### **GLOBIS** Asia Campus

# **Enrollment Regulations of GLOBIS ASIA** CAMPUS (GAC)

# **GLOBIS Asia Campus**

#### Section 1 — General Provisions

#### Purpose

Article 1:

The Enrollment Regulations of GLOBIS ASIA CAMPUS (hereinafter referred to as the "Enrollment Regulations") specify the requirements for the Pre-Master of Business Administration program at GLOBIS ASIA CAMPUS (hereinafter referred to as "GAC").

#### Program

Article 2: The following program is conducted at GAC: Pre-Master of Business Administration

#### Section 2 — Admissions, Admission Screenings and Tuition

**Time of Admission** Article 3: The dates of admission to the program are October 1, January 1, April 1 and July 1 of each year.

#### **Application Qualifications**

Article 4:

Applicants to GAC, in principle, must have one year or more of work experience, in the private or public sector, on the date of admission and must have met the following criteria:

-Language Requirement:

Minimum score of IELTS 6.5 or equivalent score of other English tests \*Native speakers and those who have completed a Bachelor/Diploma conducted entirely in English are not required to submit an English test score.

-Academic Requirement: A bachelor's degree or a certificate of equivalent value

-Work Experience: One year of full-time work experience

Article 5: Applicants must complete the prescribed application procedures

#### **Admission Screenings**

Article 6:

The decision regarding which applicants to admit will be made after an admission screening of all applicants.

Article 6-2: Admission screening procedures such as the method and timing are stipulated separately.

# Admission Procedures, Admission Acceptance, Withdrawal of Admission and Postponing Admission

Article 7:

Upon acceptance, applicants will be officially admitted to the program upon completing the procedures for confirmation of enrollment through the admission system and payment of the enrollment fee by the designated date.

#### Article 7-2:

Applicants who receive notice of acceptance (hereinafter referred to as "Accepted Applicants") must submit the required documents and complete payment of the tuition fee by the designated date.

#### Article 7-3:

Withdrawal of admission by Accepted Applicants will be possible until one day before the course is scheduled to commence (hereinafter referred to as "Course Commencement Date"). GAC will refund such percentage of the enrollment fee and the tuition fee to the Accepted Applicant who has withdrawn from the program, as set out in the Refund Table stipulated in Article 18-2.

#### Article 7-4:

On withdrawing admission, Accepted Applicants must delete or otherwise dispose of all the downloaded course materials.

#### Article 7-5:

GAC may cancel the admission of an Accepted Applicant to the program, if it becomes evident that such applicant is a member of or otherwise involved with antisocial forces, such as a gang, a company associated with a gang, a terrorist organization, a corporate extortionist or an organized criminal group defined under the Organized Criminal Act 2015 of Singapore.

#### Payment of Tuition Fee, Refund Policy

Article 8:

A receipt shall be issued upon request. In principle, a receipt for paid tuition fee shall be issued only one time.

#### Article 8-2:

Payment of tuition fee must be made by the due date. If payment is not confirmed by the due date, the Student Services Office will manage the process according to the Provisions Regarding Students with Unpaid Tuition Fee stipulated separately, which take precedence over Sections 1 to 7.

#### Article 8-3:

Paid tuition fee will not be refunded except unless we are unable to begin delivery of the course on the course start date or are unable to complete delivery of the course by the course completion date.

#### Article 8-4:

Notwithstanding Article 8-3, if GAC accepts a request for withdrawal from an Accepted Applicant prior to the Course Commencement Date, any tuition fee paid in advance will be refunded in accordance with the Refund Table. If GAC accepts a request for withdrawal from a student after the Course Commencement Date, any paid tuition fee will not be refunded. Applicants will bear any and all service charges that may arise from the refund.

#### Article 8-5:

The tuition fee paid by an expelled student will be refunded for the terms for which the course registration was terminated. Students will bear any and all service charges that may arise from the refund.

#### Section 3 — School Holidays

#### **School Holidays**

Article 9: Classes are not held on public holidays and other days specified by GAC.

### Course Closure, Class Cancellation and Class Changes (on GAC side)

Article 10:

In order to maintain effective learning, courses may be cancelled when the minimum required number of students is not met or other unavoidable circumstances arise.

#### Article 10-2:

Course cancellations will be decided at least 14 days prior to the first day of the corresponding course.

#### Article 10-3:

Under certain circumstances affecting a faculty member, classes may be conducted by substitute faculty members, or changes may be made to class dates, times, locations or contents.

#### Article 10-4:

After the Course Commencement Date, classes may be canceled, or courses may be cancelled or postponed under the following circumstances.

1. Natural disasters or calamities such as typhoons or earthquakes, strikes related to transportation agencies, or riots or a coup d'état.

2. Accident, illness, an event of congratulations or condolence involving the relevant course faculty member.

3. Maintenance inspections, renovation work, or other activity disrupting access or use of the facilities.

4. Other circumstances or force majeure as determined by the Student Services Office that makes holding classes impossible.

#### Article 10-5:

Under circumstances affecting GAC that force a course change, cancellation or postponement, students shall immediately dispose of any course materials they have received. For the avoidance of doubt, this shall not apply if only a class is cancelled due to the circumstances set out in Article 10-4.

#### Course Withdrawal, Course or Class Changes (on the Student side)

Article 11:

After course registration, students may withdraw from courses, change courses or postpone the term of their registered courses, up until 14 days prior to the Course Commencement Date. GAC will refund the enrollment fee and the tuition fee to the student based on the Refund Table as stipulated in Article 18-2.

#### Article 11-2:

If a student withdraws from courses, changes courses or postpones the term to take registered courses, he/she shall immediately dispose of any course materials they have received.

Article 11-3:

Notwithstanding Article 11-1, an exception can be made when special circumstances arise after course registration, such as a long-term business trip as required by the student's employer or other conditions equivalent to a course leave of absence.

#### **Distribution of Course Materials**

Article 12:

In principle, course materials shall be accessed by downloading them from the Learning Management System (LMS) provided by GAC.

Article 12-2:

Students themselves are responsible for securing the designated textbooks for each course.

#### Article 12-3:

If students do not take a course for any reason, including but not limited to withdrawal or postponement of enrollment, they must immediately delete or otherwise dispose of any course materials they have downloaded.

#### Article 12-4:

Course materials are uploaded to and are available for download from the LMS approximately three weeks prior to the Course Commencement Date. GAC accepts no responsibility if the student is unable to or prevented from downloading course materials before the start of the term or their studies are adversely affected due to downloading course materials shortly before the start of the term.

#### **Class Attendance Requirements**

Article 13:

Students will only be marked as present when their presence is visually confirmed by the faculty member in class by comments, or raising their hand, etc.

#### Article 13-2:

Students who participate for at least two-thirds of the class time will be marked as being present for the day and subject to evaluation.

#### Article 13-3:

Students who are not present for at least two-thirds of a class for any reason will be marked absent for that day of class.

#### Article 13-4:

Students who participate for two-thirds or more of the class time even if they are late, leave early or are away during the class will be marked as present, however, if overall class tardiness is excessive (in frequency and length), lecturers may deduct points when evaluating the final grade.

#### Suspension of Attendance Due to Infectious Diseases

Article 14:

Any student who is infected with an infectious disease as stated in Schedule 1 of the Infectious Diseases Act or notified by the Ministry of Health, Singapore will not be permitted to physically participate in any activities such as attending classes.

Article 14-2:

Students may be marked as present for classes (days) missed due to infection stipulated in Article 14-1 as a special measure if they submit the designated application form and a medical certificate from a doctor.

#### **Course Evaluation**

Article 15:

After a course has finished, students will be given final grades and evaluated as having completed or not completed the course in accordance with specified criteria. For completed courses, the students will be evaluated with the grades of A/B/C/D. For courses which are evaluated as not completed, the students will be evaluated with the grades of F or ineligible for grading.

#### Article 15-2:

An F grade refers to when a student has satisfied the requirements for grading stipulated in each course and has been evaluated as having not completed the course.

#### Article 15-3:

In case a student fails to meet any of the requirements for grading, the student will be evaluated as

ineligible for grading. In such a case, the student will neither be evaluated nor given feedback from the faculty member.

#### Article 15-4:

Any required deliverables created in a language different from which the course is offered are ineligible for evaluation.

#### Article 15-5:

Requests for amendments and changes of the evaluation in terms of attendance and deliverables are only accepted within 14 days after the final grades have been issued.

#### Section 5 — Substitute Class and Re-registration for Courses

#### Substitute Class System

Article 16:

Students who cannot attend a registered class due to circumstances related to work or other unavoidable circumstances are allowed the opportunity to attend another class of the same course with the restrictions on evaluation and class registration as described from Article 16-2 to Article 16-7 because this substitute class system merely gives students an opportunity to attend missed classes.

#### Article 16-2:

The substitute class must be another class of the same course in which the student has been enrolled in the current term or the next term the same course is offered; provided, however, students may apply the substitute class in the next term only if the substitute class has not reached capacity.

#### Article 16-3:

If a student is registered for a substitute class in the same term as the originally registered course, the student is subject to evaluation; however, if a student is registered for a substitute class the next term the same course is offered, the student merely has an opportunity to attend the class and is not evaluated.

#### Article 16-4:

A student may register for a substitute class up until the starting time of the class which the student wishes to attend as a substitute class.

#### Article 16-5:

The substitute class system does not apply to attending other courses or classes.

#### Article 16-6:

Students are only allowed to register for the Learning Management System (LMS) discussion system of the originally registered class even if they attend the substitute class.

Article 16-7:

The substitute class system may not apply in certain cases, such as for special courses, courses where the course contents have changed, and courses which are being offered for the last time.

#### **Re-Registration for Courses**

Article 17:

A student may request to be re-registered for courses which were evaluated as not completed.

#### Article 17-2:

The re-registration for courses not completed may not apply in certain cases, such as special courses, courses where the courses contents have changed, and courses which are being offered

for the last time.

#### Section 6 —Withdrawals and Re-Admission

Withdrawal

Article 18:

Students wishing to withdraw from program or from courses must submit a withdrawal form to the Student Services Office and attend an interview with the Student Services Office.

Article 18-2:

If a student cannot attend a registered course and withdraws from the course, GAC will refund the enrollment fee and the tuition fee to the student based on the following Refund Table:

% of the paid tuition, enrolment fee, and the late payment fee	If Student's written notice of withdrawal is received:
[100%]	-at least[14] days before the Course Commencement Date
[78%]	less than [14] days before the Course Commencement Date
[100%]	<ul> <li>less than [14] days before the Course Commencement Date, and if a student requests a withdrawal from a course for the following reasons with documents of evidence.</li> <li>Natural disasters</li> <li>Hospitalization, long-term outpatient treatment involving the student</li> <li>Death or hospitalization involving any relative within the second degree of kinship of the student's family</li> <li>Transfers within the same company, long-term business trips required by the student's employer</li> <li>Other special circumstances granted by the Student Services Office.</li> </ul>
[0%]	After the Course Commencement Date

#### REFUND TABLE

Article 18-3:

As stipulated in Article 18-2, if a student requests a withdrawal from a course for a reason equivalent to a leave of absence stipulated in Article 25 due to a job transfer which requires a change of residence or due to a long-term business trip required by the student's employer, illness requiring hospitalization or similar circumstances between 13 days and 1 day prior to the first day of the course, and if the student submits the required documents, the student may be refunded the full amount of the enrollment fee and the tuition fee after the Student Services Office has examined the request.

#### Article 18-4:

In cases when Articles 18-2 to 18-3 apply, a student shall immediately dispose of the course materials they have received

#### Article 18-5:

At the time of withdrawal, if there is a course for which a leave of absence had previously been approved, the leave of absence will be cancelled and the final grade of the said course will be ineligible for grading.

#### Behavior Subject to Disciplinary Action

Article 19:

The conduct listed below will be regarded as one of the behaviors subject to disciplinary action. Anyone who is found guilty of conduct prohibited below is subject to disciplinary action. Depending on the severity of the offence, the student may not be allowed to enroll in courses until the decision of disciplinary action is made.

#### 1. Misconduct

- Behavior where students do not take the course through their own efforts, such as discussions with students who took the course previously or viewing previous handouts or notes.

- Behavior where students do not write a report through their own efforts, such as referring to previous handouts, assignments and reports, misusing analytical results from study sessions including those through spreadsheets, plagiarism of copyrighted work, or through receiving assistance from other students, or where they assist others in writing a report. However, having study sessions in preparation for reports shall in themselves not be regarded as misconduct.

- Behavior where students do not take a test through their own efforts such as cheating during a test or sharing previous test questions. If a student is found guilty of misconduct for a second time, the student will be expelled regardless of the circumstances.

Both perpetrators and accomplices will be held guilty and any corresponding report and/or test result will become invalid and any corresponding course will result in an F grade.

#### 2. Divulging information

If students intentionally divulge information or fail to take appropriate measures to protect sensitive information, such as the following:

- When students add people other than lecturers and registered students to SNS groups which are used for the class (class groups)

- When students distribute information intended only for members of the class, lecturers and/or GLOBIS faculty, including confidential information of the company of other students or alumni, or confidential information related to companies researched as part of coursework (divulging information or conveying information to third parties other than classmates and uploading or posting information through social media)

-When students distribute, without permission, personal information of students that is found in the LMS or discussion board to people other than students or those not related to the school

-When students distribute any information that may impede the learning of other students, such as the content to information media such as SNS.

#### 3. Falsified applications

If students knowingly falsify contents on an application form.

#### 4. Antisocial forces

GAC may cancel enrollment and take disciplinary action including expulsion, if it becomes evident that the student is in any way involved with antisocial forces including but not limited to a gang, a company associated with a gang, a terrorist organization, a corporate extortionist or an organized criminal group defined under the Organized Criminal Act 2015 of Singapore.

#### 5. Prohibitions regarding copyrights

Actions which infringe upon copyrights such as below:

- Reproduction of materials such as curriculum content, course materials, and materials distributed in class (except for cases when the students copy data for personal use) and transfer of such information to others

- Quoting and reproduction of curriculum content, course materials, and materials distributed in class through social media

- Taking photographs, recording, videotaping or using image capture in class

- Plagiarism of someone else's copyrighted deliverables including reports and assignments

6. Any act that violates the "GLOBIS Community Regulations" stipulated separately

#### Lost Property

Article 20:

Belongings left in GAC facilities will be kept for three months and then disposed of by the Student Services Office

#### **Maintaining Learning Environment**

Article 21:

Depending on the course's characteristics, students may be recommended to use social media, web services and applications. However, students assume their own responsibility when using such services and applications.

#### Article 21-2:

GAC will not provide any compensation for accidents of the internet service provider or other telecommunication companies, or for troubles in using broadband or attending classes due to necessary equipment maintenance.

#### Article 21-3:

Students may be prohibited from attending classes, at the lecturer's discretion, due to troubles such as noise from the student's equipment, etc., if it severely impairs other students' learning environment until the situation improves.

#### **Enrollment Duration**

Article 22: The enrollment duration of the Pre-Master of Business Administration program is up to one year.

#### **Enrollment in Courses and Certification of Credits**

Article 23:

In principle, course registration shall not be accepted in case a student receives 3 or more D and F grades. However, in cases where a student receives a third D or F grade while simultaneously taking other courses, enrollment shall be permitted until the final class in those courses.

#### **Enrollment and Tuition**

Article 24:

The enrollment fee and the tuition fee shall be paid in full before the first day of the corresponding term. The enrollment fee shall be paid upon enrolling in the first course via bank transfer.

Article 24-2:

A receipt for the bank transfer from the financial institution shall serve as a receipt from GAC.

Article 24-3:

Payment of tuition fee must be made by the due date as indicated on the invoice that GAC issued after course registration. If payment is overdue, overdue interest (at an annual rate of 12%) may be charged as late payment fees.

#### Leave of Absence

Article 25:

If, while enrolled in a course, a student becomes unable to attend that course or submit course deliverables, even using the substitute class system, and is therefore unable to fulfill the grading requirements due to the special circumstances listed below or similar circumstances, a student may upon request be granted a leave of absence.

- Natural disasters

#### **Enrollment Regulations of GLOBIS ASIA CAMPUS (GAC)**

- Hospitalization, long-term outpatient treatment involving the student

- Death or hospitalization involving any relative within the second degree of kinship of the student's family

- Transfers within the same company, long-term business trips required by the student's employer - Other special circumstances approved by the Student Services Office.

Note: A leave of absence will not be granted for voluntary job searches, work overload or changes in work environment which do not require a change of residence.

#### Article 25-2:

When a student requests a leave of absence, they shall submit to the Student Services Office, through the method specified, a leave of absence form stating the reasons for the request. In principle, a student must promptly submit a request after the occurrence of the event resulting in a leave of absence. The Student Services Office shall review the leave of absence request based on the reason for the application and the period of the application.

#### Article 25-3:

Leave of absence will not be retroactively accepted once the final grades have been confirmed.

Article 25-4:

Upon acceptance of a request for a leave of absence, students will be re-enrolled in the next term. The same course is offered only for the classes the student did not complete after the leave of absence was granted. Course evaluation will be finalized when the student has completed the classes in the next term in which the course is offered, based on attendance and evaluations for any report and class contribution prior to and after the leave of absence.

#### Article 25-5:

The student must re-enroll for the course in the next term it is offered; extensions of the leave of absence cannot be granted.

#### Article 25-6:

Even if the next opening term exceeds the enrollment duration, re-enrollment for a course which was approved for a leave of absence will be accepted.

Article 25-7:

Once a leave of absence has been approved, it cannot be cancelled.

Article 25-8:

Paid tuition fee is not refunded to students irrespective of whether or not they can attend the classes in the next term that the course is offered.

#### Article 25-9:

In terms of course registration and other rules, the regulations at the time of re-enrollment will be applied.

#### **Quality Guarantee System**

Article 26:

Tuition fee for a completed course may be refunded in full after a meeting upon a request made to the Student Services Office by a student who has fulfilled the course requirements for grading as described in each course, but still feels the expected learning outcomes have not been achieved. Article 26-2:

The deadline for the request is 14 days after the Day 6 class (Day 4 for 4 day-classes) of the corresponding course. For substitute class in the same term, the deadline is 14 days after the Day 6 (Day 4 for 4 day-classes) of the substitute class.

Article 26-3:

In principle, tuition fee is refunded within two months after the date of the student's request.

Article 26-4:

If the course requirements for grading have been fulfilled and the student has been evaluated as having completed the corresponding course, credits are issued for the completed course.

Article 26-5: Refunds under this system shall be only for one course.

#### **Supplementary Provisions**

- 1. These Enrollment Regulations shall apply to the period from April 1, 2021. However, Article 24 (Enrollment and Tuition) takes effect if and when an incident listed in the Article takes place prior to October 1, 2019.
- 2. These Regulations may be modified without prior notice.
- 3. If any changes are made to these Regulations, such changes will take effect immediately.
- 4. These Enrollment Regulations shall be governed by and construed in accordance with the laws of Singapore.
- 5. Any dispute arising out of this Enrollment Regulations shall be settled through the CPE Mediation-Arbitration Scheme (https://www.ssg.gov.sg/cpe/student-services/dispute-resolution.html).

#### Appendix

## Provisions regarding Students with Unpaid Tuition Fee (in relation to Article 8 of the Enrollment Regulations)

#### Purpose

Article 1:

These provisions specify how to proceed with students who have neglected to pay the enrollment fee and/or tuition fee by the payment deadlines (hereinafter referred to as the "students with unpaid tuition fee").

### Reissuing of Invoice for Unpaid Tuition Fee and Instructions for Payment

Article 2:

The Student Services Office will reissue an invoice to the students with unpaid tuition fee after the tuition fee payment deadline. Students who still have not paid will be instructed to proceed with payment by the Manager of GAC. Students will bear any and all service charges that may arise from payment of tuition after the payment deadline.

#### **Enrollment of the Students with Unpaid Tuition**

Article 3:

The students with unpaid tuition fee will neither be allowed to register for nor enroll in courses until the payment of tuition fee has been confirmed. Previously registered courses may be cancelled at the discretion of the Manager of GAC.

Article 3-2:

The period when students are neither allowed to register for nor enroll in courses shall be considered as part of the enrollment duration.

#### Issuance of Certificates for the Students with Unpaid Tuition

Article 4:

The Student Services Office will not issue any form of certificates until payment of tuition fee has

been confirmed.

#### Article 5:

Credits will not be certified for courses taken by the students with outstanding tuition fee. Furthermore, even if the students have completed the program completion requirements, program completion will not be verified for the students with unpaid tuition fee.

#### Article 5-2:

For students who complete the payment of outstanding tuition fee, certification of credits and verification of course completion may be finalized retroactively.

#### **GLOBIS Community Regulations**

These regulations (hereinafter referred to as "these regulations") define the terms of use of the GLOBIS ASIA CAMPUS (hereinafter referred to as "GAC") Learning Management System (hereinafter referred to as "Service"). The registered user (hereinafter referred to as the "User") shall use the Service in accordance with the contents of these regulations.

These regulations apply to all related activities regarding the use of the Service including the following:

1) Protection of Accounts and Personal Information

- 2) Activities and community management
- 3) Report of unauthorized use
- 4) Disclaimer

#### <Protection of Accounts and Personal Information> User Registration

User registration can only be done by the users permitted by GAC. GAC can cancel user registration under the following circumstances:

1) The User is expelled from GAC

2) GAC determines that there is a risk of hindering the operation of the Service, or there is a risk of infringing the rights of GAC or a third party (including other Users, the same shall apply hereafter).

#### **User ID and Password**

1) The User of the Service has the responsibility to manage the user ID and password issued by GAC

2) The User shall not lend, transfer, or trade user ID and password.

3) The User bears responsibility for all damages caused by the User's insufficient management of user ID and password including but not limited to error in use, or the use by third parties. GAC shall not take any responsibility for the above damages.

4) If the User has forgotten the user ID and/or password or becomes aware that it is being used by a third party, the User must promptly notify GAC so that GAC can change the user ID / password.

#### Change of Registered Information

The User shall promptly update their profile once registered information such as address, e-mail address, occupation and any other relevant information are changed.

#### **Disclosure of Personal Information**

Without the User's consent, GAC will not use the User's personal information for any purposes other than those stipulated in the privacy policy or disclose it to anyone other than the companies that GAC collaborates with under confidentiality agreement. However, the User's personal information may be disclosed in the following cases:

1) GAC receives formal inquiries from a court of law or government agencies such as police

2) GAC determines that it is appropriate to disclose based on reasonable grounds for other legitimate purposes

#### < Activities and community management >

The User can freely distribute information, open a group and manage it through the service on their own responsibility. However, the User must participate in a group according to the theme of the group and the group policy, if they are clearly stated. Moreover, the User shall not establish a group for the purpose of infringing the rights of third parties, such as act of slandering others.

Furthermore, the User shall not do any acts that are prohibited by law, such as infringement of third party's privacy or infringement of copyright within the group.

#### **Restriction on Usage**

1) GAC reserves the right to temporarily suspend the Service, to delete the post and/or the group

without obtaining User's consent when GAC decides they interfere with the smooth provision of the Service.

2) GAC reserves the right to delete a group which has no post for a certain period, if it determines that there will be no further use in the future.

#### Use by GAC

GAC may post any information of the group on its website for the purposes of advertisement and promotion of the Service with the permission of the representatives of the group.

#### Use of Copyrighted Material

1) The User may post or edit materials including texts, images and videos through the Service, as long as the User owns necessary intellectual property rights including copyrights or obtains necessary license from the right holder.

2) Copyrights of any materials including texts, images, videos and others posted and/or edited by the User through the Service shall remain with the User. However, the User shall grant worldwide, non-exclusive, free and sub-licensable and transferable licenses to GAC for possible use, duplication, distribution, creation, display and execution of derivative works.

The User shall not exercise the moral rights with respect to the use of any materials under the license.

3) With the exception of what is specified in the preceding paragraph, all copyright and other intellectual property rights with respect to the Service and all information related to the Service belongs to GAC and the right holders who grant license for use to GAC. The User shall not duplicate, transfer, lend, translate, modify, reproduce, publicly broadcast (including acts to enable to do so), transmit, distribute, publicize, or use for business purpose the information in this paragraph without the permission from GAC.

#### **Prohibited Matters**

In using the Service, the User shall not conduct the following actions which

- 1) Violate laws or public order and morals
- 2) Relate to criminal acts
- 3) Destroy or obstruct GAC server or network functions
- 4) Interfere with the operation of GAC services
- 5) Collect or accumulate personal information of other Users
- 6) Impersonate other Users

7) Provide benefits directly or indirectly to antisocial forces in connection with GAC' service

8) Damage intellectual property rights, portrait rights, privacy, reputation or other rights of GAC, other Users of this Service and/or any third parties.

9) Submit or send excessively violent expressions, blatant sexual expressions, expressions that lead to discrimination on race, nationality, creed, gender, social status, and religion, etc., expressions that promote suicide, self-injury, and drug abuse and any other expressions that contain antisocial contents and give discomfort to others.

10) Aim at commercial purposes including sales, advertisement or guidance (excluding those approved by GAC), aim at harassing, and/or slandering other Users or utilize the Service for any other purposes than those expected in the Service.

11) Solicit religious activities or religious organizations

12) Are determined to be inappropriate by GAC/GLOBIS.

#### < Report of unauthorized use>

GAC makes its best efforts to eliminate inappropriate posts so that all Users can comfortably use the Service. GAC requests the Users to cooperate with GAC and to report to GAC once the Users find any posts that seem to be in violation of GAC Community Regulations.

#### <Disclaimer>

The User agrees to the following disclaimer for the use of Service:

1) The User shall use the Service at its own risk. GAC shall not bear any responsibility for any damages caused by the use of the Service. GAC is free from any obligation to compensate for such damages.

2) The contents of this Service shall be those that GAC can provide at the given time. GAC does not make any warranties regarding the provided information or the information registered by the User, including its completeness, applicability, and/or usefulness.

3) In the operation of this Service, GAC may change, stop or suspend the contents of the Service at any time without notifying the User, if GAC/GLOBIS deems it necessary. GAC shall not bear any responsibility in such cases for damages even if the User or any other third party suffer damages as a result of the stoppage, suspension and/or delay of the Service for any reason.

4) GAC may change the terms and conditions and the contents of the Service without prior notice to the User, and the User shall accept it. The change includes, but is not limited to partial revision or abolition of the contents of this Service.

5) GAC shall not be liable for any information given or received by the Users through this Service and any acts incidental thereto.

6) If GAC, the Users, and/or any third party suffer from damages caused by information

infected by computer virus and spread through the Service, the User posting the information shall compensate the damages. GAC shall not be liable for any such damages suffered by the Users or third parties.

7) 1), the 2nd sentence of 3), 5) and the 2nd sentence of 6) shall not apply if there is intentional misconduct or gross negligence in GAC or when the User falls under the consumer based on the consumer law of Singapore.