

TERMS AND CONDITIONS FOR PAYU PAYERS

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Welcome to PayU! We appreciate that you use our PayU Services.

In order to use our services, you must understand and accept the following Terms and Conditions for PayU Payers (hereinafter "T & Cs") that apply to your relationship with PayU. We recommend that you carefully read and store or print a copy of this Agreement for your records.

As a Payer, it is essential that you refrain from accepting these T & Cs if you lack the legal capacity to do so. PayU has no way of verifying such capacity; hence, your acceptance of this agreement will be binding.

If, at the time of payment, you are re-directed to a PayU website and you agree to these T & Cs by checking the "I accept these T & Cs" box, and if, on the other hand, you pay through a PayU Merchant's website, that is, of Merchants that use the services of PayU and so indicate it at the time of payment, we assume that you accept the content of these T & Cs posted on PayU's websites - Legal Section of url: www.payu.com, at any other PAYU-enabled URL for the purpose.

1. OVERVIEW

1.1. These T&Cs govern the relationship under which PayU provides its PayU Services to Payers.

1.2. A payer is any individual or company, who, like you, accepts these T&Cs for the purpose of making use of the PayU Services.

1.3. With the acceptance of these T&Cs PayU enables you to use a technological platform (the "PayU System" or the "System") to pay, through the local means of payment enabled in each PayU Country, the goods or services sold to you by PayU Merchants. You can also use the different functionalities that PayU has developed and will develop and put at your disposal to manage your information related to your means of payment, or your payment experience in PayU (the "PayU Services").

1.4. PayU Companies are companies providing our services in seven (7) different countries: Colombia, Argentina, Brazil, Mexico, Chile, Peru and Panama, (hereinafter the "PayU Countries").

1.5. The PayU Company incorporated in Colombia is PayU Colombia S.A.S., the one incorporated in Argentina is E-Payments S.A., the one incorporated in Brazil is Latin American Payments Serviços Ltda., the one incorporated in Mexico is Online Latin American Payments México S.R.L.C.V., the one incorporated in Chile is Dineromail Chile S.A., the one incorporated in Peru, Pagosonline Perú S.A.C and the one incorporated in Panama, Latin American Payments Panama S.A. (individually or jointly, as applicable, "PayU" or the PayU Companies).

1.6. The goods or services that you can pay through PayU are made available to you by the PayU merchants, which have previously been linked to PayU through a contract for the processing and management of payments.

1.7. Regardless of your address, you can access the PayU Services in any of the PayU Countries, so that you can pay the PayU Merchants, provided that PayU has made available local means of payment in the PayU Country where you want to pay, and you can access or have one of them.

2. PAYU SERVICE SPECIFICATIONS

- 2.1.** You are currently able to benefit from our free services. However, PayU may decide to charge them at any time, in which event, you will receive notification thereof.
- 2.2.** We may at any time suspend or cancel your enjoyment of our services if you breach the provisions of these T&Cs or use the PayU System for illegal or inappropriate activities.
- 2.3.** PayU's failure to take immediate action against your breach will not imply a waiver by PayU of exercising its rights.

3. AMENDMENTS ON GTC

- 3.1.** Occasionally, PayU may amend these T&Cs when necessary.
- 3.2.** The modifications will not be applied retroactively and will take effect from their publication on Payu's websites, in the Legal Section of the URL: www.payu.com or in the URL that PayU subsequently disposes
- 3.3.** By accepting these T&Cs, you agree to their amendments.
- 3.4.** If you do not agree with any changes we make to these T&Cs, you must abstain from using PayU Services.

4. SYSTEM USE RESTRICTIONS

- 4.1.** As a Payer you should refrain from using the system for the following:
 - 4.1.1.** Paying sums unrelated to a good or service bought from a PayU Merchant.
 - 4.1.2.** Transferring money to your own bank account or that of third parties.
 - 4.1.3.** Receiving cash advances, purchasing securities, travelers' checks, money orders, among other banking or brokerage activities.
 - 4.1.4.** Pay for the acquisition of goods or services that are illicit or prohibited by PayU, which you can consult on the PayU websites.
 - 4.1.5.** Intervene in or access the System using a method other than the interface and instructions provided by PayU.

5. PAYER STATEMENTS

- 5.1.** By using PayU Services you understand and agree to the following:
 - 5.1.1.** PayU is not intended to be a system for receiving deposits or collect funds.
 - 5.1.2.** PayU receives payments from the purchase of goods and / or services, acting as a mere agent of PayU Merchants. This means that when you make a payment through the PayU System, you are paying the corresponding PayU Merchant.
 - 5.1.3.** The laws of the country where the relevant PayU Company processes payment govern these transactions.
 - 5.1.4.** PayU is not responsible or liable for the quality, safety, suitability and delivery time of goods or services sold by PayU Merchants.
 - 5.1.5.** PayU does not act as an agent of the Payer or Merchant to meet tax or currency exchange obligations arising from the purchase held between the Payer and PayU Merchant.
 - 5.1.6.** PayU will be responsible for the handling of your personal data but not the one that concerns the PayU Merchant, when it acts as responsible and / or in charge of your data.

6. PRIVACY PROTECTION

(The privacy provisions established in this section apply in cases in which at the time of payment you are redirected to the PayU websites and accept these T&Cs by clicking on the check-box that establishes "I accept these T&Cs", excluding the means of payment Acuotas by PayU whose purposes for the treatment are established in the respective authorization document)

PayU recognizes that as a Payer, your personal information belongs to you, and strives to protect your privacy and data confidentiality, under the terms required by the applicable regulation.

6.1. PayU will treat your personal information, such as email, telephones, home address, payment method information, such as card numbers, among others, and computer data, such as IP, Cookies, among others, in accordance with its Privacy Policy, which you can consult the PayU websites in the Legal Section of the url: www.payu.com or in the URL that PayU subsequently has for these purposes.

6.2. By accepting these T&Cs, you authorize PayU to process your personal data for the following purposes:

6.2.1. Validate your information with third parties, such as financial institutions issuing the means of payment used by the payer, acquisition franchises such as Visa and Mastercard, among others, to validate and process the payment transactions you make on our platform. To do this, PayU will collect the data of the buyer/payer holder to generate the payment process appropriate to the means of payment chosen by it, such as: means of payment in cash, payments with debit cards, payments with credit cards, payments with private or own brand cards, payments with means of payment or benefits granted by PayU to the users of its services (merchants and payers) in the countries in which they are Available. Depending on the type of payment chosen by the buyer/payer holder, PayU will share the data with the institutions that validate and process each means of payment, for authorization, validation and corresponding compensation. This implies that your personal data may be collected for these purposes by financial institutions issuing the means of payment, acquiring financial institutions, payment processing networks, franchises such as Visa, MasterCard or American Express, to name a few. The result of the processing of the payment made, will be notified to the Merchant customer of PayU to which the payment is being made, subsequently and to the holder buyer / payer. With your acceptance of the GENERAL TERMS AND CONDITIONS OF USE FOR PAYERS and the PRIVACY POLICY you authorize us to share your personal information with the entities that enable the means of payment and with the entities in charge of the processing and compensation of the same institutions, as well as with the PayU client merchant from which you are acquiring a good or service.

6.2.2. Use your data in internal filters or provided by third parties to PayU, in order to mitigate the risk of identity theft of cardholders.

6.2.3. Store and have at your disposal, for when you need to make payments, the information related to your electronic equipment, as well as your means of payment, such as card numbers, security codes, as long as you decide to make use of storage functionalities such as "PayU Click" or similar. Your credit card data will be stored by PayU, taking into account the security and information protection standards established by the regulations of the Payment Card Industry PCI DSS, which you can consult in

www.pcisecuritystandards.org

6.2.4. Provide you with customer support and troubleshooting.

6.2.5. Prevent the PayU system from being used to carry out illegal activities and monitor compliance with the provisions of these T&Cs.

6.2.6. Personalize, measure, and improve the services provided by PayU, as well as improve our websites and access to PayU services.

6.2.7. Compare the information to verify its accuracy.

6.2.8. Inform you about failures and updates of the services.

6.2.9. Verify your identity.

- 6.2.10.** Contact you and send notices, if necessary. PayU respects your preferences regarding communication and contact method. If you do not wish to receive notices through text messages on your device, or if you prefer receiving them through a single means of communication, such as email, please let us know by communicating with us directly.
- 6.2.11.** Resolve Disputes.
- 6.2.12.** Invoice PayU services.
- 6.2.13.** Use your personal information for internal purposes such as audits, data analysis and research, to improve our products, services and communications for PayU users.
- 6.2.14.** Carry out the processing of your personal data on PayU's servers, which may be located in different countries of the world. With the acceptance of these T&Cs you authorize us to carry out the processing of your personal data on servers that are not located in your country of residence and consequently, you authorize us to transfer your personal information, outside the country of your residence and domicile (as but not limited to Argentina, Brazil, Mexico, Chile, Peru and Panama, United States). PayU reserves the right to transfer (or transmit) your personal information outside the country of your residence and domicile, always ensuring that those countries have levels of personal data protection appropriate to those set out in the Privacy Policy and applicable law. The transfer is made to comply with the provision of our Services or meet other operational needs of the business or in development of any of the purposes established in the Privacy Policy. By using the PayU services, you understand that the transfer is necessary for the provision of our services and you authorize such transfer.
- 6.2.15.** Store your personal data for as long as required under commercial or privacy and information protection laws, in the different countries in which PayU provides its services.
- 6.2.16.** Send you promotional and advertising information of the PayU Companies, of the PayU Merchants and third parties that include promotions for the purchase of goods or services through PayU.
- 6.2.17.** Request your participation or opinion on online surveys.
- 6.2.18.** Send coupons or bestow gifts for future purchases through PayU.
- 6.2.19.** Propose membership loyalty programs, create user consumer profiles and send you marketing and advertising content that may be of your interest.
- 6.2.20.** Plan and hold competitions, games, offers, promotional and/or marketing activities, and other events hosted by PayU and/or Merchants linked or not to PayU.
- 6.2.21.** You may ask us to refrain from sending you marketing and promotional content, at any time. You may also ask us to only send you content of your choosing, or to solely use your information for paying PayU Merchants.
- 6.2.22.** Authenticate and validate that payments made with credit cards are not fraudulent and thus mitigate the risk of identity theft of cardholders. To do this, some of your personal and non-personal data, collected by PayU directly or delivered to PayU by the merchant, will enter the PayU anti-fraud module for such validation and there will remain for future reference and crossing of information required to validate your payments. In events in countries that are not considered to have an adequate level of protection in accordance with Applicable Law, PayU takes the necessary measures to ensure the processing of your personal data under appropriate parameters by the recipients of such information. For this reason, with the acceptance of the terms and conditions you authorize us to transfer and / or transmit them to recipients located in the indicated countries.
- 6.2.23.** Save your data in case you exercise your right of withdrawal on the purchases made or that the same are subject to dispute or chargeback, in order to share the information of the transaction and, if required, your personal information, with the financial institutions in charge of resolving the disputes or returning the resources for the retraction.
- 6.2.24.** Use your personal data in transactional or monitoring reports that may be used by PayU or PayU merchant customers to whom you have paid, in case you are a buyer/payer as the holder.
- 6.2.25.** Provide you with information about PayU or PayU's merchant customers or allies, including advertising or promotional information.
- 6.2.26.** Information relating to your payment habits, use of PayU services, access to our websites, your movements and transactions paid through PayU, which may include reviewing the information of PayU merchant customers who have been paid through our system, as well as any other information related and generated by the interaction with the payment platform and derived transactions, may be used for the analysis of PayU, which may be carried out by automated means and may involve the creation of profiles that can be treated for the development and / or improvement and / or offer of products and / or services are own or in alliance with third parties, or for the offer of promotions or benefits, which at the discretion of PayU are in your favor or of your interest and/or that may improve your interaction and use of PayU and/or future developments. The activities described may be carried out by PayU in

cases where it has the status of Responsible for the processing of your data.

6.2.27. (APPLICABLE FOR COLOMBIA) Information relating to your payment habits, use of PayU services, access to our websites, your movements and transactions paid through PayU, which may include reviewing the information of PayU merchant customers who have been paid through our system, like any other information related to and generated by the interaction with the payment platform and derived transactions, it may be used for the analysis of PayU, which may be carried out by automated means and may involve the creation of profiles such as scores with content and credit purpose. This information may be sent to allied third parties, such as financial institutions for analysis and review by such third parties in relation to credit risk, in order to offer you products or services together with PayU or those of said third parties, which may have a credit or financial character and serve as a basis for the decision making of said third parties. With the acceptance of the privacy policy, you are authorizing the performance of these activities with respect to the aforementioned data, by PayU. In case you do not want such operations on your data to be carried out, we invite you to send us a communication to the email indicated in this policy in exercise of your right to revoke consent.

6.2.28. Make backup copies of the databases, in order to protect them and guarantee the continuity of the PayU business. If you want more information about the backup processes, you can contact us.

6.3. PayU will ensure the adequate treatment of your personal information, yet shall be held harmless of personal data treatment by PayU Merchants, or third parties, which you have authorized to handle this data.

7. DISCLAIMER OF WARRANTIES

7.1. BY USING PAYU SERVICES, YOU AGREE TO DO SO AT YOUR OWN RISK. THE FOLLOWING CONSEQUENCES MAY ENSUE:

7.1.1. PAYU's SOFTWARE, SYSTEM AND WEB SITES ARE PROVIDED "AS IS", IN OTHER WORDS, AS-IS, WITH ALL RISKS ARISING FROM ITS USE, WITHOUT WARRANTIES OF ANY KIND.

7.1.2. PAYU DOES NOT PROVIDE, UNDER ANY CIRCUMSTANCES, GUARANTEES IN QUALITY, PERFORMANCE, SYSTEM OR SERVICE USE SUITABILITY; SYSTEM AVAILABILITY OR CONTINUOUS AND UNINTERRUPTED ACCESS TO THE WEB SITE, SERVICES, OR THE SECURITY SYSTEM; NOR DO WE GUARANTEE AVOIDANCE OF PAYMENT VALIDATION DELAYS, AND WE SPECIFICALLY DISCLAIM WARRANTIES ON FRAUD BY THIRD PARTIES USING PAYER INFORMATION.

8. LIMITATION OF LIABILITY - SERVICES

8.1. PAYU OFFERS SERVICES UNDER A DEGREE OF COMPETENCE AND REASONABLE CARE.

8.2. PAYU SHALL NOT BE HELD LIABLE, IN CONTRACT OR TORT, FOR ANY INDIRECT, SPECIAL, INCIDENTAL OR PUNITIVE DAMAGES, LOSS OF PROFIT OR OPPORTUNITIES, AMONG OTHER CONSEQUENTIAL DAMAGES ARISING FROM SERVICE UNAVAILABILITY, PAYMENT PROCESSING DELAYS, FRAUD BY IDENTITY THEFT AFFECTING THE PAYER OR MERCHANT, AND/OR ANY OTHER DAMAGES INDIRECTLY RELATED TO SERVICE DELIVERY, WHETHER PAYU MAY HAVE FORSEEN THE EVENT OR NOT, RESULTING FROM THE UNAVAILABILITY OF THE SERVICE, FROM THE DELAY IN THE PROCESSING OF PAYMENT, FRAUD BY IMPERSONATION OF THE PAYER OR MERCHANT, OR ANY OTHER DAMAGE INDIRECTLY RELATED TO THE PROVISION OF PAYU SERVICES.

8.3. PAYU IS LIABLE, IN CONTRACT OR TORT, FOR ANY PERSONAL AND DIRECT TRUE DAMAGES CAUSED BY ITS WILLFUL ACTIONS, OR DUE TO GROSS NEGLIGENCE.

8.4. PAYU'S LIABILITY IN SUCH EVENT SHALL NOT EXCEED THE AMOUNT PAID BY THE PAYER TO PAYU, WHEN PAYMENT ON A SERVICE HAS BEEN DELIVERED, OTHERWISE, THE MAXIMUM AMOUNT SHALL BE EQUAL TO FIFTY US DOLLARS \$50.

9. TERMINATION

9.1. You may stop using PayU Services at any time.

9.2. Likewise, PayU may suspend Services at any time if:

- a)** You breach these T & Cs.
- b)** PayU reasonably suspects that you are using the Services or the System fraudulently or that your account is being used fraudulently by third parties.
- c)** Immediately, if a change in the PayU Country's laws or regulations so demand termination thereof, or when required by a regulatory or legal authority.
- d)** Immediately, if PayU decides to suspend its services in a given PayU Country.

10. FINAL PROVISIONS

10.1. As a Payer you accept electronic form of communication to contact PayU, receive notifications and amendments to these T & Cs.

10.2. If any court, competent jurisdictional administrative body, or arbitral tribunal determines that any provision of these T&Cs or any part thereof is illegal, invalid or unenforceable, such provision or clause shall be deemed unwritten, without affecting the validity, legality, or enforceability of the remaining T&Cs.

10.3. You cannot transfer or assign this Agreement or any rights or obligations arising therefrom without PayU's prior consent. PayU may however, without prior notice, transfer this contract or any rights or obligations arising therefrom to third parties.

10.4. PayU will not be violating or breaching any of its obligations arising through this contract, when an event of force majeure occurs. An event of force majeure means any event or situation that escapes or is beyond PayU's control.

10.5. You can contact PayU by sending an email to the following addresses: ARGENTINA: compradores.ar@payulatam.com, CHILE: compradores.cl@payulatam.com, COLOMBIA: compradores.co@payulatam.com, MEXICO: compradores.mx@payulatam.com, PANAMA: compradores.pa@payulatam.com, PERU: compradores.pe@payulatam.com. PayU will contact you in order to respond to your requests.

10.6. If you have any questions or concerns about PayU's Privacy or Data Processing Policy, or about data processing, or if you wish to make a complaint regarding a possible breach of applicable personal data protection laws, please contact us at the email: protecciondedatos@payulatam.com.

11. APPLICABLE LAW AND JURISDICTION

11.1. The applicable law to settle disputes between PayU and Payer, will be the law governing PayU Company's domicile wherein the payment in question was processed.

11.2. Disputes arising herein shall be subject to the jurisdiction of competent courts in the PayU Country where the payment in question has been processed.



PROVISIONS FOR PAYU COUNTRIES

Provisions applicable to Argentina

(Only applies to sales of products or services in Argentina)

1. Deferred purchases in installments

Notwithstanding clause 2.1 of these T&Cs, PayU may charge you a processing fee for your use of the platform, and a financing cost if you choose to make a deferred payment of your purchase. In this case, PayU will inform you of these charges at check-out, prior to the payment of your purchase.

2. Payments to Non-Resident Merchants

In the event that it is necessary according to the rules governing the transfers of funds abroad, as Payer you grant a mandate in favor of E-Payments S.A. so that, acting on your behalf and representation, access the exchange market, acquire the necessary currencies, and present all the necessary documentation, to make the payment of your purchase to the corresponding non-resident Merchant, under the terms of this agreement.

3. RIGHT OF WITHDRAWAL.

AS A PAYER YOU CAN RETRACT PURCHASES PAID THROUGH THE PAYU PLATFORM. TO DO THIS, YOU MUST MAKE YOUR REQUEST TO THE TRADE SELLER WITHIN TEN (10) DAYS OF THE CELEBRATION OF THE CONTRACT FOR THE PURCHASE OR PROVISION OF SERVICES. WHEN THE MERCHANT INFORMS US, AND PROVIDED THAT WE HAVE RECEIVED YOUR PAYMENT AND HAVE THE FUNDS IN OUR POSSESSION, WE WILL DO OUR PART TO MANAGE THE REFUND OF THE AMOUNT PAID WITHIN 15 BUSINESS DAYS FOLLOWING YOUR REQUEST.

Provisions applicable to Brazil

(Only applies to sales of products or services in Brazil)

1. Special considerations applicable to PayU buyers in Brazil

1.1. By using PayU's Platform, the Buyer grants PayU a payment management authorization, enabling PayU to receive the value of goods or services purchased from Merchants, on the Buyer's behalf, and send such amounts to the destination established by the Buyer under the terms of this Agreement, in order to pay such product or service.

1.2. PayU may, upon detecting the destination requested by the Buyer of the sums received, refrain from executing the payment order given by Buyer, in which case, it shall return the due sums to Buyer,

according to the methods available in the National Financial System.

2. Right of withdrawal.

As a Payer who pays for a product or service through the PayU Platform, you can exercise before the Commerce the right of withdrawal provided for in Article 49 of the Consumer Protection Code, within seven (7) days following your purchase or receipt of the product or service. To do this, you must inform the Commerce of your intention to retract and follow the procedure established for it. As long as we have received your payment and have the funds in our possession, we will manage, together with the other participants in the payment chain, the return on amount paid, within fifteen days of your request for withdrawal.

Provisions applicable to Colombia

(Only applies to sales of products or services in Colombia)

1. Means of Payment Acuotas by PayU

1.1. As a regular payer you can be, in certain purchase(s), a user of the payment method Acuotas by PayU, which PayU makes in a partner with third parties (hereinafter "Financial Ally").

1.2. Acuotas is a means of payment, which gives you as a payer the possibility of paying your purchase in installments with a remunerative interest that will be determined and reported in each event at the time the means of payment is selected. According to the contract you sign with the Financial Ally, this contract may or may not give rise to the collection of default interest in accordance with the regulations applicable in Colombia. The value of the interest will be updated as appropriate and in accordance with the parameters provided for by Colombian legislation and in the contract signed with the Financial Ally. All information related to the credit will be handled and sent by the Financial Ally, PayU will only send the confirmation of the transaction by email or any other means enabled by PayU for this purpose, once the approval process by the Financial Ally has been effectively completed.

1.3. The possibility of having Acuotas by PayU as a means of payment for your purchase appears in the merchants that have enabled the means of payment at your checkout, therefore, not all PayU merchants will have this option enabled for you.

1.4. It is optional for the Financial Ally to grant or not the credit under the means of payment Acuotas by PayU and optional in its use by the payer. Consequently, if at any time PayU and its Financial Allies decide to grant you the possibility of using the means of payment for a certain purchase, it will not be mandatory, nor will it be understood to be extended to other purchases or services. In no case will the means of payment be understood to be granted automatically, permanently or compulsorily to the usual payer.

1.5. Acuotas by PayU, does not modify the general terms and conditions of the service and, therefore, if you use the means of payment, it is governed by the general conditions of use of payers, including PAYER'S STATEMENTS.

1.6. Acuotas by PayU does not alter the fact that, as stated in the GTC's, PayU has no responsibility whatsoever with regard to the quality, safety, suitability and delivery time of the goods or services sold by PayU Merchants.

1.7. Acuotas by PayU is a means of payment that is offered, within the exclusive framework of PayU services, but without prejudice to the exercise of the rights of consumers vis-à-vis merchants in the events that constitute a consumer relationship with them. Consequently, the use of the means of payment Acuotas by PayU, at no time affects the exercise of the rights of consumers before the merchants (as sole responsible) such as the exercise of the right of withdrawal or the reversal of payment, among others, when appropriate, in accordance with the parameters and requirements established in Colombian legislation and according to the costs established in each case by the Commerce and / or the Financial Ally for the exercise of these rights in its terms and conditions.

1.8. Acuotas by PayU is subject to your consent and authorization for the collection and processing of your personal information in accordance with the provisions of the text of special authorization for the processing of personal data and consultation of information before information operators or financial and commercial databases or credit risk centers, which are made available to you at the time of making use of the means of payment Acuotas by PayU. In particular, the viability of offering the acuotas by PayU payment method is subject to the analysis of your behavior towards payments when you make use of it, as well as the information for which you consult with third party operators and use you authorize us. Similarly, when appropriate, information related to your payment habits, movements and transactions through PayU, as well as merchants against which you have made payments with PayU, or any other information related and generated by your interaction with the payment platform and derived transactions, may be part of the analysis indicated.

1.9. In case you accept Acúotas by PayU as a means of payment for the respective purchase, the following terms will be followed:

1.9.1. The transaction will be approved and you will receive via email from the Financial Ally the information related to the credit, which includes, among others: the name of the Financial Ally, the value of the monthly installment, the monthly interest rate due, the annual effective interest rate and a copy of the electronic consumer credit contract subscribed by you. From PayU, you will receive confirmation of the transaction.

1.10. Acúotas by PayU will not apply to transactions that exceed the limit per transaction provided by PayU and the Financial Allies.

1.11. From time to time, PayU may modify the special provisions for Acúotas by PayU when it deems it necessary. If you do not agree with the modifications made by PayU to them, you must refrain from using the PayU Services and / or accept or use the acúotas by PayU payment method hereinafter. The use of the means of payment is subject to the terms and conditions in force at the time of making the profit in the respective purchase.

2. Privacy and Processing of Personal Data.

(The privacy provisions established in this paragraph apply in cases in which at the time of payment you are redirected to the PayU websites and accept these T&Cs by clicking on the check-box that establishes "I accept these T&Cs", excluding the means of payment Acúotas by PayU whose purposes for the treatment are established in the respective authorization document)

For the processing of personal data of users located in Colombia and that are processed by the PayU Company incorporated in Colombia (PayU Colombia S.A.S.), the following texts will be observed, corresponding to the acceptance of the information processing policy or privacy policy, as well as the authorization for the processing of personal data is requested:

2.1 PayU Data Processing Policy/Privacy Policy:

https://legal.payulatam.com/ES/politica_de_privacidad.HTML

2.2 Authorization for the processing of personal data.

In order to comply with Law 1266 of 2008 and Law 1581 of 2012 and other related and complementary regulations PayU Colombia S.A.S. ("PayU" or the "Company") domiciled in the city of Bogotá, at Calle 99 No. 14-49 Piso 7, Bogotá, informs you that it acts as Responsible for your personal data and financial data collected through the platform and / or transactional channel and / or through payments made by the PayU payment system. Consequently, by marking acceptance of the GENERAL TERMS AND CONDITIONS OF USE FOR PAYERS AND PRIVACY POLICY you declare that you know the Privacy Policy of PayU and know and authorize in a free, prior, express and informed way the collection, use, storage, circulation, deletion, and all other treatment activity in general for the purposes indicated in paragraph 6.2. of these TERMS AND CONDITIONS in accordance with the provisions of paragraph 6.2. of the PAYU PRIVACY and in numeral 2.4. of the Applicable Provisions for Colombia of the aforementioned PRIVACY POLICY. This authorization is extended to whoever represents the rights of PayU, to whom it hires to its exercise, or to whom it assigns its rights, obligations or contractual position in any capacity. This authorization will remain in force, until it is revoked according to the events provided for in the law, without being able to be revoked totally or partially, in force of the link or by virtue of the legal norms that oblige the Company to keep it stored. You can exercise at any time the rights to know, update, rectify and delete your personal information, as well as to request proof of authorization, revoke it. Such rights may be exercised through the respective consultation or complaint procedures by communication to the email protecciondedatos@payulatam.com. In the same way you can initiate the processing of complaints before the Superintendencia de Industria y Comercio. Likewise, with the acceptance of the GENERAL TERMS AND CONDITIONS OF

USE FOR PAYERS and the PRIVACY POLICY, you authorize PayU to share your personal data with the following third parties and / or in the following circumstances: - Financial institutions, entities that provide the means of payment provided in our platform, franchises, verification entities, networks or any other, that intervene in the processing and validation of payments. - PayU merchants customers, in order to confirm the making of a payment through PayU. This includes sharing information related to payment rejection or unsuccessful payments. PayU merchants may not use your personal information for any purpose other than that set forth herein, unless you consent to it and have expressly and directly authorized the PayU Merchant. PayU is not responsible for the handling, information protection practices or compliance with personal data protection laws by PayU merchants. PayU will not disclose your credit card number or bank account number to the PayU Merchant customer to whom you have paid through PayU, unless you authorize us to do so. - PayU group companies, operators, agents or service providers that are partners or contractors of PayU, for the provision of PayU services. In all cases, PayU will require those who share your personal data to take appropriate organizational and technical measures in order to protect your personal data and respect the corresponding legislation. - Credit bureaus and collection agencies, under the terms permitted by law. - Companies with which it may merge or with companies that intend to acquire, in whole or in part, the PayU Companies. - When we are required to do so in compliance with the credit card handling policies or rules of the financial institutions involved in the processing and validation of payments. - On the occasion of a legal process, litigation and / or at the request of public and governmental authorities inside or outside your country of residence or in compliance with mandatory procedures, such as reports to government entities on withholdings and taxes - If this is necessary for compliance with the law or administrative or judicial order. - When you consider that there is sufficient evidence to believe that the disclosure of personal information is necessary to avoid damage or financial loss to PayU or any user of the PayU services. - When you require reporting any suspected illegal activity - When we believe in good faith that doing so is necessary to: (i) comply with applicable law; (ii) protect our users from spam or prevent attempts to fraud our users or our system; (iii) for the operation and maintenance of our websites, products and services, such as to prevent or end an attack on our networks and computer systems; (iv) protect our rights and property; (v) to enforce compliance with the terms governing your use of our websites, products or services. - Allies such as financial institutions and financial technology companies, among others, with which PayU enters into agreements to explore, create and / or offer products and / or services. In such events, with the acceptance of this privacy policy you authorize PayU to share your personal data with said third parties. For all the above, with your acceptance you grant your consent to PayU Colombia S.A.S. for the treatment of the respective personal information in accordance with the Privacy Policy provided through electronic means and made known prior to the collection of personal data. With its acceptance the user manifests likewise, that this authorization was requested and presented before delivering your data and you accept it freely and voluntarily.

3. Right of withdrawal.

As a Payer you can retract certain purchases made through the PayU Platform. To do this, the requirements of the Consumer Statute must be met. You must retract before the Commerce and notify the issuing entity of the payment instrument of your request for withdrawal, within five (5) days following the conclusion of the contract for the provision of services, the delivery of the

good, or the expiration of the period for receiving it. In this case, PayU, together with the other participants in the payment process, will refund the amount paid within fifteen (15) business days following your request for withdrawal.

Provisions applicable to Chile

(Only applies to sales of products or services in Chile)

1. Right of withdrawal.

Unless the Commerce has expressly provided otherwise, you can retract purchases made through the PayU Platform as established in article 3 bis letter b) of the Consumer Law. To do so, you must go to the Commerce and unilaterally terminate the contract concluded with it, by the same means used for its conclusion. If the Commerce sent you a written confirmation of the contract concluded, the period to do so will be 10 days from the date of receipt of the product or from the conclusion of the service contract as the case may be. In case you have not received such confirmation, the period you will have to terminate the contract will be 90 days from the date of receipt of the product or from the conclusion of the service contract, as appropriate. After the Commerce report your request, and provided that we have received your payment and have the funds in our possession, we will do our part to manage the refund of the amount paid, within 45 days of your withdrawal. For PayU to make the return, it is essential that the funds have not been transferred to the Merchant, otherwise the return will correspond to the Merchant. In the case of services, the refund will only include those sums paid that do not correspond to services already provided at the date of withdrawal.

Provisions applicable to Mexico

(Only applies to sales of products or services in Mexico)

1. Revocation of Consent.

As a Payer you can, in accordance with the provisions of the Federal Consumer Protection Law, revoke your consent to the operations paid through the PayU platform. To exercise this right, you must send a notice or deliver the good personally, by registered mail, or by other reliable means to the Commerce within 5 (five) business days following the delivery of the good or the date of purchase, whichever is later. In this case, the freight and insurance costs for the return of the product will be borne by you.

In the case of services, you can exercise your right of revocation only if there is a period of more than 10 (ten) business days between the contracting of the service and its provision.

When the Merchant informs us, and provided that we have the funds derived from your payment in our possession, we will do the corresponding thing to manage the refund of the amount paid within 15 business days following your revocation request before the Merchant.

2. Deferred purchases in monthly installments

PayU may offer you the service of deferring the payment of your purchases in 3, 6, 9, 12 and 18 monthly payments. Therefore, notwithstanding the provisions of clause 2.1 of these T&Cs, PayU will charge you a single additional charge calculated on the amount of your purchase, taking into account the term you choose. In this case, PayU will inform you of this charge at check-out, at the time prior to the payment of your purchase.