Terms of Service

Effective Date: October 1, 2025 | Last Updated: October 1, 2025

These Terms of Service ("Terms") govern your use of the services ("Services") provided by SilicoPharm Inc. ("the Company", "we", "our", or "us"). By accessing or using our Services, you ("User", "Member", or "you") agree to be bound by these Terms.

Article 1. Purpose

These Terms are intended to define the rights, obligations, and responsibilities of the Company and Users regarding the use of all Services provided by the Company, including paid and free Services, and to set forth all other necessary matters.

Article 2. Definitions

"Services" mean all internet-based or application-based solutions provided by the Company that Users can access through various devices (e.g., PC, mobile, tablet, etc.). "User" means any person who accesses and uses the Services provided by the Company. "Member" means a person who has registered an account by agreeing to these Terms. "Paid Services" mean Services that require a fee as specified separately by the Company. "Free Services" mean Services provided free of charge. "ID" refers to a unique combination of letters and numbers used for identification, and "Password" means a combination of letters, numbers, or symbols used for authentication and protection of privacy.

Article 3. Amendment of Terms

The Company may amend these Terms within the scope of relevant laws and regulations. When changes occur, the Company shall notify Users via electronic means (website notice, email, etc.) at least seven (7) days prior to enforcement (30 days if unfavorable to Users). Continued use of the Service after the effective date shall be deemed consent to the amended Terms.

Article 4. Notification to Users

The Company may notify Users through email, SMS, push notification, or any other reasonable means. Notices applicable to all Users may be posted on the Service website instead of being sent individually.

Article 5. Formation of Service Agreement

The Service Agreement is established when a User applies for membership and the Company approves the application. The Company may reject or postpone approval under any of the following circumstances: (1) False, incomplete, or misleading information is provided. (2) The applicant is under 14 years of age or lacks legal capacity. (3) The applicant has previously lost membership due to violations of these Terms. (4) Technical or operational issues prevent approval. The Service

Agreement becomes effective upon the Company's confirmation of acceptance.

Article 6. Management of Account Information

Members are responsible for maintaining the confidentiality of their ID and password. Members shall not transfer, lend, or share their account credentials. The Company may suspend or restrict access if unauthorized use is detected.

Article 7. Obligations of the Company

The Company shall provide stable and continuous Services unless technical or operational difficulties arise. The Company shall protect Users' personal data in accordance with applicable privacy laws. The Company shall handle complaints or inquiries in a timely manner.

Article 8. Obligations of Users

Users shall comply with applicable laws, these Terms, and usage policies. Users shall not engage in any activities that interfere with the operation of the Services, infringe upon the rights of the Company or third parties, distribute harmful code, or otherwise violate applicable laws.

Article 9. Provision and Modification of Services

The Company may change, suspend, or discontinue part or all of the Services as necessary for maintenance, upgrades, or other business reasons. Temporary interruptions may occur due to system inspection, replacement, or network issues. The Company will make reasonable efforts to notify Users in advance where possible.

Article 10. Paid Services and Fees

The Company may provide Paid Services requiring payment of fees as separately announced. Payments shall be made using approved methods (credit card, bank transfer, mobile payment, etc.). Users are responsible for ensuring accurate payment information and any fees incurred.

Article 11. Refund Policy

Users may request a refund in accordance with applicable consumer protection laws and the Company's refund policy. Refunds are not available after the Service has been substantially used or consumed. Refund requests must be submitted via the method designated by the Company.

Article 12. Limitation of Liability

The Company shall not be liable for Service interruptions caused by natural disasters, war, or unavoidable technical failures. The Company shall not be responsible for any loss resulting from Users' negligence or unauthorized use. In any event, the Company's liability shall not exceed the amount paid by the User within the preceding three (3) months.

Article 13. Intellectual Property Rights

All intellectual property rights related to the Services and content belong to the Company. Users may not reproduce, distribute, or modify any part of the Services without prior written consent.

User-generated content remains the property of the User; however, the Company may use it within

the Service's operational scope.

Article 14. Termination

Users may terminate the Service Agreement at any time through account settings. The Company may suspend or terminate accounts that violate these Terms. Upon termination, all rights and

obligations shall cease except those that must survive (e.g., intellectual property, liability).

Article 15. Governing Law and Jurisdiction

These Terms shall be governed by and construed in accordance with the laws of the Republic of

Korea, without regard to its conflict of law principles. Any disputes shall be subject to the exclusive

jurisdiction of the Seoul Central District Court.

Article 16. Contact Information

For inquiries regarding these Terms, please contact:

SilicoPharm Inc.

Email: admin@silicopharm.com

Phone: +82-53-614-0721