



PRIVACY NOTICE AND PERSONAL DATA PROCESSING POLICY

LAST UPDATED: October 20th, 2021

The purpose of this End User Privacy Statement is to inform you and help you to understand the personal data processing given to the personal information in our possession to operate, improve, develop, and protect the technological solutions owned by **MO TECNOLOGIAS LLC**. The personal data processing involves the collection, use, storage, transmission and/or transfer by **MO TECHNOLOGIES LICENSING LLC** (hereinafter “MO”).

1. Identification of the Data Controller and/or Data Processor of the processing of the information: MO with main domicile at 3401 N Miami Ave, Suite 210-211, Miami, Florida, USA, Web Site: www.wearemo.com and e-mail: dataprotectionaffairs@wearemo.com.
2. Data Practices: The collected data will be used in order that MO properly provide those services mentioned in its corporate purpose, which include and are not limited to the provision of software development services, technological services and software as a service (SaaS) of the technological solutions owned by **MO TECNOLOGIAS LLC**; which consist of software, mobile and web applications, whose purpose is the credit scoring, the management of loans granted to individuals and legal entities, as well as the real-time display of the loans granted to individuals and/or legal entities; among others. Likewise, MO will collect personal data of its commercial partners, consultants, contractors, employees, suppliers, among others, in the ordinary course of business.

Consequently, for the purposes described, MO may: (a) Know, store, and process all the information provided by its commercial partners, consultants, contractors, employees, suppliers and/or end-users of clients; in one or several databases, in the format that MO considers convenient. (b) Sort, catalog, classify, divide, or separate the information provided by its commercial partners, consultants, contractors, employees, suppliers and/or end-users of clients. (c) Verify, corroborate, validate, investigate, or compare the information provided by its commercial partners, consultants, contractors, employees, suppliers and/or end-users of clients; with any information that is legitimately available. (d) Access, consult, compare, and assess all the information of its commercial partners, consultants, contractors, employees, suppliers and/or end-users of clients; stored in the databases of any credit risk, judicial background or security centrals legitimately incorporated, from State or Private nature, local or foreign. (e) Analyze, process, evaluate or compare the information provided by its commercial partners, consultants, contractors, employees, suppliers and/or end-users of clients. (f) Use the personal information of its commercial partners, consultants, contractors, employees, suppliers and/or end-users of clients to operate, provide and maintain the provision of the technological solutions. (g) Use the personal information of its commercial partners, consultants, contractors, employees, suppliers and/or end-users of clients to improve, enhance, modify, add to, and further develop the technological solutions. (h) Use the personal information of its commercial partners, consultants, contractors, employees, suppliers and/or end-users of clients to comply with contractual and legal obligations under applicable law. And (i) For other notified purposes with the holders' consent.

In the event that MO could not perform the data processing by itself, it could transfer the compiled data for its data processing by a third party, prior notice to the holders of the compiled data, and the third party will be the Data Processor and must assure suitable conditions of confidentiality and security of the information transferred for the processing.

3. **Holders' rights:** (a) Know, update, and rectify the personal data to MO as Data Controller and/or Data Processor of the data processing, or exercise the right before the third-party recipient of the data because of its transmission. This right could be exercised, among others, for partial, inaccurate, incomplete, fractionated, misleading data, or the data whose processing is expressly forbidden or unauthorized. (b) Request evidence of the authorization granted to MO as Data Controller and/or Data Processor of the data processing, unless it is expressly excepted as a requirement for the data processing. (c) Be informed by MO, as Data Controller and/or

Data Processor of the data processing, prior request, of the use given to the personal data. (d) Object to MO's processing of the personal information under certain conditions provided by law. (e) Revoke the authorization and/or request the deletion of the personal data when the data processing proceeding is not complying with the principles, rights, and legal warranties. (f) File claims for the infringement of the data processing laws to the competent authority. And (g) Free access to the personal data subject to personal data processing.

4. **Security of the information:** MO has adopted reasonable security measures for the protection of the holders' information and to prevent the unauthorized access to their data or any amendment, disclosure, or unauthorized destruction of said data. The access to personal data is restricted to those employees, contractors (local or foreign), representatives and agents of MO in charge of data processing who require to know the data for the performance of their functions. MO does not allow the access of this information to third parties in conditions different to the aforementioned, except to an express request of his/her holder or by legitimate entities or individuals.
5. **MO Retention Practices:** MO retains the holder's personal information for no longer than necessary to fulfill the purposes for which it was collected and used, as described in this Privacy Notice and Personal Data Processing Policy, unless a longer retention period is required or permitted under applicable law.
6. **Consent to transfer the holder's personal information outside of the US territory:** MO stores the personal data included in the technological solutions on cloud servers in the US territory and outside US territory, considering that the cloud servers have the ideal technological infrastructure to promote a secure processing of the personal data hosted in the technological solutions. Furthermore, as MO operates internationally, it will transfer the information of the holder collected for processing and storage and transfer such data consistent with applicable data protection laws.
7. **Changes to this Privacy Notice and Personal Data Processing Policy:** MO may update or change this Privacy Notice and Personal Data Processing Policy from time to time. If MO makes any updates or changes, MO will post the new Privacy Notice and Personal Data Processing Policy on its website at www.wearemo.com and update the date at the top of this Privacy Notice and Personal Data Processing Policy.

By accepting this document, you authorize MO to process your personal data, according to the Privacy Notice and Personal Data Processing Policy. In addition, by accepting this document, you authorize MO to store the personal data included on the technological solutions in cloud servers located in the US territory and outside of the US territory.

