

KUNKWAN GROUP

GLOBAL TERMS AND CONDITIONS

Version: 2.0

Effective Date: 01/06/2026

Last Updated: 01/06/2026

1. INTRODUCTION

These Terms and Conditions govern the access to and use of all websites, mobile applications, learning platforms, investor platforms, products and services operated by or on behalf of the Kunkwan Group. By accessing or using any part of our Services, you agree to be legally bound by these Terms, our Privacy Policy, Return and Refund Policy and any applicable policies.

2. DEFINITIONS

Kunkwan Group means all companies, subsidiaries, affiliates, branches, representative offices, joint ventures and other entities directly or indirectly controlled by, controlling, or under common control with the Kunkwan Group, whether existing now or established in the future.

3. SCOPE OF APPLICATION

These Terms apply to websites, online stores, LMS, mobile applications, investor portals, educational programmes, workshops, events, subscriptions, memberships, physical products, digital products and any future products or services introduced by the Kunkwan Group.

4. ELIGIBILITY

Users must have legal capacity to enter into these Terms. Minors may only use the Services with the consent and supervision of a parent or legal guardian.

5. ACCOUNT REGISTRATION AND SECURITY

Users are responsible for maintaining accurate account information and safeguarding login credentials. Kunkwan may suspend or terminate accounts that violate these Terms.

6. PRODUCTS AND SERVICES

Descriptions, specifications, availability and pricing may change without prior notice. Kunkwan reserves the right to modify, discontinue, restrict or refuse transactions.

7. PRICING AND PAYMENTS

Prices may be displayed in different currencies. Taxes, duties and payment processing fees may apply. Failed payments, fraudulent activities and chargebacks may result in suspension or termination of Services.



8. EDUCATIONAL SERVICES

Kunkwan does not guarantee specific learning outcomes, examination results, language proficiency, employment opportunities or business outcomes. Schedules, instructors, venues and learning materials may be modified where reasonably necessary.

9. EVENTS AND PROGRAMMES

Event details may be modified, postponed, rescheduled or cancelled due to operational requirements or circumstances beyond our reasonable control.

10. DIGITAL PRODUCTS AND SUBSCRIPTION SERVICES

Digital products and subscriptions may not be copied, distributed, shared, resold, reverse engineered or commercially exploited without authorisation.

11. INTELLECTUAL PROPERTY RIGHTS

All intellectual property rights relating to our Services and Content belong to the Kunkwan Group or its licensors.

12. USER CONTENT AND TESTIMONIALS

Users grant Kunkwan a worldwide, perpetual, irrevocable, royalty-free and non-exclusive licence to use submitted testimonials, photographs, videos and other content for business and promotional purposes.

13. PRIVACY AND DATA PROTECTION

Personal Data may be collected, processed, stored, transferred and disclosed in accordance with the Privacy Policy and applicable laws.

14. ELECTRONIC COMMUNICATIONS

Kunkwan may communicate electronically through email, SMS, WhatsApp, websites, applications, LMS notifications, investor portals and other communication channels.

15. THIRD-PARTY SERVICES

Kunkwan is not responsible for third-party products, services, content, policies or practices.

16. ACCURACY OF INFORMATION

Information may occasionally contain inaccuracies, omissions or outdated information and may be corrected without prior notice.

17. INVESTOR INFORMATION DISCLAIMER

Investor information is for informational purposes only and does not constitute investment advice or an offer of securities.



18. SUSPENSION AND TERMINATION

Kunkwan may suspend, restrict or terminate access to Services if these Terms are violated or where continuation of Services is considered inappropriate.

19. LIMITATION OF LIABILITY

To the maximum extent permitted by law, Kunkwan shall not be liable for indirect, incidental, consequential or special damages arising from the use of the Services.

20. INDEMNITY

Users agree to indemnify and hold harmless the Kunkwan Group from claims arising from their use of the Services or breach of these Terms.

21. FORCE MAJEURE

Kunkwan shall not be liable for delays or failures caused by circumstances beyond reasonable control, including natural disasters, pandemics, cyberattacks and internet disruptions.

22. GOVERNING LAW AND DISPUTE RESOLUTION

These Terms shall be governed by and construed in accordance with the laws of Malaysia, without limiting mandatory consumer rights under applicable local laws.

23. AMENDMENTS TO THESE TERMS

Kunkwan may amend, revise or update these Terms from time to time. Continued use of the Services constitutes acceptance of the revised Terms.

24. CONTACT US

Website: www.kunkwan.com

Email: support@kunkwan.com

25. LANGUAGE

These Terms may be translated into multiple languages. In the event of inconsistency, the English version shall prevail unless otherwise required by applicable laws.

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