MarketSurfer

Prepaid by bank transfer; time is added on

User guide 3 · Payment, renewal, upgrades and refunds

Prices, how to pay, what to do when a payment is not confirmed, renewals and upgrades, and the refund rules in one place. The refund articles use the same wording as the English withdrawal and refund policy page.

Paying from outside Korea	Read this first
Prices	12 plan and period combinations
How to pay	Residents of Korea
When the plan does not open	What to check
Renewal	No automatic renewal
Upgrades	Remaining time kept
Refunds	Within 7 days · from day 8
Full withdrawal and refund policy	Articles 1–7

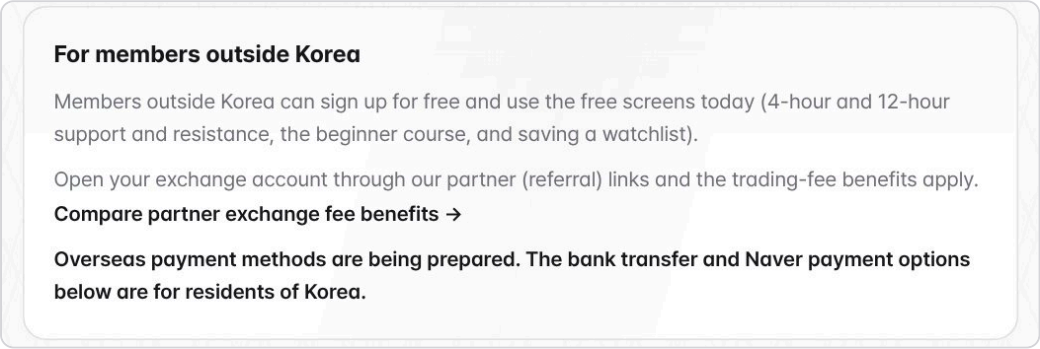
As of 2026-10-22 · screenshots 2026-10-25 · if this guide and the website differ, the website prevails.
www.marketsurfer.co.kr/en · Telegram bot @bitsurfer_autobot

Paying from outside Korea

What members outside Korea can do today

The website takes payment in two ways: a prepaid bank transfer to a Korean bank account, and a card subscription through Naver Premium Contents for Premium. Both are for residents of Korea. Payment methods for members outside Korea are being prepared, and the English pricing page says the same.

- **Sign up for free.** The free screens — 4-hour and 12-hour support and resistance, the beginner course and a saved watchlist — work without paying.
- **Partner exchange fee benefits.** Signing up at a partner exchange through our affiliate (referral) link applies a trading-fee benefit; compare them at `/en/exchanges`. An affiliate sign-up does not open a paid plan.
- If you have a Korean bank account, the steps below work for you as they do for any member.



The “For members outside Korea” box on the English pricing page · 1440px wide · captured 2026-10-25

Prices

Prices by plan and period

The bold figure is the total you transfer, and below it is that amount per month, in Korean won. The longer the period, the lower the monthly rate. Prices include VAT.

Plan	1 mo · 30 days	3 mo · 90 days	6 mo · 180 days	12 mo · 365 days
Lite	**₩49,000** ₩49,000 / mo	**₩135,000** ₩45,000 / mo	**₩252,000** ₩42,000 / mo	**₩468,000** ₩39,000 / mo
Standard	**₩87,000** ₩87,000 / mo	**₩243,000** ₩81,000 / mo	**₩450,000** ₩75,000 / mo	**₩828,000** ₩69,000 / mo
Premium	**₩119,000** ₩119,000 / mo	**₩333,000** ₩111,000 / mo	**₩618,000** ₩103,000 / mo	**₩1,188,000** ₩99,000 / mo

> All 12 totals are different, so **the amount alone identifies the plan and period.** If you change the amount, it cannot be matched automatically — please transfer exactly the amount in the table.

Premium card subscription (residents of Korea)

Premium can also be paid by card through Naver Premium Contents at ₩125,000 a month. Bank transfer is cheaper because the card fee drops out. The card subscription renews on its billing date, and you can cancel any time before the next payment.



English pricing page — 12 months selected · 1440px wide · captured 2026-10-25

How to pay · residents of Korea

Order on the web, then transfer

Payment is a prepaid bank transfer. Nothing is charged on the page; when you order, you are shown the exact amount and the depositor name to use.

1 **Sign in and open the order page** /en/account/subscribe

You also get there from "Order on the web" on the pricing page or "Order" on a plan card. Choosing a plan and period sets the amount.

2 **Add your member code after your name as the depositor name**

For example HongGildongMS7K3. Your member code appears on the transfer page after you sign in. The receiving account is at KakaoBank in the name of the business representative; the account number is shown on the transfer page with the amount and depositor name.

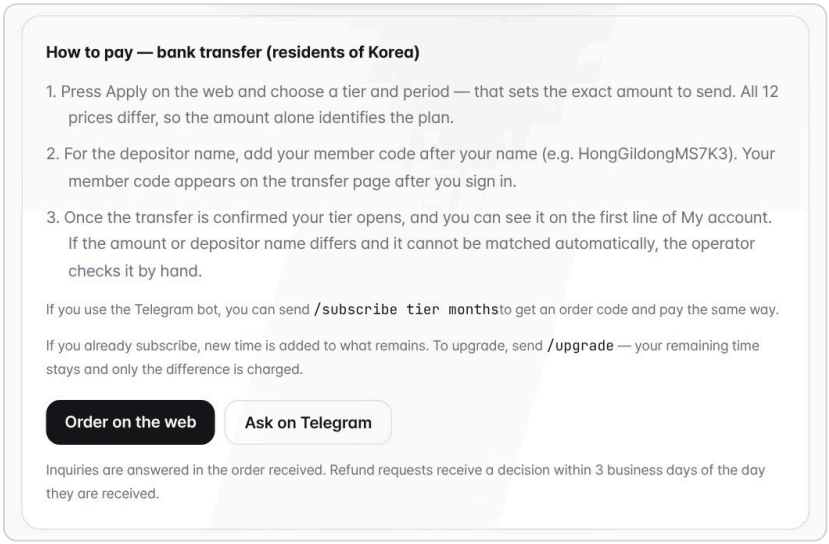
3 **Your plan opens once the transfer is confirmed**

You can see the plan on the first line of your account `/en/account`. If you already subscribe, the new time is added after your remaining time.

Ordering through the Telegram bot

Send **/subscribe tier months** to the bot (@bitsurfer_autobot) to get an order code, then transfer the same way with that code added to the depositor name. An order code is valid for 90 days.

The order page opens after signing in, so this guide shows only the public pricing page. Please check the account number on that page together with the amount.



The “How to pay — bank transfer (residents of Korea)” box on the pricing page · 1440px wide · captured 2026-10-25

When the plan does not open

I paid, but I still see the free pages

1. **Refresh the page once.** The plan opens as soon as the transfer is confirmed.
2. **Look at the first line of your account.** If it says “No subscription tier yet”, the payment has not been confirmed. The “Subscription check” on the same page shows the status.
3. **If the amount or depositor name was different,** it cannot be matched automatically and the operator finds it by hand. Send the transfer time, amount and sender's name to the operator (Telegram @hoban_honey) to speed this up.
4. **If only the Premium-only page is locked,** check that Telegram is connected to your account. Channel membership is checked with the connected Telegram account, and it can take up to 6 hours to reflect.

Renewal

Term passes do not renew automatically

- When the period you paid for ends, access ends. You are notified by Telegram DM 7, 3 and 1 day before expiry. **Without a Telegram connection you will not receive expiry notices.**
- Renewing works the same way as your first order. Order on the order page or with /subscribe in the bot and **the new time is added after your remaining time.** Renewing early does not lose any days.
- **If the account has a recorded expiry date, you can see that date on your account page.** From 7 days before expiry a notice and a "How to pay again" button are shown together. If no expiry date is shown, send **/mysub** to the bot or ask the operator.

Upgrades

- Send **/upgrade** to the bot: your remaining time is kept and only the plan goes up.
- **How the difference is calculated**: the daily price of the plan you are moving to, minus the daily price of your current plan, multiplied by the days remaining. The unit price of the term pass you already paid for is honoured as it is, and the result is rounded up to the nearest 100 won. The amount you are told is a quote based on the time remaining when it was given.
- **Quote validity**: the higher plan applies for the time that remained when the quote was given. If the payment is confirmed after that time has already passed, there is no period left to open, and the operator will tell you about a refund or a new quote.
- The period you already paid for at the higher plan stays as it is. Time added afterwards takes the plan you newly paid for; the higher plan does not carry over into newly extended time.

Refunds

In one line, and how it is calculated

Within 7 days of payment, we refund the full amount if you have not used the service, or the amount minus the days used with no penalty if you have. From day 8, we refund the remaining period on a daily pro-rata basis minus a 10% penalty.

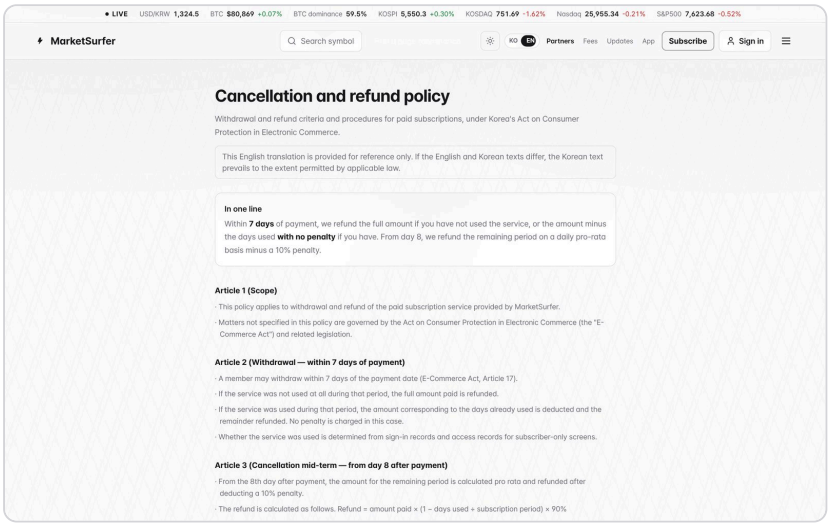
When	What you get back
Within 7 days of payment · not used	The full amount paid
Within 7 days of payment · used	The amount paid minus the days used (no penalty)
From day 8 after payment	Amount paid × (1 − days used ÷ subscription period) × 90%

When	What you get back
Service down 24 hours or more through our fault	A pro-rata refund for the downtime, or the same period added (no penalty)

Subscription periods are 30 days for 1 month, 90 for 3 months, 180 for 6 months and 365 for 12 months. Example: a Standard 1-month pass of ₩87,000 cancelled after 12 days of use → 87,000 × (1 − 12/30) × 90% = ₩46,980 refunded.

How to request

Contact the service and payment inquiries channel (Telegram @hoban_honey, email ehdehddnehd@naver.com or phone 050-6535-3721) with your payment method and payment date. You get an answer on whether it will be processed within 3 business days of the request, and the refund is paid by the same method you paid with.



The English withdrawal and refund policy page · 1440px wide · captured 2026-10-25

Full text

Withdrawal and refund policy

> This English translation is provided for reference only. If the English and Korean texts differ, the Korean text prevails to the extent permitted by applicable law.

Same wording as www.marketsurfer.co.kr/en/refund. Withdrawal and refund criteria and procedures for paid subscriptions, under Korea's Act on Consumer Protection in Electronic Commerce. Effective 2026-07-28 · version v1.0.

Article 1 (Scope)

- This policy applies to withdrawal and refund of the paid subscription service provided by MarketSurfer.
- Matters not specified in this policy are governed by the Act on Consumer Protection in Electronic Commerce (the "E-Commerce Act") and related legislation.

Article 2 (Withdrawal — within 7 days of payment)

- A member may withdraw within 7 days of the payment date (E-Commerce Act, Article 17).

- If the service was not used at all during that period, the full amount paid is refunded.
- If the service was used during that period, the amount corresponding to the days already used is deducted and the remainder refunded. No penalty is charged in this case.
- Whether the service was used is determined from sign-in records and access records for subscriber-only screens.

Article 3 (Cancellation mid-term — from day 8 after payment)

- From the 8th day after payment, the amount for the remaining period is calculated pro rata and refunded after deducting a 10% penalty.
- The refund is calculated as follows. Refund = amount paid × (1 − days used ÷ subscription period) × 90%
- Example: a Standard one-month pass of KRW 87,000 cancelled after 12 days of use → 87,000 × (1 − 12/30) × 90% = KRW 46,980 refunded.
- Three-month, six-month and twelve-month passes are calculated the same way, with subscription periods of 90, 180 and 365 days respectively.
- Fees for the period up to the cancellation request are not refundable.

Article 4 (Refunds attributable to the operator)

- If the service is interrupted for 24 hours or more due to causes attributable to the operator, the amount for the interruption is refunded pro rata or the subscription is extended by the same period. No penalty is deducted in this case.
- If a duplicate payment occurs due to a payment system error, the full amount is refunded as soon as it is confirmed.
- If the operator terminates the service without prior notice, the full amount for the remaining period is refunded.

Article 5 (Cases where refunds are restricted)

- Losses from investments a member made with reference to this service's information are not grounds for a refund. This service provides information from mechanical, statistical analysis of market data. It is not an investment advisory or discretionary investment business under the Financial Investment Services and Capital Markets Act (we are not a registered investment adviser and do not give advice tailored to individual investors). We do not recommend buying or selling any specific security or asset, and every investment decision and the resulting profit or loss rests entirely with the member.
- Losses from market movements, and opportunity costs arising because a member did not use the service, are not grounds for a refund.
- Causes outside the operator's control, such as the member's internet environment, device, or an external service outage, are not grounds for a refund.
- Refunds may be restricted where a member's use has been suspended for breach of the terms, or where fraudulent payment or repeated abuse of refunds is confirmed.

Article 6 (Refund procedure and timeline)

- Refunds may be requested through the contact details at the foot of this page. Please include the payment method and the payment date with your request.
- The operator replies with a decision within 3 business days of receiving the refund request.

- Refunds are paid by the same method used for payment. For card payments, the cancellation may take an additional 3 to 5 business days to appear, depending on the card issuer's policy.
- For payments made through a payment gateway, the refund timeline follows that provider's policy.

Article 7 (Renewal and cancellation)

- Prepaid term passes paid by bank transfer do not renew automatically. Access ends when the paid period ends, and we notify you before expiry.
- If you chose recurring card payment, the subscription renews automatically on the billing date.
- If you do not want automatic renewal, you may cancel before the next billing date. Even after cancelling, you keep access for the period already paid.
- We notify you before the renewal billing date.

Business information and disclaimer

Contact and notices

Business name	서프스트래티지(Surf'strategy)
Representative	임태욱
Business registration no.	714-14-02860
Registered address	충청북도 청주시 흥덕구 가경로 8-1, 5층 5669호(가경동, 태경빌딩)
Phone	050-6535-3721
Email	ehdehddnehd@naver.com
Service and payment inquiries	Telegram @hoban_honey

The contact above is for service use and payment inquiries. We do not provide trading advice based on your holdings or average price.

Registered business details are kept in Korean exactly as registered. Withdrawal and refunds follow the withdrawal and refund policy on the website (www.marketsurfer.co.kr/en/refund). This guide was written as of 2026-10-22; if it differs from the website, the website prevails. The latest version can be downloaded at www.marketsurfer.co.kr/en/guide/manuals.

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