MarketSurfer 마켓서퍼

Terms of service · Refund policy · Privacy policy

Terms and policies

The terms of service, withdrawal and refund policy and privacy policy of www.marketsurfer.co.kr, in the same wording as the English pages of the website. No article has been changed or shortened.

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.

Terms of service	www.marketsurfer.co.kr/en/terms
Cancellation and refund policy	www.marketsurfer.co.kr/en/refund
Privacy policy	www.marketsurfer.co.kr/en/privacy
Business information and contact	

As of 2026-10-22 · If this document differs from the current version on the website, the website prevails.
www.marketsurfer.co.kr · The latest version can be downloaded at www.marketsurfer.co.kr/en/guide/manuals.
서프스트래티지(Surf'strategy) · 임태욱 · 714-14-02860 · ehdehddnehd@naver.com

Terms of service

Effective: 2026-07-26 · version v1.1 (web) · contact: Telegram @hoban_honey

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.

Article 1 (Purpose and nature of the service)

These terms set out the rights, obligations and responsibilities between MarketSurfer (the "operator") and members in relation to use of the web service (the "service").

This service is a tool that provides market data analysis; it is not an investment advisory or discretionary investment business under the Financial Investment Services and Capital Markets Act. We do not recommend buying or selling any symbol or asset.

Everything provided — charts, indicators, trend analysis, statistics and educational material — is the result of mechanical and statistical analysis of market data, offered as reference to help your own judgement. Every investment decision, and any resulting profit or loss, rests entirely with you.

Article 2 (Definitions)

A "member" means a person who has signed up for this service and agreed to these terms.

"Content" means all analysis, charts, statistics and educational material provided by this service.

Article 3 (Membership)

This service is only for those aged 19 or over who are capable of making their own investment decisions. Anyone under 19 may not sign up.

If a member is found to be under 19 after signing up, we suspend that account and destroy the data per the Privacy Policy.

Article 4 (Effect and amendment of these terms)

These terms take effect when a member agrees to them on signing up.

We may amend these terms where necessary, posting notice in the service 7 days beforehand (30 days if the change is unfavourable to members). A member who does not accept the amended terms may close their account.

Article 5 (Paid service and withdrawal of subscription)

Prices and what each paid plan includes are published on the pricing screen. Before payment we state the price, the billing cycle and whether it renews automatically, and payment is taken only after the member confirms and agrees.

A member may withdraw within 7 days of payment (Article 17 of the E-Commerce Act). If the service was not used during that period we refund in full; if it was used we refund the amount less the days used, with no cancellation fee.

For cancellation more than 8 days after payment, we refund the remaining period pro rata less a 10% cancellation fee. The full terms and procedure are in the Withdrawal and Refund Policy.

If the service is down for more than 24 hours through our fault, we refund that period pro rata or extend the subscription.

Losses from investments made with reference to this service are not grounds for a refund. This service provides market data analysis and is not an investment advisory business under the Financial Investment Services and Capital Markets Act.

Article 6 (Member obligations)

Members may not copy, distribute or sell the content without permission, or lend their account to a third party.

Members may not use this service for any form of investment solicitation or advice.

Article 7 (Community use)

The service provides a community chat for members to talk with each other. Posts in the community are the opinion of the member who wrote them, not our analysis or view. Responsibility for a post's content rests with its author.

Members may not: use abusive, demeaning or hateful language; recommend buying or selling a particular symbol; promote outside services, channels or signal groups; post other people's personal data; spam; or otherwise break the law.

We may automatically block posts falling under the above, or hide already-published posts without prior notice. Repeated violations trigger an automatic posting restriction based on the cumulative count (10 minutes at 3, an hour at 5, 24 hours at 10), and serious or repeated violations can lead to a permanent ban from the community.

Members cannot edit or delete their own posts directly. If you want a post deleted, request it through the contact channel and we will handle it after checking. Posts are deleted along with the account when a member leaves.

If you disagree with an action taken, you may object through the contact channel, and we will review it without delay.

We are under no duty to monitor member posts continuously, and we do not intervene in disputes between members or between a member and a third party.

Article 8 (Disclaimer)

We do not guarantee the accuracy, completeness or timeliness of the information provided, and we are not liable for investment losses arising from its use.

Cryptocurrency and leveraged trading can produce losses exceeding your principal, up to the total loss of your investment. Past returns do not guarantee future results.

We are not liable for service interruptions caused by matters outside our reasonable control, such as natural disasters or outages at external data providers (exchanges and the like).

Article 9 (Account termination and data handling)

A member may close their account at any time; personal data is then destroyed per the Privacy Policy.

Article 10 (Governing law and jurisdiction)

These terms are governed by the laws of the Republic of Korea, and disputes are brought before the court with jurisdiction under the Civil Procedure Act.

Cancellation and refund policy

Withdrawal and refund criteria and procedures for paid subscriptions, under Korea's Act on Consumer Protection in Electronic Commerce.

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.

In one line

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.

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.

Contact: Telegram @hoban_honey · Email ehdehddnehd@naver.com · Phone 050-6535-3721

Effective 2026-07-28 · version v1.0

Privacy policy

Effective: 2026-10-21 · version v1.3 (web) · notice posted: 2026-10-14 · contact: Telegram @hoban_honey

Until 2026-10-20 the previous version (v1.2, effective 2026-10-03) applies.

> 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.

1. Purpose of processing and data collected

MarketSurfer (the "operator") establishes and publishes this policy under Article 30 of the Personal Information Protection Act to protect members' personal data. The personal data processed by the service and the retention period for each item are as follows.

The Toss mini app (Apps in Toss) is not currently operated, so its items are not included in this section. If we start operating it, we will add its processing items to this policy and notify you before they take effect.

- Sign-up and sign-in — Email address, account identifier for each sign-in method (Google, Kakao, email link), name or nickname, profile picture URL (where Google or Kakao provides it) · Collected: When you sign up or sign in · Stored: Database (Supabase, Seoul region, Republic of Korea) · Retention: Kept until you withdraw your membership and destroyed immediately upon withdrawal
- Keeping you signed in — Sign-in session records (connecting IP address, browser information (User-Agent), sign-in and refresh times) · Collected: When you sign in and when your sign-in is refreshed · Stored: Member authentication service (Supabase Auth, Seoul region, Republic of Korea) · Retention: When you sign out, that session ends, and session records are deleted when you withdraw. Records of sessions you have not signed out of are currently not automatically deleted after a set period
- Telegram linking — Telegram user ID (chat_id), Telegram username · Collected: Only when you request linking · Stored: Database (Supabase, Seoul region, Republic of Korea) · Retention: Kept until you unlink or withdraw your membership
- Subscription management — Subscription tier, whether and for how long you are a paid member, time and route of your first payment, referral code · Collected: When your subscription, payment, or Telegram link status changes · Stored: Database (Supabase, Seoul region, Republic of Korea) and the service server · Retention: Kept until you withdraw your membership (transaction records are retained as described under payments)
- Telegram bot and alert service — Telegram user identifier and display name, watchlist, registered holdings, alert prices and conditions you set, alert delivery settings, referral codes and registration history, subscription expiry notice records · Collected: When you register or change settings via bot commands or web screens · Stored: Service server (Railway) and its backup (GitHub); items registered on the web are kept in the database (Supabase, Seoul region, Republic of Korea) · Retention: Kept until you remove them or withdraw your membership
- Payment (bank transfer) — Depositor name, deposit amount, order code, original text of the banking-app deposit record · Collected: When a deposit is confirmed · Stored: Service server (Railway) and its backup (GitHub) · Retention: Deposit matching records are destroyed after 90 days (unmatched items when processing is complete), and transaction records (subscription product, amount, payment date) are retained for 5 years under the Electronic Commerce Act

- Customer inquiries — Inquiry content, Telegram user identifier, display name and username · Collected: When you send an inquiry through the bot · Stored: Forwarded to the operator's Telegram conversation and not separately stored in the service database · Retention: Remains in the operator's Telegram conversation and is currently not automatically deleted after a set period
- Community and reviews — Content of posts, comments and chats you write with attached images, display name at the time of writing, likes, review content and rating, automated moderation warning history · Collected: When you use the community and reviews · Stored: Database (Supabase, Seoul region, Republic of Korea) · Retention: Deleted together when you withdraw your membership. Posts you delete are taken off the screen, and their records remain until you withdraw
- Sending feedback — Feedback content, feedback category, address of the screen you sent it from · Collected: When you send feedback on the web · Stored: Database (Supabase, Seoul region, Republic of Korea) · Retention: When you withdraw, the link to your membership is removed and the content remains; it is currently not automatically deleted after a set period
- Learning and usage records (logged-in members) — Course quiz results (including first-attempt results and per-question correctness) and progress, whether a lesson video was played, recently viewed symbols · Collected: When you use the service while signed in · Stored: Database (Supabase, Seoul region, Republic of Korea) · Retention: Deleted together when you withdraw your membership
- Telegram conversations — Message content and display names, only in chat rooms designated by the operator · Collected: When you chat in a designated room · Stored: Service server (Railway) · Retention: Automatically deleted after 30 days
- AI features — Content you enter in the AI question, trading journal and portfolio features, Telegram display name, notes the AI summarized from conversations · Collected: When you use those features · Stored: Service server (Railway); sent to the AI provider to generate answers (Section 5) · Retention: Kept until you request deletion or withdraw your membership
- Visit statistics — Screens visited, referral source category, time the screen was visible, anonymous identifiers created by the browser (a tab-lifetime session identifier and a return-visit identifier that expires after 30 days), whether you are signed in or subscribed, and, if you are signed in, a linking key that pseudonymizes your member identifier (raw IP addresses and browser information are not stored) · Collected: When you view web screens · Stored: Database (Supabase, Seoul region, Republic of Korea) · Retention: Destroyed after 3 months. The return-visit identifier expires automatically in your browser after 30 days and is not extended when you return
- Outbound link click measurement — Name of the link you clicked, click time, link variant tag, raw browser information (User-Agent) (IP addresses are not stored) · Collected: When you click an outbound link provided by the service (an address starting with /go/) · Stored: Database (Supabase, Seoul region, Republic of Korea) · Retention: Currently not automatically deleted after a set period
- Server access records — Connecting IP address, browser information (User-Agent), requested address and time · Collected: Automatically, every time you access the web screens or the service server · Stored: Access records of the server operator (Railway) · Retention: Deleted after the retention period set by the server operator

2. Processing and retention period

The retention period for each item is stated in Section 1. When a retention period ends or the purpose of processing has been achieved, the data is destroyed without delay, and information that must be preserved by law is destroyed after the period set by that law. For items stated as not automatically deleted after a set period, we will delete them after confirmation if you request it.

3. Provision to third parties

We do not provide personal data to third parties except with the member's explicit consent or where the law requires it.

4. Outsourced processing

We entrust the following processing tasks to keep the service running smoothly. The processing location is where personal information is actually processed and stored, not where the provider is headquartered.

- Supabase Pte. Ltd. — Database and member authentication hosting (processing location: Seoul region, Republic of Korea · contact: privacy@supabase.com)
- Railway Corporation — Service server operation (processing location: Singapore · contact: privacy@railway.com)
- GitHub, Inc. — Operational data backup (private repository) (processing location: The United States and other countries where GitHub stores and processes data · contact: privacy@github.com)
- Anthropic PBC — Generating AI answers and summaries (processing location: United States · contact: privacy@anthropic.com)
- [Only when enabled] Functional Software, Inc. (Sentry) — Service error diagnosis (processing location: United States · contact: compliance@sentry.io)
- [Only when enabled] Microsoft Corporation (Clarity) — Screen-usage analysis (pricing and account screens) (processing location: United States or other countries where Microsoft processes data · contact: Microsoft Privacy, One Microsoft Way, Redmond, WA 98052, USA)
- [Only when enabled] Google LLC (Gemini API) — Fact-check search for AI questions (processing location: The United States and other countries where Google processes data · contact: 1600 Amphitheatre Parkway, Mountain View, CA 94043, USA)

5. Transfer of personal data abroad

To perform the service contract, we entrust and store personal information as described below, and in the process personal information is transferred overseas. The countries listed are where personal information is actually processed and stored, not where the provider is headquartered.

The database that stores member accounts and community data (Supabase Pte. Ltd.) processes and stores data in the Seoul region of the Republic of Korea, so it is not listed below. Items marked “Only when enabled” are transferred only while that feature is turned on.

If you do not want your information transferred overseas, tell the Privacy Officer by email (ehdehddnehd@naver.com) or Telegram (@hoban_honey) that you refuse and which provider it concerns. After confirming, we stop your use of the features that transfer data to that provider and no longer transfer the related information. Features that cannot be provided without the transfer will become unavailable to you; the effect for each provider is described under “If you refuse” in each item.

- Recipient: Railway Corporation (contact: privacy@railway.com) · Destination country: Singapore · Items transferred: Telegram user identifier and display name, alert settings, watchlist, registered holdings, alert prices and conditions, bank transfer orders and deposit matching records, Telegram conversation records, AI feature usage records, server access records (connecting IP address and browser information), member information transmitted while using the service · Timing and method: Whenever you use the service, over encrypted network connections · Purpose: Service server operation · Retention and use period: Same as the per-item retention periods in Section 1 · If you refuse: The service runs on this server, so you will not be able to use the service at all
- Recipient: GitHub, Inc. (contact: privacy@github.com) · Destination country: The United States and other countries where GitHub stores and processes data · Items transferred: Telegram user identifier and display name, alert settings, watchlist, registered holdings, alert prices and conditions, referral codes and registration history, subscription expiry notice records,

bank transfer orders and deposit matching records · Timing and method: Automatically every 15 minutes, over encrypted network connections · Purpose: Restoring operational data after an outage or restart · Retention and use period: The latest backup is kept for the same period as the original. However, past backup copies remaining in the repository change history are currently not deleted automatically on a set schedule · If you refuse: You will not be able to use the alert, watchlist, holdings registration, or bank transfer payment features, which cannot operate without backup

- Recipient: Anthropic PBC (contact: privacy@anthropic.com) · Destination country: United States · Items transferred: Questions you enter in the AI question feature and your Telegram display name, content you enter in the trading journal and portfolio features, messages and display names in chat rooms designated by the operator (when summarizing conversations) · Timing and method: Each time you use the relevant feature, over encrypted network connections · Purpose: Generating AI answers and summaries · Retention and use period: Kept for the period set by the provider's terms after the response is generated, then deleted · If you refuse: You will not be able to use the AI question, trading journal, and portfolio features, or the designated chat rooms where conversations are summarized
- [Only when enabled] Recipient: Functional Software, Inc. (Sentry) (contact: compliance@sentry.io) · Destination country: United States · Items transferred: Address of the page where the error occurred, error details, stack information (configured not to include user identifiers or IP addresses) · Timing and method: Only when error diagnosis is enabled, each time an error occurs, over encrypted network connections · Purpose: Service error diagnosis · Retention and use period: Deleted after the retention period set by the provider · If you refuse: No member-identifying information is included, so refusing does not restrict your use of the service
- [Only when enabled] Recipient: Microsoft Corporation (Clarity) (contact: Microsoft Privacy, One Microsoft Way, Redmond, WA 98052, USA) · Destination country: United States or other countries where Microsoft processes data · Items transferred: page address, clicks, scrolling and mouse movement, browser information, IP address (text typed into input fields is set to be masked) · When and how: only when the screen analysis feature is on, each time you use the pricing or account screens, over an encrypted connection · Purpose: finding where visitors leave and improving screens · Retention: deleted after the retention period set by the provider · If you refuse: turning on your browser's Do Not Track setting stops transmission, and refusing does not limit your use of the service
- [Only when enabled] Recipient: Google LLC (Gemini API) (contact: 1600 Amphitheatre Parkway, Mountain View, CA 94043, USA) · Destination country: The United States and other countries where Google processes data · Items transferred: The text of AI questions that require fact-checking · Timing and method: Only when fact-checking is enabled, each time such a question arrives, over encrypted network connections · Purpose: Fact-checking for AI answers · Retention and use period: Kept for the period set by the provider's terms, then deleted · If you refuse: You will not be able to use the AI question feature

6. Cookies and other automatic collection

We use a session cookie to keep you signed in. We do not use cookies for advertising or behavioural tracking.

You can refuse cookies in your browser settings, but features that require sign-in will then be unavailable.

Display settings such as theme are kept only in browser local storage and are never sent to the server.

For statistics on which screens are visited and for how long, we use a random session identifier that lasts only while the browser tab is open. It is deleted when the tab closes, is never used to track across other sites, and is not used for advertising. These statistics store no IP or browser information and are deleted after 3 months.

The statement that IP addresses and browser information are not stored applies only to visit statistics. When you click an outbound link provided by the service (an address starting with /go/), the raw browser information (User-Agent) is stored to measure clicks (IP addresses are not stored), and the connecting IP address and browser information remain in sign-in

session records and in the server operator's access records (Section 1).

7. Rights of the data subject

Under Articles 35-37 of the Personal Information Protection Act, members may request access, correction, deletion, suspension of processing, or withdrawal of consent, through the contacts in Section 9. We handle requests according to the procedures and periods set by law, and where the law requires notice, such as when access is postponed or refused, we inform you of the reason and how to object within that deadline.

Separately, as our own operating commitment, we aim to tell you the outcome or progress of your request within 10 days of receiving it. This commitment is not a statutory deadline and is counted in calendar days.

8. Destruction procedure and security measures

Personal data whose retention period has passed, or whose purpose is fulfilled, is destroyed without delay in an unrecoverable manner.

Personal data is stored in an access-controlled database, and transport is encrypted with TLS.

9. Data protection officer and contact

We take overall responsibility for personal data processing and have designated the data protection officer below to handle enquiries, complaints and remedies from data subjects.

- Data protection officer — Name: 임태욱 · Title: Representative
- Contact — email ehdehddnehd@naver.com · Telegram @hoban_honey
- Business — Surf'strategy · Business registration no. 714-14-02860
- Address — 충청북도 청주시 흥덕구 가경로 8-1, 5층 5669호(가경동, 태경빌딩)

10. Remedies for infringement of rights

To report or seek advice about a privacy infringement, you can contact the bodies below.

- Privacy Infringement Report Centre — privacy.kisa.or.kr · 118 (no area code)
- Personal Information Dispute Mediation Committee — kopico.go.kr · 1833-6972
- Supreme Prosecutors' Office Cyber Investigation Division — spo.go.kr · 1301
- National Police Agency Cyber Bureau — ecrm.police.go.kr · 182

11. Notice of changes to this policy

If this policy changes, we post notice in the service 7 days before it takes effect.

Business information and contact

Business information and contact

Registered business details. They are kept in Korean exactly as registered.

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
Operator contact	Telegram @hoban_honey

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