deducting 15% of the received amount

\* Minimum charge is the amount specified by passenger transportation contract terms.

\* Based on the time-table for trains and return claims set up and posted by the Railroad Corporation

\* Provided, however, that no refund is made after the scheduled arrival time.



<ul style="list-style-type: none"> <li>• Between 20 to 59 minutes after the departure time</li> <li>• 60 minutes and more after the departure time</li> </ul>	<ul style="list-style-type: none"> <li>o Refund of the remaining amount after deducting 40% of the received amount</li> <li>o Refund of the remaining amount after deducting 70% of the received amount</li> </ul>	
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<b>Cargo Trains</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
- Lost, delayed and damaged cargo	o Compensation for damage	

<b>Air Transportation (Domestic Flights)</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Lost or damaged or delayed baggage	o Compensate for any damage or loss (in accordance with general conditions of carriage for passengers and baggage or the Convention for the Unification of Certain Rules for International Carriage by Air and/or the commercial law)	<ul style="list-style-type: none"> <li>* In case of paying valuation charges after declaring a value of baggage, it shall be based on the declared value.</li> <li>* Based on a destination arrival</li> <li>* The detailed concepts for major reasons of exemption from liability</li> </ul>
2) Flight failures (Overbooking, No-Record, etc.); provided, however, that this shall not apply to the cases where aircraft maintenance checks stipulated by the Ministry of Land, Infrastructure	o Bear expenses for room and board of a reasonable level, if needed	<ul style="list-style-type: none"> <li>for flight failures are as follows:</li> <li>- Aircraft maintenance checks stipulated by the Ministry of Land, Infrastructure and Transport (MOLIT) shall refer to inspection</li> </ul>

<p>and Transport (MOLIT), meteorological conditions, airport situations, flight connection problems, and/or unforeseen measures for safe flight, etc. are proven.</p>		<p>standards regarding aircraft inspections approved by the MOLIT.</p> <ul style="list-style-type: none"><li>- Meteorological conditions shall refer to adverse weather conditions that are serious enough to prevent aircraft from flying.</li><li>- Airport situations shall refer to situations where problems, including problems of airport facilities, etc., prevent aircraft operators from providing air transport services for customers.</li><li>- Flight connection problems shall refer to a situation where delays and/or cancellations of previous flights affect the following connected flights.</li><li>- Unforeseen measures for safe flight shall refer to the measures that have been taken in a state where it is impossible for an aircraft operator to take measures reasonably required to prevent the failure to repay a debt.</li></ul>
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<p>- If alternative flights are provided</p> <ul style="list-style-type: none"> <li>• Within three hours from a point in time where one hour has passed</li> <li>• After three hours</li> </ul>	<ul style="list-style-type: none"> <li>o Pay 20% of the fare for the segment of a flight not fulfilled as compensation</li> <li>o Pay 30% of the fare for the segment of a flight not fulfilled as compensation</li> <li>o Refund the fare for the segment of a flight not</li> </ul>	<p>* Alternative flights refer to those provided within 12 hours (including other airlines)</p> <p>* An “airfare” shall refer to the retail price purchased (purchase price) by consumers (air transportation users), which excludes fuel surcharges, airport service charges, other fees, etc.</p> <p>* Based on a destination arrival</p> <p>* For reservations not cancelled within a set period, penalties shall be</p>
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<p>- If alternative flights are not provided</p> <p>3) Flight delays; provided, however, that this shall not apply to the cases where aircraft maintenance checks stipulated by the Ministry of Land, Infrastructure and Transport (MOLIT), meteorological conditions, airport situations, flight connection problems, and/or unforeseen measures for safe flight, etc. are proven.</p> <p>- Flight delayed for 1~2 hours</p> <p>- Flight delayed for 2~3 hours</p> <p>- Flight delayed for three or more hours</p> <p>4) Provisions on unused passenger tickets upon request for refund</p>	<p>fulfilled and provide airline tickets or exchange tickets for the flight in question</p> <p>o Bear expenses for room and board of a reasonable level, if needed</p> <p>o Compensate 10% of the fare for the leg of a delayed flight</p> <p>o Compensate 20% of the fare for the segment of a delayed flight</p> <p>o Compensate 30% of the fare for the segment of a delayed flight</p>	<p>deducted.</p> <p>* Refund on lost tickets shall be provided if report of loss is made within a set period, after confirming non-use and non-refund of the ticket by the ticket purchaser or other party, and after making an agreement about compensation for duplicate use.</p> <p>* Tickets for the same airline &amp; flight route as lost tickets</p>
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<p>2) Refund conditions for unused airline tickets</p> <p>- In case where a passenger asks for a refund of his or her ticket for personal circumstances before the ticket validity expires (or within a time period separately specified in the terms of contract)</p> <ul style="list-style-type: none"> <li>• If no portion of the ticket has been used</li> <li>• If a portion of a ticket has been used</li> </ul> <p>3) Refund conditions for lost airline tickets</p> <p>- In case where a passenger does not repurchase a new ticket in replacement</p>	<p>Unification of Certain Rules Relating to Int'l Carriage by Air and commercial law</p> <p>o Refund the amount left after cancellation fees are deducted from the purchase price of the airline ticket</p> <p>o Refund the amount left after the fare applicable to the section for which the ticket has been used and cancellation fees are deducted from the purchase price of the airline ticket</p>	<p>luggage, the reported price shall be compensated.</p> <p>* For reservations not cancelled within a set period, cancellation fees shall be deducted; if applicable service charge and communication cost are incurred, they shall be deducted from the total fare.</p> <p>*Refund on lost tickets shall be provided if report of loss is made within a set period under air fare conditions, and after confirming non-</p>
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<p>of the lost ticket</p> <ul style="list-style-type: none"> <li>• If the lost ticket has never been used</li> <li>• If a portion of the lost ticket has been used</li> </ul> <p>- If a passenger repurchases a new ticket (for same route) in replacement of the lost ticket</p> <p>- If the lost ticket is reissued</p>	<ul style="list-style-type: none"> <li>o Refund the total fare paid</li> <li>o Refund the amount left after the fare applicable to the section for which the ticket has been used is deducted</li> <li>o Refund the purchase price of such repurchased new ticket in replacement of the lost ticket</li> <li>o Issue a ticket applicable to the section for which the lost ticket has not been used</li> </ul>	<p>use and non-refund of the lost ticket by the ticket purchaser or other party, and making an agreement about compensation for duplicate use.</p> <p>* New tickets for the same airline, flight route and class as the lost tickets</p> <p>* An agreement shall be made about compensation for duplicate use of tickets by the ticket purchaser or other party, and the passenger shall bear the expense for applicable service charge (reissuing fees).</p>
<p>4) Flight failure (due to overbooking, no-record, etc.). However, it is not applicable to the cases where aircraft maintenance checks regulated by the Ministry of Land, Infrastructure and Transport are done, and meteorological conditions, unforeseen circumstances</p>	<ul style="list-style-type: none"> <li>o In case where a passenger is needed to stay at a hotel due to the flight failure, charges for accommodation, meals, etc. shall be borne by the airline concerned.</li> </ul>	<p>* Based on arrival at the destination</p> <p>* Passengers arriving past final boarding time set by each airline shall be excluded.</p> <p>* Compensation amount shall not exceed maximum limit (including charges for accommodation, meals,</p>

<p>at airports, airport connection problems or unexpected measures for safe flight are proven.</p> <p>① In case where an alternative flight is provided,</p> <p>- Less than 4 hours of flight time</p> <ul style="list-style-type: none"> <li>• If an alternative flight is provided within 2 to 4 hours</li> <li>• If an alternative flight is provided after the lapse of 4 hours</li> </ul> <p>- More than 4 hours of flight time</p> <ul style="list-style-type: none"> <li>• If an alternative flight is provided within 2 to 4 hours</li> <li>• If an alternative flight is provided after the lapse of 4 hours</li> </ul> <p>② In case where an alternative flight is not provided</p> <p>③ In case where a passenger refuses to use an alternative flight</p>	<p>o Pay USD200 as compensation</p> <p>o Pay USD400 as compensation</p> <p>o Pay USD300 as compensation</p> <p>o Pay USD600 as compensation</p> <p>o Refund the air fare for the cancelled flight section plus USD 600 as compensation</p> <p>o Refund the air fare for the cancelled flight section plus the compensation amount by calculating the time when the earliest alternative flight can be provided in accordance with the above provision ①.</p>	<p>etc. in the case of a passenger's stay at hotel).</p> <p>* Four-hour flight time equals the distance of 3,500km.</p> <p>* Based on arrival at destination</p>
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<p>5) Flight delays. However, it is not applicable to the cases where aircraft maintenance checks regulated by the Ministry of Land, Infrastructure and Transport are done, and meteorological conditions, unforeseen circumstances at airports, airport connection problems or unexpected measures for safe flight are proven.</p> <ul style="list-style-type: none"> <li>- Flight delayed for 2 ~ 4 hours</li> <li>- Flight delayed for 4 ~ 12 hours</li> <li>- Flight delayed for more than 12 hours</li> </ul>	<ul style="list-style-type: none"> <li>o In case where a passenger is needed to stay at a hotel due to the flight failure, charges for accommodation, meals, etc. shall be borne by the airline concerned.</li> <li>o Compensate 10% of the fare</li> <li>o Compensate 20% of the fare</li> <li>o Compensate 30% of the fare</li> </ul>	
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<b>Maritime Transportation (Domestic Passenger Ships)</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Lost, destroyed, damaged or delayed baggage</p> <p>2) Operation failure</p> <ul style="list-style-type: none"> <li>- Cancellation of ship operation</li> <li>- Suspension of ship operation due to negligence/fault, accidents or other reasons</li> </ul>	<ul style="list-style-type: none"> <li>o Compensate for any damage or loss (based on passenger transport contract terms)</li> <li>o Refund of fare and pay 10% as compensation</li> </ul>	<p>* If a transportation service provider fails to prove that passengers loss and/or damage was caused by no fault of his/her own or his/her employees, the transportation service provider shall be liable to compensate passengers for any loss and/or damage caused by</p>

<ul style="list-style-type: none"> <li>• Arrive at destination port through another passenger ship</li> <li>• Sail back</li> <li>• If a passenger does not want to continue travel</li> </ul> <p>3) Operation delays</p> <p>- If delayed for 50% or more of normal time (express liners &amp; ocean greyhounds)</p> <p>* Additional Fare Rate</p> <ul style="list-style-type: none"> <li>• Express liners (15~20 knots): 15% added on basic fare</li> <li>• Ocean greyhounds (20 ~ 35 knots): 50% added on basic fare</li> <li>• Ocean greyhounds (35 knots or over): 90% added on basic fare</li> </ul> <p>4) Property damage or physical injury due to accidental or intentional fault of carriers</p>	<ul style="list-style-type: none"> <li>o Fare non-refundable (separate payment for delays)</li> <li>o Full refund of total fare plus 20% of the fare as compensation</li> <li>o Refund of fare for the remaining distance and pay 20% of the fare as Compensation</li> <li>o Full refund of additional fare</li> <li>o Compensate for any damage suffered by passenger(s)</li> </ul>	<p>transportation, the destruction of and damage to the delivered luggage, or a delayed arrival of such luggage.</p>
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### 35. Overseas Study Program Agencies (1 type of industry)

Overseas Study Program Agencies		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Contract rescinded due to the business' fault</p> <p>2) Contract rescinded or terminated due to a consumer's fault</p> <ul style="list-style-type: none"> <li>- Before notifying school selection</li> <li>- After notifying school selection but prior to mailing enrollment documents</li> <li>- After mailing enrollment documents</li> <li>- After receiving letter of acceptance from one or more schools</li> <li>- After completing departure procedure</li> </ul>	<ul style="list-style-type: none"> <li>o Full refund of agency fee &amp; compensate for damage</li> <li>o Refund after deducting 20% of agency fee</li> <li>o Refund after deducting 50% of agency fee</li> <li>o Refund after deducting 80% of agency fee</li> <li>o Refund after deducting 90% of agency fee</li> <li>o Deduct 100% of agency fee</li> </ul>	

### 36. Food Service Business (2 type of industry)

Food Service Business(banquet facilities and services)		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Contract rescinded due to circumstances on the business' part - Rescinded more than one month before the scheduled day of use - Rescinded more than 7 days before the scheduled day of use - Rescinded less than 7 days before the scheduled day of use	o Refund deposit  o Deposit shall become a penalty  o Return deposit and pay 10% of total charge as compensation	* Total charge shall refer to the amount of money stipulated by a user in a contract with a business operator and shall include all the expenses such as a deposit, fees for using ancillary facilities, etc. However, security deposits shall not be included in total charge.
2) Contract rescinded due to circumstances on a consumer's part - Rescinded more than one month before the scheduled day of use - Rescinded more than 7 days before the scheduled day of use - Rescinded less than 7 days before the scheduled day of use	o Refund deposit  o Deposit shall become a penalty  o Return deposit and pay 10% of total charge as compensation	
3) Additional products and facilities - Additional products and facilities	o Pay double the amount charged for using the products and facilities as compensation	

cannot be used due to the business' negligence/fault - Unfair treatment due to unavailable additional products and facilities	o Pay double the amount charged for using the products and facilities as compensation	
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<b>Food Service Business(banquet facilities and services excluded)</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) A business operator's obligations to provide relevant information when it demands a security deposit for a reservation	o In the case that a business operator receives a security deposit for a reservation, etc. before a consumer uses eating-out services, such a security deposit shall not be regarded as a penalty, cancellation fees, etc. unless an explicit notification of such a security deposit is not made to consumers.	* A security deposit for a reservation that a business operator receives before a consumer uses an eating-out service shall be evidence money that predetermines the signing of a contract on using an eating-out service. Such a security deposit shall be interpreted as money to be included in eating-out service expenses after use of such services.
2) A business operator's non-notification of qualities, including a down payment for a security deposit for a reservation, etc. - Rescission of a contract on account of a business operator's own circumstances - Rescission of a contract on account of a consumer's own circumstances	o A security deposit for a reservation shall be refunded.  o A security deposit for a reservation shall be refunded.	* Methods for explicit notification of a security deposit for a reservation shall refer to the methods easily available to consumers, such as sending out text messages.

<p>3) A business operator's notification of qualities, including a down payment for a security deposit for a reservation, etc.</p> <ul style="list-style-type: none"><li>- Rescission of a contract or failure to repay a debt on account of a business operator's own circumstances</li><li>- Rescission of a contract on account of a consumer's own circumstances (e.g. no-shows, etc.)</li><li>• Rescission of a contract when more than one hour</li><li>• Rescission of a contract when less than one hour is left before a time point agreed upon for use arrives (with no-shows included)</li></ul>	<ul style="list-style-type: none"><li>o Twice as much as a security deposit for a reservation shall be refunded (A combination of damages and a refunded security deposit for a reservation).</li><li>o A security deposit for a reservation shall be refunded.</li><li>o A security deposit for a reservation shall be regarded as a penalty.</li></ul>	<p>* A security deposit for a reservation shall not exceed 10% of the total charge. If a security deposit exceeds 10% of the total charge, 10% of such total charge shall be regarded as such a security deposit.</p>
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### 37. Satellite & Cable Broadcasting (2 types of industry)

Satellite & Cable Broadcasting		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Contract terminated due to the business' fault</p> <ul style="list-style-type: none"> <li>- Before initiation</li> <li>- After initiation</li> </ul>	<ul style="list-style-type: none"> <li>o Refund subscription and installation fee, and pay 10% of monthly fees for a year as compensation</li> <li>o Refund after deducting the amount for the days until termination date and pay 10% of monthly fees for a year as compensation (subscription and installation fee exempted)</li> </ul>	<p>* In case of relocation within 3 months after subscription, relocation charge shall be exempted.</p> <p>* Contract period shall be specified in the contract and notified to consumers.</p>
<p>2) Contract terminated due to a consumer's fault</p> <ul style="list-style-type: none"> <li>- Terminated before receiver is installed</li> <li>- Before initiation</li> <li>- After initiation</li> </ul>	<ul style="list-style-type: none"> <li>o The business shall immediately return received installation fee and security deposit for a converter</li> <li>o Refund after deducting 10% of monthly fees for a year</li> <li>o Refund after deducting the amount for the days until termination date and 10% of monthly fees for a year (subscription and installation fee compensated)</li> </ul>	<p>* In case license fee is raised for a reason, it shall be notified to consumers.</p>
<p>3) Service disrupted for one hour or</p>	<ul style="list-style-type: none"> <li>o Contract termination without a penalty (also</li> </ul>	<p>* Reception is deemed disrupted</p>

longer five times or more in a month, or service disconnected/disrupted for more than 72 cumulative hours in a month	for discount and installation fee exempted upon subscription)	from the moment when a consumer reports to the business unless there is other evidence favorable to the consumer. However, it shall not apply if such event occurs due to uncontrollable circumstances (natural disasters, etc.) or the consumer's negligence/fault, or with the service provider's prior notice (line repair, etc.)
4) Damage compensation for service disruption	o Deduct from the said monthly fee the amount of daily fees multiplied by the days of reception failure. In case it was not received for five or more days in a row, or seven or more days in a month, the said monthly fee exempted	
5) Installation delayed	o Cancellation of Reservation	
6) A consumer moves to an area where service is unavailable in the middle of the contracted period	o Contract termination without a penalty	* If the service provider confirms
7) In case the contract period was extended automatically, a consumer terminates the contract before the contracted period expires	o Contract termination without a penalty	* A contract shall be terminated without a penalty when related materials are submitted evidencing overseas migration and long-term (for one year or more) studying abroad (provided that discounted amount shall be returned)



### 38. Medical & Chemical Products (10 product types)

Medical and non-medical products		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Foreign substances mixed in 2) Defective content and size 3) Rotting & spoiling 4) Lapse of expiration date 5) Shortfall in volume 6) Quality, functional or performance defects 7) Damage caused by defective containers 8) Side-effects 9) Shortfall in quantity	<ul style="list-style-type: none"> <li>o Product replacement or refund of purchase price</li> <li>o Product replacement or refund of purchase price</li> <li>o Product replacement or refund of purchase price</li> <li>o Product replacement or refund of purchase price</li> <li>o Product replacement or refund of purchase price</li> <li>o Product replacement or refund of purchase price</li> <li>o Compensate for medical and other expenses and lost daily income</li> <li>o Compensate for medical and other expenses and lost daily income</li> <li>o Provide the shortfall</li> </ul>	<p>* For products that cause animal deaths, compensation shall be provided equal to the amount of animal price.</p> <p>* Lost daily income refers to income loss proven to be caused by damage. If it is difficult to prove the amount, market unit wage shall be used.</p>

Medical Equipment		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Repair is necessary for functional and performance defects naturally having occurred while using the product within one month from date of purchase	<ul style="list-style-type: none"> <li>o Product replacement or refund of purchase price</li> </ul>	

<p>2) Functional and performance defects naturally occurred while using the product within warranty period</p> <ul style="list-style-type: none"> <li>- Defects</li> <li>- Secondly recurring breakdown after receiving repair</li> <li>- Impossible to repair</li> <li>- Impossible to replace</li> <li>- Major repair is required within one month after product replacement</li> </ul> <p>3) Damage due to non-possession of repair parts during parts replenishment period</p> <ul style="list-style-type: none"> <li>- Within warranty period <ul style="list-style-type: none"> <li>• Functional and performance defects naturally having occurred while using the product</li> <li>• Accidental or intentional breakdowns caused by consumers</li> </ul> </li> <li>- After the lapse of warranty period</li> </ul>	<ul style="list-style-type: none"> <li>o Free repair</li> <li>o Product replacement or refund of purchase price</li> <li>o Product replacement or refund of purchase price</li> <li>o Refund of purchase price</li> <li>o Refund of purchase price</li> <li>o Product replacement or refund of purchase price</li> <li>o Product replacement after deducting the amount for paid repair service</li> <li>o Refund the straight line depreciated value plus 10% additional charge(maximum limit: purchase price)</li> </ul>	
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4) The business lost the product a consumer requested repair for - Within warranty period - After the lapse of warranty period	o Product replacement or refund of purchase price o Refund the straight line depreciated value plus 10% additional charge	
5) Accidents or injuries due to defective products	o Compensate for medical and other expenses and lost daily income	

Cosmetics		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Foreign substances mixed in 2) Inappropriate content 3) Rotting & spoiling 4) Lapse of expiration date	o Product replacement or refund of purchase price o Product replacement or refund of purchase price o Product replacement or refund of purchase price o Product replacement or refund of purchase price	* Medical expenses shall be provided based on diagnosis and prescription by a dermatologist for treating dermatitis; provided that there must be a causal relation with cosmetics, and it shall not apply to expenses spent of one's own will for cosmetic surgery/beauty care purposes.
5) Shortfall in volume	o Product replacement or refund of purchase price	

6) Quality, functional or performance defects	o Product replacement or refund of purchase price	If it is difficult to prove the amount, market unit wage shall be used.
7) Damage caused by defective containers	o Compensate for medical and other expenses and lost daily income	
8) Side-effects	o Compensate for medical and other expenses and lost daily income	

<b>Soap and Synthetic Detergents</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Shortfall in components and content	o Product replacement	
2) Shortfall in volume	o Product replacement	

<b>Plastic Products</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Quality defects	o Product replacement or refund of purchase price	
2) Side-effects	o Compensate for medical and other expenses and wage	
3) Manufacturing defects	o Repair or compensate	

<b>Fertilizer</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Defective components	o Product replacement or refund of purchase price	
2) Shortfall in volume	o Product replacement or refund of purchase price	

3) Crop damaged due to defective products	o Compensate for expenses and estimated lost profit	
4) Side-effects	o Compensate for medical and other expenses and wage	

<b>Agricultural Chemicals</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Defective components 2) Shortfall in volume 3) Lapse of expiration date 4) Crop damaged due to defective products	o Product replacement or refund of purchase price o Product replacement or refund of purchase price o Product replacement or refund of purchase price o Compensate for expenses and estimated lost profit	Expected profit is calculated by multiplying average harvest for the recent 3 years and the price received by the farmer in the year in question

<b>Rubber Gloves</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Water seeps in 2) Coloration from contact with sauce or other substances 3) In case of containing harmful substances	o Product replacement o Product replacement o Product replacement	

<b>Batteries</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks

1) Defective exterior	o Product replacement	
2) Lines cut	o Product replacement	
3) Inaccurate size labeling	o Product replacement	
4) Leakage (due to manufacturing defects)	o Product replacement, and free repair or compensation for defects in used batteries	

### 39. Healthcare Industry (3 types of industry)

Dental Implant		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Until one year from procedure  2) Implant lost within a year from procedure - Loss of implanted body  - Loss of prosthesis - Screws damaged	o Periodic check-ups (patients shall bear no costs)   o Implant again (paid by the clinic), Full refund in case of second recurring loss o Reattach (paid by the clinic) o Replace screws (paid by the clinic). In case of third-recurring damage, a patient may choose to go to another clinic; the medical fees shall be paid by the original clinic.	* For the following cases, the clinic may charge separately ① Treatment discontinued because patients delayed medical payment ② Patients broke periodic appointments twice or more ③ Patients failed to report his/her medical history properly ④ A patient's condition affected by other external injuries or diseases ⑤ Implanted body, screws, prostheses lost due to a patient's carelessness

Plastic Surgery		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Contract rescinded due to the business' fault</p> <ul style="list-style-type: none"> <li>- Rescission until three days before the scheduled operation date</li> <li>- Rescission until two days before the scheduled operation date</li> <li>- Rescission until one day before the scheduled operation date</li> <li>- Rescission on the operation date or after</li> </ul> <p>2) Contract rescinded due to a consumer's fault</p> <ul style="list-style-type: none"> <li>- Rescission until three days before the scheduled operation date</li> <li>- Rescission until two days before the scheduled operation date</li> <li>- Rescission until one day before the scheduled operation date</li> <li>- Rescission on the operation date or after</li> </ul>	<ul style="list-style-type: none"> <li>o Return deposit and pay 10% of the deposit as compensation</li> <li>o Return deposit and pay 50% of the deposit as compensation</li> <li>o Return deposit and pay 80% of the deposit as compensation</li> <li>o Return deposit and pay 100% of the deposit as compensation</li> </ul> <ul style="list-style-type: none"> <li>o Refund 90% of the deposit</li> <li>o Refund 50% of the deposit</li> <li>o Refund 20% of the deposit</li> <li>o no refund</li> </ul>	<p>* In case deposit exceeds 10% of operation cost, compensation and refund shall be made up to 10% of the operation cost.</p> <p>* In case clinics or patients change scheduled operation date, it shall not be deemed as contract termination or cancellation.</p>

<b>Dermatologic Therapy and Treatment (limited to treatment for cosmetic purposes)</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Contract terminated due to the business' fault - Before treatment is Initiated  - After treatment is initiated    2) Contract terminated due to a consumer's fault - Before treatment is Initiated - After treatment is initiated	o Return deposit and pay 10% of the deposit as compensation  o Refund received payment after deducting the amount for the number of treatments given until termination date, and pay 10% of total expenses as compensation    o Pay 10% of deposit as compensation o Pay the amount for the number of treatments given until termination date plus 10% of total expenses as compensation	* If a contract is agreed for the number of treatments, refund shall be made after deducting the amount for treatments given    * In case deposit exceeds 10% of expenses for procedure and treatment, compensation and refund shall be made up to 10% of the operation cost.

#### **40. Mobile Telecommunications Service (1 type of industry)**

<b>Mobile Telecommunications Service</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Contract with a minor without consent of his/her legal agent	o Contract cancellation	* Refund the already paid fee (start-up fees, deposit or guarantee insurance premium) and charging for



<p>2) Damage arising from contracting using other's name illegally</p> <p>3) Poor voice quality in the places where a consumer spends most of the day (registered residential area, billing address, workplace)</p> <ul style="list-style-type: none"> <li>- Within 14 days from subscription</li> <li>- 15 days ~ six months after subscription</li> </ul> <p>4) Damage by service disconnections and/or disruptions for three consecutive hours or more OR six accumulated hours or more for a month</p>	<ul style="list-style-type: none"> <li>o Contract cancellation</li> <li>o Contract rescission</li> <li>o Cancel contract and cut monthly minimum rate by 50% for the month right before cancellation</li> <li>o Compensate for damage</li> </ul>	<p>remaining unpaid fee &amp; penalty is prohibited.</p> <p>* In case the telecommunications service contract is bundled with a sales contract for a cell phone, etc., the phone and accessories shall also be returned.</p> <p>* The starting point for counting accumulated hours shall fall on the day of occurrence of disconnections and disruptions of services.</p> <p>* The minimum amount of damages shall be a combination of (a) basic fees for the time during which services have not been provided and (b) six times the amount of the fees for additional service use.</p>
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<p>5) Charging for optional services not requested by the consumer</p> <p>6) Damage caused because of free service converted to paid service without consent of the consumer</p>	<p>o Refund</p> <p>o Refund the amount charged for the converted paid service and terminate contract</p>	<p>* The time for service disconnections and/or disruptions shall be a preceding one between the following two: (a) the time when consumers have notified a mobile telecommunication operator of service disconnections or disruptions and (b) the time when such an operator has recognized a situation of service disconnections or disruptions. However, in the case that disconnections or disruptions of services happened due to uncontrollable circumstances (e.g. natural disasters, etc.), a service operator's prior notification (e.g. circuit construction, etc.), and/or consumers' fault or negligence, the time length for such service disconnections or disruptions shall be excluded from calculation.</p>
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#### 41. Migration Agency (1 type of industry)

Migration Agency		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Contract terminated by a consumer</p> <ul style="list-style-type: none"> <li>- The business or the local migration service agency violated contract terms intendedly or by mistake</li> <li>- Terminated due to circumstances on a consumer's part</li> <li>• After a contract is signed and before a consumer submitted immigration documents</li> <li>• Before documents submitted by a consumer are translated</li> <li>• After translation and before filing the documents with an immigration office</li> <li>• After filing all the documents with an immigration office</li> <li>• After immigration is permitted</li> </ul>	<ul style="list-style-type: none"> <li>o The business shall compensate the consumer for loss</li> <li>o The consumer shall bear the following costs. <ul style="list-style-type: none"> <li>• 30% of agency fee for before-departure service or 10% of total agency fee, whichever is the lesser amount</li> <li>• 60% of agency fee for before-departure service or 20% of total agency fee, whichever is the lesser amount</li> <li>• 80% of agency fee for before-departure service (however, if a local agency actually began the process and the business proves that fees for after-departure service was paid, the fees may not be returned) or 80% of total agency fee already paid, whichever is the lesser amount</li> <li>• 80% of total agency fee already paid</li> <li>• No refund</li> </ul> </li> </ul>	<p>* If the business has already received payment from a consumer, it shall refund the amount after deducting the expenses the consumer has to bear.</p> <p>* If the business or the local agency violates contract terms intendedly or by mistake, a consumer shall give them at least 14 days to take necessary action. If the business or local agency fails to do so, he/she may end the contract.</p> <p>* The business may demand contract cancellation from a consumer if any of the following cases occurs after immigration documents have been filed.</p>

<p>2) Contract terminated by the business</p> <p>- After a contract is signed and before a consumer submits immigration documents</p> <p>- Before documents submitted by consumer are translated</p>	<p>o The business shall refund consumers all the payment received and additionally pay the following penalty.</p> <ul style="list-style-type: none"> <li>• 30% of agency fee for before-departure service or 10% of total agency fee, whichever is the lesser amount</li> <li>• 60% of agency fee for before-departure service or 20% of total agency fee, whichever is the lesser amount</li> </ul>	<p>1. The business cannot continue the job due to bankruptcy</p> <p>2. The process cannot be performed normally due to significant delays, etc. because of the local agency's intentional or accidental fault</p> <p>3. A consumer failed to submit necessary documents or pay agency fee, and doesn't take necessary action although the business urged him/her to do so for a considerable time period (several times).</p>
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#### 42. Move Trucking Business (1 type of industry)

Move Trucking/ Shipping Agents & Companies		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Moving goods/possessions lost, damaged, etc.</p> <p>2) Transport contract rescinded due to</p>	<p>o The business shall directly pay compensation for damage, or the amount exceeding the insurance payment if insured.</p>	<p>* It shall apply to move trucking business regulated by the Trucking Transport Business Act</p> <p>* Deposit shall be 10% of the total sum including freight charge.</p>

<p>the business' fault</p> <ul style="list-style-type: none"> <li>- Cancellation notified until two days before the agreed transport date</li> <li>- Cancellation notified until one day before the agreed transport date</li> <li>- Cancellation notified on the agreed transport date</li> <li>- No notification made on the agreed transport date</li> </ul> <p>3) Transport contract cancelled due to a consumer's fault</p> <ul style="list-style-type: none"> <li>- Cancellation notified before the agreed transport date</li> <li>- Cancellation notified on the agreed transport date</li> </ul> <p>4) Transport delayed due to the business' fault</p> <ul style="list-style-type: none"> <li>- Delayed for two hours or more</li> </ul> <p>5) Unfair charging and demanding</p>	<ul style="list-style-type: none"> <li>o Refund deposit and pay double the deposit as compensation</li> <li>o Refund deposit and pay four times the deposit as compensation</li> <li>o Refund deposit and pay six times the deposit as compensation</li> <li>o Refund deposit and pay ten times the deposit or actual loss amount</li> <li>o Return deposit as compensation</li> <li>o Return deposit and pay deposit amount as compensation</li> <li>o Cancel contract, return deposit and pay double the deposit amount as compensation</li> <li>o Return unfairly charged amount and rectify the</li> </ul>	<p>* Receipt of freight payment:</p> <ul style="list-style-type: none"> <li>• Basically, payment shall be made according to the bill after receipt of freight.</li> <li>• Freight charge shall not exceed the estimated amount; if the estimated amount is different from actually incurred cost:</li> </ul> <p>* If the estimated amount is less than the actually incurred cost, the latter shall be charged if the consumer is responsible for changes in the estimated amount.</p>
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extra charge for services not requested by the consumer	practice	
6) Transport delayed due to a consumer's fault		
- Delayed for less than two hours	o Pay compensation for every hour delayed (delayed hours×deposit×1/2)	* The maximum compensation amount shall be double the deposit and the time less than an hour shall not be counted as delayed hours.
- Delayed for two hours or more	o Rescind contract and pay double the deposit as compensation	

#### 43. Online Shopping Industry (1 type of industry)

Online Shopping Industry		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Contract concluded through false and exaggerated advertising	o Contract rescission	* In the case of contract rescission, the amount prepaid by the consumer shall be refunded within three days from rescission date.
2) Goods/services not delivered	o Contract rescission and compensate for damage	
3) Delivered later than the contracted delivery time		
- Failed to fulfill the purpose of purchasing subject goods/services due	o Contract rescission and compensate for damage	

<p>to delayed delivery</p> <p>- Other cases (inconvenience caused by delayed delivery, etc.)</p> <p>4) Damaged during delivery or other goods/services delivered</p> <p>5) Unfair charging</p> <p>6) Contract not performed due to other faults by the business</p>	<p>o Contract rescission or compensate for damage</p> <p>o Product replacement or refund of purchase price</p> <p>o Cancel the charging or refund unfairly charged amount</p> <p>o Perform the contract; or contract rescission and damage compensation</p>	
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**44. Online Content Service (1 type of industry)**

<b>Online Content Service (1 type of industry)</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Contracting with a minor without the consent of his/her parents or legal guardian	o Contract cancellation	* It shall not apply to distance education using information and communication technology, etc. (applying to private academic institutes & lifelong learning centers)  * Prepaid service charge shall be refunded, and collecting unpaid charge and penalty shall be prohibited
2) Contract concluded through false and exaggerated advertising	o Contract rescission and full refund of usage fees	* Usage fees include all payments a consumer made (e.g. extra expenses for learning materials, etc.)
3) In the case that a consumer makes a subscription withdrawal request within seven days after he/she has purchased paid content sold by a	o Refund of purchase price of paid content	* Provided, however, that this shall not apply to the case that the content purchased is destroyed or damaged due to any reasons attributable to a consumer. And in the case that any



<p>service operator (the purchased content has not been used by the consumer)</p> <p>4) In the case that a service operator has not notified a consumer of important matters before concluding a contract</p>	<p>o Contract cancellation</p>	<p>dispute arises regarding whether a consumer is liable for the damage caused to the content, the fact and time that a contract on the purchase of the content has been signed, and the fact and time that the content has been provided, etc., a service operator shall prove such matters.</p> <p>* Important matters refer to the following details.</p>
<p>&lt;Important matters a service provider shall notify to consumer(s) before concluding a contract – Article 8 of the ‘Content User Protection Guidelines’&gt;</p> <p>1. Information about service providers and content</p> <ul style="list-style-type: none"> <li>- Information (name, phone number, address, email address, etc.) about content producers and sellers (including importers in the case of imported content, and distributors in the case of gaming content)</li> <li>- Titles, types and details of online content (including pilot learning programs in the case of e-learning)</li> <li>- Information about restrictions on use of content: content deemed harmful to minors (information intended to prohibit users less than 19 years of age from using the content), gaming content (ratings), video content (information about risks involving theme, sensationalism, violence, dialogue, fear, drug, imitability, etc. that video content contains, and the degree of the risks), music video</li> </ul>		

content (ratings)

2. Information about transaction conditions, etc.

- Price of content, and its payment method and time
- Method and time for provision of content
- Information about the period for, and method & effects of subscription withdrawal and contract rescission
- In the case of a contract based on ongoing services, information about contract termination, and method & effects of terminating the contract
- Conditions and procedures for exchange, return, warranty of content, and related refunds
- Technological matters regarding transmission and installation, etc. of content which can be supplied by electronic media
- Matters about compensation for damage, dissatisfaction about content, and dispute handling between users and service operators
- Terms and conditions for transactions
- Matters that a user may choose to use an escrow service for payment of fees for contents services in the case that he/she pays the fees before content is provided, except for the following cases that: (a) content is transmitted through information and communications networks, (b) users pay the fees by credit card, (c) the fees are less than 50,000 KRW, or (d) content is provided in divided forms
- Matters and prices about which a user shall pay additional fees besides the fees for contents
- In the case that there are limits regarding transaction conditions such as transaction dates and time, transaction areas, transaction quantities, delivery areas, etc., the contents on such limits
- Matters that, if a user is an underaged person and fails to obtain his/her parents or legal guardian's approval for using content services, the underaged person or his/her parents (or legal guardian) may cancel the contract on content services

<p>5) Ongoing service contract for a month or longer</p> <ul style="list-style-type: none"> <li>- Contract termination requested by a consumer</li> <li>- Contract terminated due to a service operator's fault</li> <li>- Converting free service into paid service without a consumer's consent after the free trial period is over</li> <li>- Non-notification of automatic payment to a consumer</li> </ul> <p>6) Service disconnections or disruptions</p>	<ul style="list-style-type: none"> <li>o Refund after deducting both usage fees for the days of actual use until the contract termination date and 10% of the usage fees for the remaining period</li> <li>o Refund of usage fees for the remaining period plus 10% of such refunded usage fees</li> <li>o Refund of the amount charged for the converted paid service</li> <li>o Refund of the amount charged</li> </ul>	<p>* In the case that a consumer requests a contract termination within seven days from the date of contract conclusion or from the date when the service becomes available, the amount remaining after deducting only the amount for the days service was used shall be refunded without a penalty.</p> <p>* Usage fees include all payments a consumer made (e.g. extra expenses for learning materials, etc.)</p> <p>* In the case that a payment is automatically made every month or on a specific date, a service operator shall notify a consumer of the payment details (payment amount, date, method, etc.) via e-mail, phone or text messaging.</p> <p>* In the case that any dispute occurs regarding the time for service</p>
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<p>- Without prior notice</p> <ul style="list-style-type: none"> <li>• Service disconnected or disrupted for three days or longer; or for more than 72 accumulated hours in a month</li> <li>• Damage arising from service disconnections or disruptions for four accumulated hours or more</li> </ul> <p>- With prior notice</p> <ul style="list-style-type: none"> <li>• Service disconnections or disruptions exceeding 10 hours even though the disconnections or disruptions for server inspection, etc. were notified beforehand</li> </ul> <p>7) In the case that usage fees have been charged in excess of the hours of actual use</p>	<ul style="list-style-type: none"> <li>o Contract termination and refund of usage fees for the remaining period</li> <li>o Free extension of service period by triple the disconnected or disrupted hours</li> <li>o Free extension of service period by the excess hours</li> <li>o Refund for the excess hours</li> </ul>	<p>disconnections or disruptions, it shall be counted from the moment a consumer notifies a service operator of service disconnections or disruptions, but in the case that the service disconnections or disruptions occur due to uncontrollable reasons (natural disasters, etc.) or a consumer's fault, the time length for such service disconnections or disruptions shall be excluded from calculation.</p> <p>* Prior notice refers to notification made 24 hours before the service disconnections or disruptions occur.</p> <p>- The excess hours shall be proven by a service operator.</p>
<ul style="list-style-type: none"> <li>o Return of gifts provided at the time of purchasing online education service</li> </ul> <p>- Early contract termination due to a consumer's fault</p> <ul style="list-style-type: none"> <li>• gift not used: return the gift</li> </ul>		

- gift used: return a same type of product, or return the provided gift with paying the amount of loss ratio based on the market price of the same type of product or the price of the gift indicated in the contract (mere opening of packaging is not deemed as use of gift.)
- The price or item of the gift is not indicated in the contract: return the gift as used
- Contract cancelled or terminated due to the business' fault: gifts shall not be returned to the business

#### 45. Automobile Towing Service (1 type of industry)

Automobile Towing Service		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Charge more than the amount agreed with the consumer  2) Towed to a repair shop against a consumer's will - Car towed against a consumer's will or to a repair shop located in an area of significant distance beyond common sense with the consumer not being in a situation to express his/her will  3) Car damaged due to the business' negligence or fault	o Refund the difference  o Tow the car to the repair shop the customer wants or refund the extra towing charge  o Compensate for damage	* Compensation methods shall be decided by the consumer.

**46. Car Rental Service (1 type of industry)**

<b>Car Rental Service</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Damage due to booking cancellation before actual hire - Booking canceled due to circumstances on a consumer's part • Cancellation notified 24 hours before actual hire date • Cancellation notified under 24 hours before actual hire date - Booking canceled or contract not concluded due to circumstances on the business' part	o Refund deposit in full  o Refund deposit minus 10% of the full charge  o Refund deposit plus 10% of the full charge	
2) The booked car is unavailable on the hire date because of defects found in the vehicle (before delivery) - A same-level substitute can be provided - A same-level substitute cannot be provided	o Provide a substitute or refund the prepaid charge in full  o Refund the prepaid charge in full plus 10% of the total charge	

3) Damage due to contract termination in the middle of hire period - Early termination due to a consumer's fault - Early termination due to the business's fault - Unable to use the car due to natural disasters	o Refund after deducting 10% of the charge for the remaining period o Refund after adding 10% of the charge for the remaining period o Refund the charge for the remaining period	
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#### 47. Driving School (1 type of industry)

Driving School		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Early termination of the contract - Due to circumstances on the part of the business  - Due to circumstances on the part of a consumer  2) Scheduled lesson time dishonored - Due to the business' fault	o [Total tuition fees paid –(hourly tuition fees for the year's curriculum × the number of tuition hours that occurred until the time when cause for contract termination occurred during the year)] o Return 50% of [prepaid tuition in full - (hourly tuition × number of lesson hours until a student expressed intention to give up)]  o Pay compensation and provide a supplementary lesson	* In case a student passes the test for a driving license before the lesson period ends, the driving school shall not bear the responsibility to make a refund for the remaining lesson hours.

<ul style="list-style-type: none"><li>• Scheduled lesson time dishonored without talking with students in advance</li><li>• Scheduled lesson time dishonored after talking with students in advance</li></ul> <p>- Due to a consumer's fault</p> <ul style="list-style-type: none"><li>• Notified absence 24 hours in advance of the scheduled time</li><li>• Notified absence 12 ~ 24 hours in advance of the scheduled time</li><li>• Notified absence 12 hours in advance of the scheduled time</li><li>• Notified absence after the scheduled time or failed to make a notification</li></ul>	<ul style="list-style-type: none"><li>o Pay hourly tuition × number of dishonored lesson hours</li><li>o Pay 20% of hourly tuition multiplied by the number of unattended lesson hours</li><li>o Exempted from liability for damages</li><li>o Pay 10% of hourly tuition multiplied by the number of unattended lesson hours</li><li>o Pay 20% of hourly tuition multiplied by the number of unattended lesson hours</li><li>o Pay 50% of hourly tuition multiplied by the number of unattended lesson hours</li></ul>	
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#### 48. Automobile Repair Service (1 type of industry)

Automobile Repair Service		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Defects recurred in the repaired or related area due to erroneous repair</p> <ul style="list-style-type: none"> <li>- Age of vehicle less than one year or total mileage under 20,000km: within three months (90 days) from the last repair date</li> <li>- Age of vehicle less than three years or total mileage under 60,000km: within two months (60 days) from the last repair date</li> <li>- Age of vehicle three years or older or total mileage 60,000km or more: within one month (30 days) from the last repair date</li> </ul>	o Free repair	<p>* Scope of application: licensed auto repair shops and those providing convenient services</p> <ul style="list-style-type: none"> <li>• In cases where work scope goes beyond that specified in the Motor Vehicle Management Act, licensed repair shops are paid for a second repair.</li> </ul> <p>* Repair shops liable only for the cases where defects on a repaired or related area occurred due to erroneous repair</p>
2) A consumer fined due to negligence on the part of the auto repair shop	o Pay the equivalent amount	
3) Charging for repair not performed or not notified in advance	o Cancel the charging	* Whether “defects recurred in the repaired or related area due to

4) Repair service not complete until the promised date without a justifiable cause notified	o Pay transportation expenses actually spent for the exceeding period	<p>erroneous repair" shall be determined based on the repair estimate provided by the repair shop; provided that the repair shop shall bear burden of proof in case such estimate was not issued.</p> <p>* Repair service period: service start date shall be included but delayed days due to holidays, strikes, natural disasters and others beyond control are excluded.</p> <p>* Based on the dates indicated in the repair contract (estimate, etc.)</p>
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#### 49. Issuance of Electronic Payment Means (1 type of industry)

Issuance of Electronic Payment Means		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) The business refuses to refund the remaining balance</p> <p>- Prepaid electronic payment means</p> <p>- Electronic cash</p>	<p>o Refund the balance if 60% or 80% of the basic amount was used</p> <p>o Refund 100% of the balance</p> <p>o Recharge or refund the amount overly withdrawn</p>	<p>* The Electronic Financial Transaction Act shall apply <i>mutatis mutandis</i> to prepaid electronic payment means and electronic cash.</p>

2) An amount overly withdrawn		<p>* Basis amount shall be the balance after final charging (balance before the final charging plus the amount of final charging)</p> <p>* Balance refund rates</p> <ul style="list-style-type: none"> <li>• In the case of exceeding a basic amount of 10,000 Korean won: When more than 60% of a basic amount has been spent.</li> <li>• In the case of not exceeding a basic amount of 10,000 Korean won: When more than 80% of a basic amount has been spent.</li> </ul>
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#### 50. Parking Lot Business (2 types of Industry)

Parking Lot and Valet Parking Services		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Automobile lost or damaged	o Damage compensation	* Shall not apply to the case where a guard proves he/she did not neglect his/her obligation of due diligence.
2) Belongings in the car are kept by the guard	o Damage compensation	

<p>- Belongings kept are lost or damaged</p> <p>3) Belongings in the car are not kept by the guard</p> <p>- Belongings are lost or damaged together with the car parked</p> <p>- Only in-car belongings are lost or damaged</p> <p>4) Money, securities and other valuables are stolen or damaged</p>	<p>o Damage compensation</p> <p>o Damage compensation</p> <p>o Damage compensation</p>	<p>* Limited to the cases in which the guard has intentional or accidental fault.</p> <p>* Limited to the cases in which drivers specified the type and value of the goods when asking for custody</p>
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#### 51. Housing Construction (1 type of industry)

Housing Construction		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Defects in the constructed houses and facilities</p> <p>- Within warranty period</p>	<p>o Free maintenance &amp; repair</p>	<p>* Warranty period shall be the period prescribed in the Public Housing</p>

<p>- After the lapse of warranty period</p> <p>2) Move-in delays due to construction delay until after the promised move-in date</p> <p>3) The size of area specified in the contract (area of exclusive use + area of common use) different from that of legally registered area (real estate registration certificate)</p> <p>4) Infringement of property right by holding mortgage on a house for sale without the homeowner's consent</p> <p>5) Construction materials and equipment actually used are different in quality, etc. from those used in show houses</p>	<p>o Paid maintenance &amp; repair</p> <p>o Provide compensation of deferment or deduct the amount from the balance</p> <p>o Refund the amount equivalent to the difference</p> <p>o Damage compensation or contract rescission</p> <p>o Reconstruction or refund the amount equivalent to the difference</p>	<p>Management Law, etc.</p> <p>* Compensation of deferment= (down + intermediate payment) x interest rate on delayed payment x number of delayed days /365</p> <p>•Down payment shall be calculated into compensation of deferment for the houses of which advertisements are approved on February 11, 1995 and after</p> <p>* Refundable amount =unit price of supplied area (specified in the contract) × area of shortage(m<sup>2</sup>)</p>
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## 52. Used Home Appliance Sales (1 type of industry)

Used Home Appliance Sales (TVs, refrigerators, washing machines, computers and peripherals)		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Functional or performance defects naturally arose while using the product	o Free repair or compensate for repair cost (if repair is impossible, full refund shall be provided)	* Warranty availability & warranty period differ according to individual

<p>within warranty period</p> <p>2) Sellers fail to explicitly notify consumers of matters on quality warranty</p> <p>- Functional or performance defects naturally arose while using the product within warranty period (specified in the remarks column)</p> <p>- Breakdown occurs in the same area, which is related to main functions, for the third time after receiving repair service; or breakdown occurs for the fourth time despite repair services on various areas within warranty period (specified in the remarks column)</p>	<p>o Free repair or compensate for repair cost (if repair is impossible, full refund shall be provided)</p> <p>o Refund purchase price</p>	<p>contracts.</p> <p>* In case consumers are not notified of warranty period explicitly, the period shall be six months.</p>
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### 53. Used Car Sales (1 type of industry)

Used Car Sales		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Damage arose because the seller failed or neglected to register transfer of ownership	o Compensate	

2) Costs (including bills) born by the seller transferred to the buyer	o Compensate	
3) Performance and condition are different from in vehicle inspection records, or defects arise within warranty period	o Provide free repair or pay repair cost	* Warranty period differs according to individual agreements; provided that the warranty period shall be at least 30 days or 2,000km, and the sooner of the two shall be applied.
4) Defects arise without vehicle inspection records issued	o Provide free repair or pay repair cost	
5) The seller unilaterally demands contract cancellation	o Pay double the deposit	
6) Defects arise in parts during warranty period guaranteed by the seller	o Provide free repair or pay repair cost	* Warranty availability, warranty period, parts under warranty shall be determined by individual agreements
7) Accidents or submergence history not notified	o Refund purchase price or pay for damage	* In case accident or submergence history is not notified, compensation shall be payable for a year, a period during which performance inspection records must be kept under the Motor
8) Mileage manipulated	o Cancel contract or pay for damage caused by such manipulation	

9) Defects arise in cars of which performance and condition was inspected by unqualified inspectors or in places not arranged for the subject purpose, and inspection records are issued subsequently.	o Provide free repair or pay repair cost	Vehicle Management Act * Unqualified performance/condition inspector means those falling any of the categories prescribed in the Article 66 (1) of the Motor Vehicle Management Act.
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#### 54. Windows & Doors Construction (1 type of industry)

Windows & Doors Construction		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Defects during construction (cracking, leaking, damage, etc.) - Within warranty period - After the lapse of warranty period	o Free repair o Paid repair	
2) Substandard	o Reconstruction (under the responsibility of the construction company) or refund the difference in construction cost	
3) Contract rescinded due to the business' fault - Before construction begins	o Refund the prepaid amount plus 10% of total	



<p>- After construction begins</p> <p>4) Contract rescinded due to a consumer's fault</p> <p>- Only a contract is signed or area measurement is completed</p> <p>- Manufacturing or construction initiated</p>	<p>construction cost as compensation</p> <p>o Pay 10% of total construction cost after settling payments</p> <p>o Pay deposit as penalty, which shall not exceed 10% of total construction cost</p> <p>o Damage compensation</p>	<p>* Payment settlement refers to settling costs of those the business actually installed against the payment made by a consumer.</p> <p>* Burden to prove actual damage amount lies with the business</p>
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#### 55. Cleaning Services (1 type of industry)

Cleaning Services		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) One-off service</p> <p>- Contract rescinded due to circumstances on the business' part</p> <p>• Cancelled 7 days before promised date of service</p>	<p>o Refund deposit</p>	<p>* Full service charge shall refer to the amount of money in real transactions</p>

<ul style="list-style-type: none"> <li>• Cancelled 3 days before promised date of service</li> <li>• Cancelled one day before promised date of service</li> <li>• Cancelled on the promised date of service</li> <li>- Contract rescinded due to circumstances on a consumer's part</li> <li>• Cancelled 7 days before promised date of service</li> <li>• Cancelled 3 days before promised date of service</li> <li>• Cancelled one day before promised date of service</li> <li>• Cancelled on the promised date of service</li> <li>- Service provided is different from advertised (number of staff, hi-tech equipment, after-sales service, etc.)</li> <li>- Visited the consumer to perform promised service but could not do so due to incorrect address or out-of-contact</li> </ul>	<ul style="list-style-type: none"> <li>o Refund deposit and pay 10% of service charge as compensation</li> <li>o Refund deposit and pay 20% of service charge as compensation</li> <li>o Refund deposit and pay 30% of service charge as compensation</li>   <li>o Refund deposit</li>   <li>o Refund after deducting 10% of service charge</li>   <li>o Refund after deducting 20% of service charge</li>   <li>o Refund after deducting 30% of service charge</li>   <li>o Rescind contract and pay 30% of full service charge as compensation</li>   <li>o Refund after deducting 30% of service charge or perform the service</li> </ul>	<p>stipulated by a user in a contract with a business operator and shall include all the expenses such as a deposit, the balance, etc. However, security deposits shall not be included in full service charge.</p>
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<p>longer</p> <ul style="list-style-type: none"> <li>- Service is delayed for three times or more</li> <li>- Visited the consumer to perform promised service but could not do so due to incorrect address or out-of-contact</li> <li>- Home appliances, furniture, living goods damaged during cleaning</li> </ul>	<ul style="list-style-type: none"> <li>o Contract terminated, refund the charge for unused services and pay 10% of full service charge as compensation</li> <li>o Perform the unfulfilled service, or refund the balance after deducting 30% from the charge for unfulfilled service</li> <li>o Compensate for damage</li> </ul>	<p>* Business shall bear the responsibility to prove service was not performed due to incorrect address and out-of-contact.</p>
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#### 56. Sports Facilities, Leisure & Discount Membership Services (3 types of industry)

Sports Facilities, Leisure & Discount Membership Services		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Provided goods or services are different from those indicated in the contract</p> <p>2) Impossible to use facilities due to breakdown or exceeding capacity</p> <p>3) Physical injury</p>	<ul style="list-style-type: none"> <li>o Contract rescission</li> <li>o Refund or provide other facilities of the same level</li> <li>o Compensate for damage</li> </ul>	<p>* It shall not apply to 「membership-based sports facility business」 prescribed in Article 19 of the Act on Installment &amp; Use of Sports Facilities and Article 18 of the Enforcement Decree of the Act</p> <ul style="list-style-type: none"> <li>• Membership-based golf-ranges, ski resorts, yacht clubs, sports facility complexes</li> </ul>

<p>4) Contract rescinded due to the business' fault</p> <ul style="list-style-type: none"> <li>- Before the service initiation date</li> <li>- After the service initiation date</li> </ul> <p>5) Contract rescinded due to a consumer's fault</p> <ul style="list-style-type: none"> <li>- Before the service initiation date</li> <li>- After the service initiation date</li> </ul>	<ul style="list-style-type: none"> <li>o Full refund plus 10% of total service charge as compensation</li> <li>o Refund after deducting the amount for the days of actual use until cancellation date and pay 10% of full service charge as compensation</li> </ul> <ul style="list-style-type: none"> <li>o Refund after deducting 10% of the full service charge</li> <li>o Refund after deducting the amount for the days of actual use until cancellation date and 10% of full service charge</li> </ul>	<p>* Service initiation date refers to the first date of use for a pay-per-use contract, and the date when the contracted period begins for a pay-per-period contract.</p> <p>* Full service charge shall refer to the amount of money in real transactions stipulated by a user in a contract with a business operator and shall include all the expenses such as a deposit, admission fees, membership fees, fees for using ancillary facilities, etc. However, security deposits shall not be included in full service charge.</p>
<ul style="list-style-type: none"> <li>o Return of gifts</li> <li>- Early contract termination due to a consumer's fault</li> <li>• gift not used: return the gift</li> <li>• gift used: return a same type of product, or return the provided gift with paying the amount of loss ratio based on the market price of the same type of product or the price of the gift indicated in the contract (mere opening of packaging is not deemed as use of gift.)</li> <li>• The price or item of the gift is not indicated in the contract: return the gift as used</li> </ul>		

- Contract cancelled or terminated due to the business' fault: gifts shall not be returned to the business
- o Sports Facilities
  - swimming pool, fitness center, tennis court, public sports facilities, golf practice range, etc.
- o Leisure Services
  - event planning service, weekend farming, movie-ticket reservation service, etc.
- o Discount Membership Service
  - Businesses operating on membership fees after affiliating with sellers of different types of industry and recruiting members

#### 57. High-Speed Internet Service (1 type of industry)

High-Speed Internet Service		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) Contract with a minor without consent of his/her legal agent	o Contract cancellation	* Refund the already paid fee, and charging for remaining unpaid fee & penalty is prohibited.
2) Defects occur for the third time in equipment such as a rented modem after receiving repair service twice or more	o Replace the rented equipment	* The starting point for counting accumulated hours shall fall on the day of occurrence of disconnections and disruptions of services.
3) Three or more recurring service disruptions lasting for an hour or more, or the accumulated time of service	o Terminate the contract without a penalty (also for installation fee and discount rates exempted upon subscription)	* The time for service disconnections and disruptions shall be a preceding

<p>disruption exceeding 48 hours in a month</p> <p>4) Damage caused by service disconnection or disruption lasting for three hours or more, or for more than 12 hours in monthly accumulated time</p>	<p>o Compensate for damage</p>	<p>one between the following two: (a) the time when consumers have notified a service operator of service disconnections or disruptions and (b) the time when such an operator has recognized a situation of service disconnections or disruptions. However, in the case that disconnections or disruptions of services happened due to uncontrollable circumstances (e.g. natural disasters, etc.), a service operator's prior notification (e.g. circuit construction, etc.), or consumers' fault or negligence, the time length for such service disconnections and disruptions shall be exclude from calculation.</p>
<p>o The amount of damages shall be calculated as follows: With regard to the time period of service interruptions and failures, daily average fees for the latest three months' service use* are divided by 24 and then the resulting value is multiplied by the time length of service interruptions and failures. Next, this resulting value is multiplied by 3.</p> <p><i>* In the case that such service interruption period is less than three months, the period of such interruption occurrence shall be applied.</i></p> <p>o In the case that a consumer has requested a termination of a contract, the date for termination application shall be regarded as a</p>		

termination date if the consumer fails to prove the date that he or she desires to terminate a contract. In the case that a consumer fails to prove both the date that he or she desires to terminate a contract and the date that he or she has applied for contract termination, the date of occurrence of termination disputes shall be regarded as a termination date. Also, the fees imposed or paid after the date of contract termination shall be returned to consumers.

o The period of collecting a service operator-owned devices, such as a modem, a set top box, etc., shall be within five business days from a termination date or the date agreed upon with a consumer. Consumers shall be indemnified against any loss or damage of such devices that take place after such five business days.

<p>5) Delayed installation</p> <p>6) A consumer moves to an area where service is unavailable in the middle of contracted period</p> <p>7) In case the contract period was extended automatically, a consumer terminates the contract before the contracted period expires</p> <p>8) The speed in a new neighborhood is less than 50% of that in the previous area where the contract was initially made.</p>	<p>o Cancellation of reservation</p> <p>o Contract termination without a penalty</p> <p>o Contract termination without a penalty</p> <p>o Consumers may terminate the contract after paying 50% of the penalty</p>	<p>* When the subject service provider confirms</p> <p>* Contract terminated without a penalty when related materials are submitted evidencing overseas migration and long-term (for one year or more) studying abroad (provided that discounted amount shall be returned)</p>
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### 58. Computer Software (1 type of industry)

Computer Software		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
1) In the case that complaints have been filed within 10 days from the date of purchase regarding functional and performance defects naturally having occurred while using a product	o Product replacement or refund of purchase price	
2) In the case that complaints have been filed within one year from the date of purchase regarding major functional and performance defects naturally having occurred while using a product		
- Defects	o Product replacement	
- Impossible to replace	o Refund of purchase price	
3) In the case that complaints have been filed within two months after product replacement regarding functional and performance defects having occurred while using the replaced product	o Refund of purchase price	

**59. Bundled Communication Products (1 type of industry)**

<b>Bundled Communication Products</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Contract rescinded and terminated due to the service provider's fault</p> <ul style="list-style-type: none"> <li>- When contract rescission/termination are requested because the speed is not up to the minimum level guaranteed in contract terms</li> <li>- When contract rescission/termination are requested because of service disruption for longer than the number of hours or frequency specified by each service item</li> </ul>	<ul style="list-style-type: none"> <li>o Contract termination for bundled services without a penalty (however, mobile communications service contract excluded)</li> <li>o Contract termination for bundled services without a penalty (however, mobile communications service contract excluded)</li> </ul>	<p>* Penalty for giveaways can only be claimed when the value is indicated in the contract. Penalty for giveaways can only be imposed for maximum 12 months.</p>
<p>2) When a consumer moves to an area where the service is unavailable</p>	<ul style="list-style-type: none"> <li>o Contract termination for bundled services without a penalty (however, mobile communications service contract excluded)</li> </ul>	<p>* Exempted penalties include installation charges and discount benefits offered at the time when a consumer joins the services.</p>
<p>3) When a consumer wants to continue to receive the service for the remaining period notwithstanding 1) and 2)</p>	<ul style="list-style-type: none"> <li>o Continue to provide discount rates for the remaining bundled services for the remaining contract period</li> </ul>	<p>* Provided, however, that if there remains only one individual service, it shall not apply.</p>

**60. Door-to-Door Delivery & 'Quick Service' (1 type of industry)**

<b>Door-to-Door Delivery &amp; 'Quick Service'</b>		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Totally or partially lost during delivery</p> <p>2) When damaged</p> <ul style="list-style-type: none"> <li>- Repairable</li> <li>- Unrepairable</li> </ul> <p>3) Damage due to delayed delivery</p> <ul style="list-style-type: none"> <li>- For general cases</li> </ul>	<ul style="list-style-type: none"> <li>o Refund delivery charge and pay compensation calculated based on the shipment value indicated on the bill</li> <li>o Provide free repair or pay repair cost</li> <li>o Apply the criteria for lost shipment above</li> <li>o Pay the amount equivalent to the number of days exceeding the promised delivery date multiplied by 50% of the delivery charge indicated by the business on the bill (hereinafter referred to as 'delivery charge indicated on the bill') (number of exceeding days × delivery charge indicated on the bill×50%); the maximum limit is 200% of the delivery charge</li> </ul>	<p>* In case a consumer did not indicate the value of his/her shipment on the bill</p> <p>1. When totally lost, pay compensation calculated based on the shipment value at the promised delivery location on the promised delivery date</p> <p>2. When partially lost, pay compensation calculated based on the shipment value at the delivered location on the delivered date</p> <p>* In case a consumer did not indicate the value of his/her shipment on the bill, the business shall compensate him/her as follows: compensation is maximum 500,000 Won. However, when extra charge is paid according to the shipment value, compensation</p>

<p>- For shipments to be used on a certain date and time</p> <p>4) Damage caused by delayed delivery due to Quick Service providers' fault</p> <p>- If shipment is delivered to the receiver 50% or more later than the promised time</p> <p>- If shipment is unavailable at a certain time because it was delivered to the receiver after the promised time; the shipment had to be used at a certain time</p> <p>5) Damage caused by a lack of action in absence of receiver</p>	<p>indicated on the bill.</p> <p>o Pay 200% of the delivery charge indicated on the bill</p> <p>o Refund 100% of the delivery charge</p> <p>o Pay 200% of the delivery charge indicated on the bill</p> <p>o Refund the delivery charge (if prepaid) and compensate for damage</p>	<p>shall be the highest value of the shipments in each bracket by shipment value.</p> <p>* In case of leaving a visitation sign-in and contacting the receiver in his/her absence, it shall not apply.</p>
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# 61. Private Academic Institutes & Lifelong Learning Centers (2 types of industries)

Private Academic Institutes, Lifelong Learning Centers		
Type of Dispute	Criteria for the Settlement of Consumer Disputes	Remarks
<p>1) Students demand contract rescission upon learning any of the following unfair practices by the business</p> <ul style="list-style-type: none"> <li>- Contract concluded through false and exaggerated advertising</li> <li>- Recruiting and teaching students exceeding capacity</li> <li>- Lectures provided by unqualified or underqualified lecturers (for qualification standards, related laws and statutes such as the Private Academic Institute Act&amp; the Lifelong Education Act shall apply)</li> </ul>	<ul style="list-style-type: none"> <li>o Contract rescission &amp; full refund of tuition fee</li> <li>o Contract rescission &amp; full refund of tuition fee</li> <li>o Contract rescission &amp; full refund of tuition fee</li> </ul>	<p>* In the case of distance learning for school curriculums using information and communication technology, etc., the amount of a refund is the amount remaining after subtracting the fees for the courses that a user has taken (the courses that a user has taken refer to the courses taken via the Internet or downloaded to a learning device) from the fees for the entire courses.</p> <p>* When signing the contract, the cost for the lecture, textbooks &amp; materials must be separately indicated or notified.</p>
<p>2) Students demand contract rescission while continuing to take the course notwithstanding the above unfair practices by the business</p>	<ul style="list-style-type: none"> <li>o Refund tuition fee for the remaining period</li> </ul>	<p>* To be calculated on a prorated daily basis</p>

<p>3) Unable to take classes due to administrative measures such as registration or permit cancellation of the academic institutes, suspension of business for a certain period, etc.; or due to the business' circumstances including relocation and cancellation of classes</p> <p>4) Contract rescinded and terminated due to a consumer's fault</p> <ul style="list-style-type: none"><li>- Before lectures begin</li><li>- After lectures begin</li><li>• In the case that lecture period is less than one month<ul style="list-style-type: none"><li>Before 1/3 of total class hours lapses</li><li>Before 1/2 of total class hours lapses</li><li>After 1/2 of total class hours lapses</li></ul></li><li>• In the case that lecture period exceeds one month</li></ul>	<p>o Refund tuition fee for the remaining period</p> <p>o Refund full tuition fee paid</p> <p>o Refund 2/3 of the tuition fee</p> <p>o Refund 1/2 of the tuition fee</p> <p>o no refund</p> <p>o Tuition fee for the month when the refund is made (calculated according to the above one month or less period case) plus full tuition fee for the remaining months</p>	<p>* To be calculated on a prorated daily basis and refund the amount within five days from the date of such event</p> <p>* The total learning hours refer to the total learning hours that span during an education period, and the amount of a refund shall be calculated based on the learning hours that have passed until the date when the reasons for a refund have occurred.</p>
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**62. Resort & Condominium Service (1 type of industry)**

Type of Damage	Criteria for the Settlement of Consumer Disputes	Remarks
1) Provided service different from that indicated in the contract	o Contract rescission	* Compensation for delay = (down + intermediate payment) x interest for delayed payment x (number of delayed dates/365)
2) Unavailable for use because construction is incomplete until after the due date	o Pay compensation for the delayed period	
3) Unfair charging	o Refund the difference	





Table 3

<p>Warranty Period &amp; Parts Replenishment Period by Product Item</p>
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<Table 3 >

**Warranty Period & Parts Replenishment Period by Product Item**

※ Calculation of Parts Replenishment Period: the parts replenishment period shall be counted from the manufacturing date of the product in question (if only the year of manufacture or the month & year of manufacture is given, the last day of the year or the month shall be the date of manufacture). Provided, however, that in the case of automobiles, the parts replenishment period shall be counted from the last date when the same type of automobile was sold.

Product Item	Warranty Period	Parts Replenishment Period
1. Automobile	<ul style="list-style-type: none"><li>◦ main body and general parts: within 2 years; however, the period shall be deemed expired if mileage exceeds 40,000km.</li><li>◦ Engine and power transmission gear: within 3 years; however, the period shall be deemed expired if mileage exceeds 60,000km.</li><li>◦ Outer panel [hood, door, filler, fender, trunk lid(tailgate), door side seal, loop] corrosion: 5 years</li></ul>	<ul style="list-style-type: none"><li>◦ 8 years; however, non-original parts may be used as long as quality is guaranteed.</li></ul>
2. Motorcycle	<ul style="list-style-type: none"><li>◦ Within a year; however, the period shall be deemed expired if mileage exceeds 10,000km.</li></ul>	<ul style="list-style-type: none"><li>◦ 7 years; however, non-original parts may be used as long as quality is guaranteed.</li></ul>
3. Boiler	<ul style="list-style-type: none"><li>◦ 2 years</li></ul>	<ul style="list-style-type: none"><li>◦ 8 years</li></ul>

<p>4. Agricultural and fishery machinery</p> <p>1) Agricultural machinery</p> <p>2) Fishery machinery</p>	<p>◦ Engine and power transmission gear: 2 years; however, the period shall be deemed expired if mileage or total usage time exceeds 5,000km or 1,000 hours (400 hours for a combine).</p> <p>◦ Other apparatus: one year; however, the period shall be deemed expired if mileage or total usage time exceeds 2,500km or 500 hours (200 hours for a combine).</p> <p>◦ 1 year</p>	<p>◦ 9 ~ 14 years (Manufacture and supply for up to 4 years including durable years (useful life of the product) of each machine; however, non-original parts may be used as long as quality is guaranteed.)</p>
<p>5. Home appliances, office machinery, electric and communications equipment, optical instruments, kitchenware, etc.</p> <p>1) Finished goods</p> <p>- air-conditioner</p>	<p>◦ 2 years</p>	<p>◦ 8 years</p>
<p>- system air-conditioner</p>	<p>◦ 1 year</p>	<p>◦ 8 years</p>
<p>- (electric, gas, oil) heater, electric fan, cold-wind fan, electric pad</p>	<p>◦ 2 years</p>	<p>◦ 5 years</p>
<p>- TV, refrigerator</p>	<p>◦ 1 year</p>	<p>◦ 9 years</p>
<p>- recording player, microwave oven, water purifier, humidifier, dehumidifier, electric</p>	<p>◦ 1 year</p>	<p>◦ 7 years</p>

cleaner		
- washing machine	◦ 1 year	◦ 7 years
- video player, DVD player, electric (gas) oven, bidet, electric pressure rice cooker, gas stove, corded/cordless telephone, blender, electric water heater, hot and chilled water generator, camcorder, home theater system, massaging chair, machine for foot bath, telescope, microscope	◦ 1 year	◦ 6 years
- navigation system, camera, digital piano	◦ 1 year	◦ 5 years
- desktop computer(finished good) and peripherals, laptop, tablet PC, portable sound system (MP3/cassette/CD player)	◦ 1 year	◦ 4 years
- mobile phone, smartphone	◦ 2 years (batteries: 1 year)	◦ 4 years
- electric shaver, electric cooking instruments (multi-cooker, electric skillet, food cooker for multi-uses, electric toaster, electric pot, electric frying pan, etc.), hair dryer	◦ 1 year	◦ 3 years
- copying machine	◦ 6 months; however, the period shall be deemed expired when the number of copies	◦ 5 years

	exceeds 30,000, 60,000 and 90,000 for a small, medium and large copying machine, respectively.	
- shoes	- leather shoes (leather makes up 60% of entire materials): 1 year - other than leather such as fabric: 6 months	
- Racquet (tennis, table tennis, badminton, etc.) body (except for lava or strings, etc. attached to racquets)	◦ 6 months	◦ 1 year
- Exercise & fitness equipment, golf clubs	◦ 1 year	◦ 5 years
- umbrellas	◦ 1 month	
- electric bulbs	◦ 1 month(fluorescent lamps, incandescent lamps) ◦ 6 months (LED lamps)	
- Stationeries	◦ 6 months	◦ 1 year
- Toys	◦ 6 months	◦ 1 year
- Wigs	◦ 6months(human hair) ◦ 1 year (synthetic hair)	

<p>2) Essential parts</p> <ul style="list-style-type: none"> <li>- air-conditioner: compressor</li> <li>- LCD TV, LCD monitor (those for laptops excluded), LCD monitor·body all-in-one</li> <li>PC: LCD panel</li> </ul>	<ul style="list-style-type: none"> <li>◦ In case parts repairs are needed due to functional or operational defects that have occurred during the normal use within the warranty period of essential parts</li> <li>- Free repairs for essential parts</li> <li>◦ 4 years</li> <li>◦ 2 years; however, the period shall be deemed expired if a timer is attached to the product and it shows the product was used for more than 5,000 hours.</li> </ul>	
<ul style="list-style-type: none"> <li>- PDP TV panel</li> </ul>	<ul style="list-style-type: none"> <li>◦ 2 years; however, the period shall be deemed expired if a timer is attached to the product and it shows the product was used for more than 5,000 hours.</li> </ul>	
<ul style="list-style-type: none"> <li>- LED TV, LED monitor(LED notebook monitor excluded), LED monitor·body all-in-one</li> <li>PC: LED panel</li> </ul>	<ul style="list-style-type: none"> <li>◦ 2 years (however, the period shall be deemed expired if a timer is attached to the product and it shows the product was used for more than 5,000 hours.)</li> </ul>	

- washing machine: motor, TV: CPT, refrigerator: compressor, monitor: CDT, microwave oven: magnetron, VTR: head drum, video camera: head drum, fan heater: burner, rotary heater: burner	◦ 3 years (for CDT for monitors, however, the period shall be deemed expired if a timer is attached to the product and it shows the product was used for more than 10,000 hours.	
- desktop, laptop : Main Board	◦ 2 years	
6. No specific period is set 1) If the warranty period of a similar type of product item can be applied 2) If the warranty period of a similar type of product item cannot be applied	◦ Apply the warranty period of a similar type of product item ◦ 1 year	◦ Apply the warranty period of a similar type of product item ◦ 5 years from the date the production of the product item in question discontinues



Table 4

Useful Life by Product Item
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<Table 4 >

Useful Life by Product Item

Product Item	Useful Life
agricultural machinery	The parts replenishment period indicated by the business on the Product Warranty shall be the useful life. Provided, that in case the useful period is shorter than the period indicated in the parts replenishment period of Table 3 or is not mentioned on the Product Warranty, the parts replenishment period shall be the useful life.
bed, desk, wardrobe, display cupboard, bookshelf	
boiler, air-conditioner, TV, record player, refrigerator, water purifier, humidifier/dehumidifier, electric cleaner, dining table, shoe closet, stationery chest, microwave oven	
video player, DVD player, electric (gas) oven, bidet, electric pressure rice cooker, gas stove, corded/cordless telephone, blender, electric water heater, hot and chilled water generator, camcorder, home theater system, massaging chair, machine for foot bath, telescope, microscope, automobile, sofa, dressing table, cupboard	
electric fan, cold-wind fan, electric pad, washing machine, motorcycle, camera, digital piano, navigation system, (electric, gas, oil) heater, fitness equipment, golf clubs	
personal computer (finished good) and peripherals, laptop, portable sound system (MP3/cassette/CD player)	
mobile phone, smartphone, electric shaver, electric cooking instruments (multi-cooker, electric skillet, food cooker for multi-uses, electric toaster, electric pot, electric frying pan, etc.), hair dryer	
Racquet (tennis, table tennis, badminton, etc.) body (except for lava or strings, etc. attached to racquets), stationeries, toys	
No specific period is set, and the useful life of a similar type of product item cannot be applied, either.	5 years