

KorManagement Services LLC — Terms of Service & Privacy Notice

Effective Date: [12-24-2025] to present

KorManagement Services LLC (“we,” “us,” or “our”) provides compliance education, training, consulting, and related services (“Services”). By accessing or using our Services, you agree to the following Terms of Service and acknowledge our Privacy Notice. Please read both carefully.

TERMS OF SERVICE

1. Acceptance of Terms

By accessing or using our Services, you agree to be bound by these Terms of Service and all applicable laws. If you do not agree, you may not use our Services.

2. Use of Our Services

You agree to use our Services only for lawful purposes and in accordance with these Terms. You may not:

- Interfere with or disrupt the operation of our Services
- Attempt to gain unauthorized access to systems or data
- Use our content for commercial purposes without permission
- Misrepresent your identity or affiliation

We reserve the right to suspend or terminate access for violations.

3. Accounts and Registration

If you create an account, you agree to:

- Provide accurate and complete information
- Maintain the confidentiality of your login credentials
- Notify us immediately of any unauthorized use

You are responsible for all activity under your account.

4. Intellectual Property

All content, materials, training modules, graphics, logos, and documentation provided through our Services are owned by KorManagement Services LLC or licensed to us. You

may not copy, reproduce, distribute, or create derivative works without our written permission.

Limited, non-transferable, revocable access is granted for personal or organizational training use only.

5. Purchases and Payments

If you purchase training, consulting, or digital materials:

- You agree to provide accurate billing information
- All sales are final unless otherwise stated
- We may use third-party payment processors to handle transactions

We are not responsible for errors or security issues arising from third-party processors.

6. Event Registrations

For in-person or virtual events:

- Registration may require personal information
- We may send event-related communications
- We reserve the right to modify or cancel events

Refund policies will be stated at the time of registration.

7. User Content

If you submit comments, reviews, or other content:

- You grant us a non-exclusive license to use, display, and distribute that content
- You are responsible for ensuring your content does not violate laws or infringe rights

We may remove content at our discretion.

8. Disclaimers

Our Services are provided “as is” without warranties of any kind. We do not guarantee:

- Error-free operation
- Uninterrupted access
- Accuracy or completeness of content
- No intended for legal advice

Training materials are educational and do not constitute legal advice.

9. Limitation of Liability

To the fullest extent permitted by law, KorManagement Services LLC is not liable for:

- Indirect, incidental, or consequential damages
- Loss of data, revenue, or profits
- Issues arising from third-party services

Your sole remedy for dissatisfaction with our Services is to discontinue use.

10. Indemnification

You agree to indemnify and hold harmless KorManagement Services LLC from claims arising out of:

- Your use of the Services
- Your violation of these Terms
- Your infringement of third-party rights

11. Changes to Terms

We may update these Terms periodically. Continued use of our Services indicates acceptance of the updated Terms.

12. Contact Information

For questions about these Terms, contact: jankornmann@kormanagementservices.com

PRIVACY NOTICE

1. Personal Information We Collect

Information You Provide

- Registration details (name, email, phone, address, demographics)
- Communications and support inquiries
- Event registration information
- User-generated content
- Payment-related information (processed by third-party vendors)

Information We Collect Automatically

- Device and browser information
- Usage data (pages viewed, links clicked, time spent)
- Cookies and tracking technologies

Information From Third Parties

- Service providers
- Event partners
- Public sources

2. How We Use Your Information

We use personal information to:

- Provide and improve our Services
- Process transactions
- Communicate with you
- Personalize your experience
- Conduct analytics
- Detect and prevent fraud
- Comply with legal obligations

3. How We Share Information

We may share information with:

- Trusted service providers
- Event partners
- Legal authorities when required
- Successor entities in business transitions
- Others with your consent

We **do not sell** personal information.

4. Your Rights and Choices

Depending on your jurisdiction, you may:

- Access your information
- Request corrections or deletion
- Opt out of marketing
- Restrict certain processing

Contact: jankornmann@kormanagementservices.com to exercise these rights.

5. Data Security

We implement reasonable safeguards to protect your information, though no system is completely secure.

6. Data Retention

We retain information only as long as necessary for the purposes described or as required by law.

7. Children's Privacy

Our Services are not intended for individuals under 18. We do not knowingly collect children's data.

8. International Users

Your information may be transferred to and processed in the United States.

9. Changes to This Privacy Notice

We may update this Notice periodically. Continued use of our Services indicates acceptance of the updated Notice.

10. Contact Us

For privacy-related questions, contact: jankornmann@kormanagementservices.com