

Privacy Policy

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Dec. 24, 2018

May. 03, 2019

Jul. 23, 2019

Dec. 03, 2019

Dec. 27, 2019

Jan. 02, 2020

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Oct. 15, 2020

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Mar. 24, 2021

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Mar. 14, 2023

Apr. 07, 2023

May. 09, 2023
Jun. 13, 2023
Jun. 27, 2023
Jul. 14, 2023

General Rule

(1) Mirae Asset Securities (hereinafter “the Company”) places great importance on protecting personal information (“PI”) and complies with the Personal Information Protection Act and Credit the Information Use and Protection Act (hereinafter “Credit Information Act”).

(2) According to Article 30 of the Personal Information Protection Act, the Company intends to inform the public for what purpose and method the personal information provided is being used, and what measures are being taken to protect the private information, in accordance with the Personal Information Privacy Policy (hereinafter “the Privacy Policy”).

(3) All personal information collected by the Company’s various services is managed pursuant to legal procedures, under which the personal information is used for limited purposes within the scope of the information provider's permission, including for processing the information provider’s request or order, fulfilling the Company's statutory obligations, and processing/improving the services selected by the information provider.

(4) The Company discloses the Privacy Policy on the first screen of its website so that the information provider can always view it easily.

Article 1 Purpose of Processing Privacy Policy

The Company processes the personal information for the following purposes. None of the information provided is used for any purpose other than original purpose as stated, and if the purpose of use is changed or the personal information is used for other purposes, the Company will seek prior consent from the information provider.

(1) Establishment of Contract for Provision of Service

- Identity verification and confirm information provider's intent, determine whether or not to establish a transaction relationship, establish / maintain / implement / manage of the transaction relationship etc.

(2) Implementation and Provision of Service

- Provide specifically customized service, provide contents, send various reports, issue invoices, complete identity verification for financial transactions and provide financial services, purchase of financial investment product and making payments.

(3) Management of Information Provider

- Identity verification of information provider, individual identification, confirmation of information provider's intent to subscribe to customized services, confirmation of legal representative's consent for collecting the personal information of children under age 14, preservation of records for dispute settlement, handling of complaints, delivery of notices, etc.

(4) Information on New Services, New Products or Events, etc.

- Develop new services and provide customized service, provide information about various event/advertising, accommodate customer convenience through giveaways and customer appreciation events, conduct customer satisfaction surveys, examine frequencies of access, statistics on the service use by the customers, etc.

(5) Investigation of Financial Accidents, Other Statutory Obligations, etc.

(6) Producing statistical and scientific research, and preservation of records for public interest

- Anonymizing personal information and using anonymized information to produce statistical (including for commercial purposes) and scientific research (including industry-based research) and to preserve the records for the public interest.

※ Standard guide for additional use and provision of personal information

- The Company may use or provide the personal information without information provider's consent to an extent reasonably related to the original purpose of collecting the personal information, pursuant to Article 15 (3) or Article 17 (4) of the Personal Information Protection Act. In doing so, the Company comprehensively considers whether it is related to the original purpose of collection, whether there is a possibility of additional use and provision of personal information in light of the collected context and processing practices, whether this use unfairly infringes on the interests of the information provider, and whether necessary measures such as anonymization or encryption have been taken to ensure safety of information.

Article 2 Processing and Retention Period of Personal Information

(1) The Company retains the personal information collected from the information provider until the purpose of collection and use is achieved, and in principle destroys the personal information without delay when the purpose of the personal information processing is achieved. However, if the personal information is required to be saved according to other laws such as the Financial Investment Services and Capital Markets Act, it can be retained and used continuously for a period stipulated by the applicable law.

(2) The retention period of personal credit information in relation to commercial transaction relations, such as the information provider’s financial transactions, etc., shall follow the period stipulated under Article 20-2 of the Credit Information Act. If it is necessary for the statutory and immediate benefit of an individual’s life or physical property, the aforesaid information can be retained for the period stipulated under Enforcement Decree of the Credit Information Act, and if five (5) years have passed since the transaction end date, the information is stored separately.

(3) Information that has been anonymized for the purpose of producing statistical and scientific research and preserving records of public interest will only be used and maintained until the goals set during the establishment of anonymization processing plan are achieved.

Key Laws and Regulations applicable relating to the Retention of Record

Item	Applicable law and regulation	Retention Period
Data related to the financial investment business (data related to investment recommendations, etc.)	Enforcement Decree of Financial Investment Services and Capital Markets Act	10 years (varies by data)
Management of records of providing transaction information, etc.	Act on Real Name Financial Transaction and Confidentiality	5 years
Records of electronic financial transactions	Electronic Financial Transactions Act	5 years
Records of website visits	Protection of Communications Secrets Act	3 months

Article 3 Provision of Personal Information to a Third Party

(1) In principle, the information provider's personal information is used for the purpose stated, and is not used beyond that purpose, nor is it provided to a third party without the prior consent of the information provider.

(2) In the following cases, personal information may be provided to a third party without prior consent of the information provider.

- If required under special regulations as stipulated by law, or if provision is unavoidable in order to comply with legal obligations
- If the information provider or his/her legal representative is unable to provide permission, or in a prior case consent cannot be obtained due to unknown address, etc. and the provision of personal information is necessary for immediate benefit of life, body, or property of the information provider or a third party.
- If necessary for statistical and academic research purposes, in which the personal information will be provided in such a way that a specific individual cannot be distinguished.

(3) If personal information is provided for reasons other than the above, the Company will give individual notice and obtain consent for each of the following items.

- Recipient of the personal information ("the Recipient")
- The Recipient's purpose of using the personal information
- Items of personal information to be provided
- Recipient's retention period and period of using the personal information
- The fact that information provider has the right to refuse consent and, if there is a disadvantage by the refusing, the details of such disadvantage

(4) The Company provides a part of the personal information to its affiliated partners for providing affiliated services.

Affiliated Status (third party)

(5) The Company provides the recipient of the personal information, the recipient's purpose of use, and the types and items of the anonymized information for the partnership business and others.

The on-going status of information anonymization process

Article 4 Consignment of personal information Processing

(1) To achieve service improvement and smooth execution of contracts, the Company partially entrusts the processing of PI to an outside expert as follows.

Consignment Status

(2) According to Article 26 of the Personal Information Protection Act and Article 17 of the Credit Information Act, when contracting the consignment, the Company expressly states the items of prohibiting the processing of personal information other than for the purpose of carrying out the consignment business, arranging technical and administrative protection measures, restricting re-consignment, managing/supervising the consignee, liability issues such as damage compensation in documents (as contracts etc.), and supervising that the consignee handles the personal information safely.

(3) If the number of consignees is added or changed, the fact will be disclosed on the Company's website. However, if the Company entrusts the business of promoting goods/services and recommending sales to the consignee, or if the related consignee changes, details of those business and the consignee will be separately notified to the information provider.

Article 5 Rights and Obligations of Information Provider or Legal Representative and Methods of Exercising

The information provider can view or correct his/her personal information at any time through the Company website and can also check the records of the Company's use of personal information or the records of those provided to a third party by the Company. The rights and obligations are detailed below, and include processes for the information provider's request for access to personal information, correction and deletion, and suspension of personal information processing.

(1) The information provider is granted the following rights, among others, in accordance with the Personal Information Protection Act. (opt-out)

- Request for access to personal information
- Request for correction and deletion of personal information
- Request for suspension of processing the personal information

(2) If the information provider intends to exercise the rights and obligations of (1) above, he/she may request in writing, e-mail, FAX or others in accordance with Attachment Form No. 8 and No. 9 of the Notice on Methods of Processing Personal Information, and the Company will respond accordingly without delay.

(3) If the information provider requests a correction or deletion in relation to errors in personal information, the Company will not use or provide the personal information until the correction or deletion is completed.

(4) The information subject's personal information can be corrected on the company's homepage (Menu–Service Application/Change–Customer Information Management–Contact Information Change).

(5) Inquiries about the use and provision of personal (credit) information of the information subject are available on the company's homepage (Menu–Service Application/Change–Customer Information Management–Personal (credit) information use and provision inquiry).

(6) The rights of the information provider can be exercised through an agent, such as information provider's legal representative or a delegated person. In such a case, the information provider shall submit a Power of Attorney in accordance with Attachment form No. 11 of the Notice on Method of Processing Personal Information.

(7) If the Company needs to collect the personal information of children under the age of 14, the consent of a legal representative of the child is obtained, and the legal representative can request access to personal information, correction and deletion, and suspension of processing personal information.

Article 6 Items of personal information processed

Personal information processed by the company in accordance with the Personal Information Protection Act and the Credit Information Act is as follows.

(1) Required information (common): minimum information necessary for opening an account or signing/executing a product contract (opt-in)

※ Unique identification information

– Resident registration number, alien registration number, passport number, driver's license number

※ Biometric identification information

– Facial information (original information), Facial information (characteristic information)

※ Personal (credit) information

General Personal Information

– Personal information: name, date of birth, address (home, workplace), contact number (cell phone, home, workplace), email address, occupation, name of the workplace, department, gender, nationality, resident category,

country of residence, connected information CI, domestic residence report number

- Agent personal information: name, date of birth, contact information, nationality, occupation, workplace name, domestic residence report number, relationship with the representee, residence address, e-mail

- Transaction media information (automatic collection item): ID, media type, IP/MAC address, usage terminal information (media identification number, etc.), cookie, visit date, service usage record, etc. (limited to online financial transactions)

- Customer identification information (CDD/EDD): Customer identification information, transaction purpose and source of funds, expected transaction, information on affiliated persons, such as agents and clients.

- Transaction qualification information: Training completion number and certificate number for transactions of specific financial investment products

Credit transaction information

- Information produced through the use and consultation for establishing, maintaining, implementing, and managing the financial transactions, product types, and financial transaction information (type of transaction, transaction condition, date, and amount setting generation information).

Credit Evaluation information

- Delinquency information, default occurrence and resolution, title theft information, financial order disturbance information

Credit capacity information

- Income Information, wealth Information, debt Information

Public Information and others

- Personal credit information score, status of beneficiary of national basic livelihood, resident registration card/driver's license issuance date

(2) Essential information (by product): This is the minimum information essential for the relevant financial transaction products and services

Tax-saving product

- Information on registration requirements: Information on disease (disease name) of the insured, record of diseases examinations (disease name), disability, the injured of national (independent) merit, defoliant after-effects, beneficiaries of the national basic livelihood and the injured of May 18 Democratic Movement

Pension/retirement product

– Retirement pension information: Retirement date, receiving account number, withholding details, and information provided by other users

Derivative securities

– Transaction qualification information: Training completion number, certificate number for transactions of specific financial investment products

Foreign currency securities transaction

– Foreign currency transaction information: Taxpayer Identification Number (TIN, including SSN), residence under tax law, and other data requested by the U.S. National Tax Service and overseas exchanges

Bancassurance

– Insurance-related information: Information on the insured's disease and injuries, insurance contract information, insurance payment-related information (including accident information), and others

(3) Optional information: Optional information for providing additional services in addition to financial transaction products and services. (opt-out)

※ In addition to personal identification information, information stated in the transaction application form or information provided by the information subject

※ As of December 2022, the percentage of users whose customer data is used for secondary purposes: 51.63% (4,651,228 customers/ 9,008,807 total customers)

– Residence and family details, period of residence, household composition, etc

* The information provider may refuse to agree to process optional information, but if it is not agreed, the provider may not receive benefits from "Provision of additional services and affiliated services related to prizes, free gifts, and discount coupons, and the provision of guidance services for products, services, and events." If agreed, it can be withdrawn at any time through the website (<https://securities.miraeasset.com>) and the Customer Center (1588-6800).

(4) Anonymized information: The purpose of using anonymized information, period of maintenance and use, and types and items of the anonymized information are as follows.

On-going status of information anonymization process

(5) In principle, the company does not collect sensitive information that may infringe on the privacy of the data subject, and if necessary, it collects it with the consent of the data subject and uses it for a limited purpose only

Article 7 PI Destruction Procedures and Methods

(1) The Company destroys the PI without delay when the PI becomes unnecessary, as when the PI retention period is elapsed or the original processing purpose is achieved.

(2) If the Company is required to continue storing the personal information in accordance with other laws and regulations, but the personal information retention period two which the information provider agreed has elapsed or the original processing purpose has been achieved, the personal information is transferred to a separate database (DB) or is stored in a different location.

(3) The procedure and method of destroying personal information are as follows.

- Destruction procedure: Select the personal information to be destroyed and destroy it after obtaining approval from the Chief Privacy Officer
- Destruction method: personal information recorded/stored in electronic file format is destroyed to reach the state where record cannot be reproduced, and personal information recorded/stored in paper document is destroyed by shredding or incineration

Article 8 Measures to Secure Safety of Personal Information

In processing the personal information (including anonymized information) of the information subject, the Company takes the following administrative, technical, and physical measures to ensure stability in accordance with Articles 28(4) and 29 of the Personal Information Protection Act so that the personal information is not lost, stolen, leaked, altered, or damaged.

Managerial measures

(1) Establishment and implementation of internal management plan: information security plan and budget are established annually for the safe handling of personal information and the strengthening of security, and are reflected in the business plan and implemented accordingly.

(2) Personal information protection training: The Company conducts training at least once a year to ensure that personal information handlers can properly handle

the information, and if necessary, provide maintenance training from time to time at the discretion of the Chief Privacy Officer.

Technical measures

(1) Management of access rights: The Company grants different level of personal information access rights to personnel in charge to the minimum extent necessary for performing their work, and when the personal information handler changes due to personnel transfer (such as department transfer or retirement), the Company immediately changes or deletes the relevant personal information access rights.

(2) Encryption of personal information: Important personal information, such as the information provider's password, is stored after encryption. In addition, when personal information is transmitted/received through the IT network or transmitted through an auxiliary storage medium, the personal information is protected by separate security functions (such as encryption).

(3) Storage of access records and prevention of forgery/falsification: The Company safely keeps access records so that the access records of personal information handlers are not forged, altered, stolen or lost.

(4) Installation and update of security programs: The Company installs and operates security programs such as vaccine software on PI processing systems or business computers to prevent and cure infections by malicious programs. Furthermore, updates are performed on a daily basis using the security programs' automatic update function, and when there is an alarm detecting a malicious program, or a security update notice from the application program/ OS software manufacturer in use, the Company makes immediate updates.

(5) Technical measures against hacking, etc.: The Company uses a security device (SSL or SET) that can safely transmit the personal information into network using a cryptographic algorithm. Additionally, in order to prevent the leakage of information provider's personal information in the case of hacking, a device blocks outside intrusion and monitors any intrusion for 24 hours using an intrusion detection system

Physical measures

(1) Physical measures such as personal information storage facilities and installation of locking devices: The Company stores the personal information in its IT center and a separate data storage facility, and access is physically controlled. Also, documents containing the personal information and auxiliary storage medium are kept in a safe place with a locking device.

Article 9 Management of behavioral information

The company collects and uses behavioral information for product and service development, customer analysis, marketing, and others. Behavior information refers to online user activity information that can be used to identify and analyze users' interests, preferences, and tendencies, such as website visit history, app usage history, sales and search history.

(1) The company is collecting the following behavioral information items.

- Web/app service visit history, Usage History including search and clicks, advertising identifier

(2) Behavioral Information Collection Method

- Collect logs on customers' main behaviors within websites and apps
- The company collects user web/app behavior information using Google Analytics, a web log analysis tool provided by Google. If Google's information processing is undesirable, it can be refused by downloading and installing add-ons to the clients' web browser from <https://tools.google.com/dlpage/gaoptout>.
- The Company collects behavioral information to analyze user App behavior information and provide customized advertisements through the App tracking solution provided by IGAWorks Co.,Ltd. If you do not want to process the information, you can refuse to process the behavioral information through "(5) How to exercise user control" below.

(3) Purpose of collecting behavioral information

- New product and service development utilizing the statistics on customer usages, providing customized advertising based on the user behavior information

(4) Behavioral information retainment and usage, and the process information after the use

- Retained and used for 3 years from the date of collection. After the expiration of the retainment period, it is de-identified to be held and used only for statistical purposes

(5) How to exercise user control (opt-out)

- Web browser

- * Internet Explorer

- Tool(T) → Internet Option → Personal Information → Advanced (V) → Block Cookies

- * Chrome

Settings → Security and Privacy → Clear Cookies and site data → Block Third-party Cookies

– Smartphone (may vary depending on the OS version)

* Android

Settings → Google → Select Advertisements → Uncheck Ads Customization

* iPhone

Settings → Privacy → Advertisements → Remove Ads tracking restrictions

(6) Inquiries about behavioral information and methods of damage relief

– Related department and customer inquiries: Mirae Asset Securities' digital division (1588-6800)

(7) Recipient of the behavior information

– Google, Inc., IGAWorks Co.,Ltd.

Article 10 Matters Concerning Installation, Operation, and Refusal of Automatic Personal Information Collection Devices

(1) The Company uses “cookies” that store and retrieve customer information from time to time. Cookies are small temporary files containing information that is generated when a customer accesses a specific website and enables a customer’s swift access to the specific website when re-accessing without going through a separate procedure.

(2) The customer has the option of installing the cookies, where the customer may allow all cookies by setting options in web browser, or confirm each time a cookie is saved, or refuse to save any cookies. However, if the customer chooses to block the cookies, the normal login service will not operate for the customer’s use. (opt-out)

※ Setting guide

– Internet Explorer: Tools at the top of the web browser} Internet Options} Privacy} Advanced } select Block on both “First-party Cookies” and “Third-party Cookies”

– Chrome: Settings menu on the right side of the web browser} Privacy and security} Cookies and other site data} Block all cookies

Article 11 Matters related to Chief Privacy Officer

In order to protect personal information and to collect personal information-related opinions and complaints, the Company appoints a Chief Privacy Officer, as shown below. If the information provider has any opinions or complaints regarding the use of services provided by the Company, please contact below the relevant office below.

Chief Privacy Officer (CPO)	Department	Contact information
Chief Information Security Officer (CISO) Yoon sungbeom, Executive Director	Personal Information Protection Team	(02) 3774-2185

Article 12 Consultation/Reporting on Personal Information Infringement

In order to receive relief from personal information infringement, the information subject may apply for dispute resolution or consultation with Personal Information Dispute Mediation Committee, Korea Internet & Security Agency, Personal Information Infringement Report Center, and others. In addition, please contact the following institutions to report or consult on personal information infringement.

Organization	Contact information	Website address
Personal Information Dispute Mediation Committee	1833-6972	www.kopico.go.kr
Personal Information Infringement Report Centre	118	privacy.kisa.or.kr
Supreme Prosecutors' Office	1301	www.spo.go.kr
National Policy Agency	182	ecrm.cyber.go.kr

Article 13 Change of Privacy Policy

The Company enacted the Privacy Policy on September 30, 2011, and if the Privacy Policy is changed according to changes in laws/regulations or policy, the date of revision and details thereof will be continuously disclosed on the Company's website.

- Revision date of this Privacy Policy: July 14, 2023