

SISTEMA DE TRANSFERENCIAS Y PAGOS STP, S.A. DE C.V., INSTITUCIÓN DE FONDOS DE PAGO ELECTRÓNICO (STP) 1425 Insurgentes Sur Avenue Floor 10 and 12, Insurgentes Mixcoac, Benito Juarez, Mexico City, Mexico, 03920.

To all our Customers:

This Privacy Notice has, as its main objective, to comply with the Federal Law for the Protection of Personal Data in Possession of Private Entities (hereinafter the "Law").

STP requests personal data from its Customers for the purpose of: (i) identifying them, (ii) being able to enter into Agreements for the Provision of Financial Liaison Services, (iii) informing them regarding the state of their undertaken obligations through the Agreements that they have entered into, (iv) performing demands for payment, (v) assigning or transferring the rights that they are entitled to arising from the Agreements they have entered into, (vi) granting them information related with the Agreements they have entered into, (vii) offering them the different products and/or services that we have available to them, (viii) consulting and verifying the data and information submitted by the Customer, and (ix) using their information for marketing, publicity, and commercial prospecting related to STP. Also, the Customers should be aware that the objectives that sustain the existence of the legal relationship are the ones set forth in paragraphs (i) y (ii), and those that will support the maintenance and/or the compliance of the obligations that arise from the legal relationship are the ones contained in paragraphs (iii), (iv), (v), (vi), (vii), (viii), and (ix).

Likewise, through this Privacy Notice, STP guarantees the right of its Customers to declare their refusal for the treatment of their personal data related to the aforementioned purposes and to those that the Customer considers unnecessary for the legal relationship, in which case, the Customer shall inform STP regarding his refusal at the time when STP makes available to the Customer this Privacy Notice, in the understanding that the execution of this notice shall be deemed as a sign of consent by the Customer, without detriment of the Customer's right to revoke a previously granted consent, or to exercise the right to oppose the treatment of his data under the terms of the applicable provisions, rights that in any case shall be guaranteed by STP .

OBTAINING AND TREATING PERSONAL DATA.

STP shall collect data from its Customers (i) in person, or (ii) through any other means allowed by the Law, including phone calls to the STP corporate. The data that STP collects from its Customers shall be treated through adequate technical, administrative, and digital means that allow protecting such information. The data provided by the STP Customers receives a secret and confidential treatment by STP ,

that has adopted for that effect the necessary measures to avoid the modification, loss, and non-authorized treatment or access of such data.

The Customer declares that the data provided is accurate, authentic, and complete and is the sole responsibility of the Customer that provides it, and discharges STP from any liability related to such data. The data that the Customers freely and voluntarily provide to STP include identification data, labor data, information pertaining to their equity, assets, property, or wealth, and information regarding the activities to which they are dedicated.

EXERCISE OF THE ACCESS, RECTIFICATION, CANCELLATION OR OPPOSITION RIGHTS (ARCO RIGHTS).

The Customers shall be responsible for the accuracy, truthfulness, authenticity, and validity of their data. The STP Customers have the right to (i) access their personal data that was collected from them, (ii) rectify their data if it is erroneous or incomplete, (iii) cancel their data should they consider that such data is not necessary for the purposes set forth in this Privacy Notice and if it is legally warranted, and (iv) oppose the treatment of such data under the terms of the Law and the applicable provisions regarding this subject matter.

REVOCACTION OF THE CONSENT.

At any time the Customer may inform STP of its decision to revoke the consent that would have been previously granted for the treatment and use of personal data, in accordance with the purposes described in this Privacy Notice, so that STP may cease to make use of such data, as long as the consent that will be revoked does not arise from a contractual legal relationship or from an operation entered into with STP, that the Law allows such revocation, or that the revocation has been expressly agreed between STP and the Customer. In all cases, the revocation of the consent shall not have retroactive effects. The means and the procedure to make the revocation effective are mentioned below.

MEANS AND PROCEDURE FOR THE EXERCISE OF THE ARCO RIGHTS AND FOR THE REVOCATION OF THE CONSENT.

The STP Customers may exercise their ARCO Rights and revoke their consent for the treatment and use of their personal data, through the corresponding application form, that may be obtained at no charge at the address of STP, and which shall be submitted to the STP Director of the Legal Department. The application shall indicate the requirements and the procedure for the exercise of the ARCO Rights and/or for

the revocation of the consent for the treatment and use of personal data, and the procedure is described below:

Once the application form has been properly completed and submitted to the STP Director of the Legal Department, and once the identity of the Customer (personal data owner) has been duly certified or of his/her legal representative via a current official identification and a power-of-attorney letter (which shall be attached to the Customer file), an acknowledgment of receipt shall be delivered to the Customer. Once the application has been received, STP shall provide a written response within a period of 20 (twenty) calendar days from the date the application was received. The response shall be available to the Customer at the address of STP where the application was submitted, within the aforementioned period. If the application is admissible, STP shall comply with the request within the following 15 (fifteen) calendar days.

LIMITATION OF THE USE OR DISCLOSURE OF YOUR PERSONAL DATA.

When the treatment and use of your personal data is not related to those uses that are necessary to comply with a legal or contractual obligation (compliance with the legal obligations arising from the legal relationship existing between the Customer and STP), the Customer shall have the right to request from STP the limitation in the use and/or disclosure of its data through the application form that STP shall provide, so that in the case that the request is admissible, STP shall register the personal data of the Customer in the exclusion listings within a period of 20 (twenty) calendar days beginning on the date of the submission of the corresponding application.

TRANSFER OF PERSONAL DATA BY STP.

STP uses the personal data of its Customers exclusively for the purposes set forth in this Privacy Notice and maintains such data during the period established by the legal provisions. STP only shares and/or transfers personal data of its Customers with third parties (i) when the Customer engages another product and/or service through STP, (ii) with its subsidiary Servicio de Transmisión de Pagos, S.A. de C.V., in order to comply with the Purpose of Data Processing section of this notice, (iii) when we assign and/or transfer the loan portfolio, (iv) to perform demands of payment regarding the invoices corresponding to the provision of the services, (v) for the provision of services, (vi) for consultation and verification of the data and information provided by the Customer, (vii) when it is so required by a statutory provision or by an order from an authority with proper or competent jurisdiction, duly grounded and motivated in the applicable legal provisions, and (viii) under the premises set forth in Article 37 of the Law. Aside of the aforementioned cases, you

can rest assured that your data shall not be transferred to third parties without your express consent.

In any case, STP guarantees that the purposes of the treatment and use of the Customer's personal data shall govern the treatment given by third parties that receive such data when one of the aforementioned transfers is verified. The third parties that receive our Customers' personal data may be entities that are dedicated or that have a similar line of business as STP, national or foreign financial entities, and individuals and companies that render their services to STP.

The purposes of the aforementioned transfers shall seek (i) the compliance with the provisions in the subject matter of Personal Data by STP , (ii) the maintenance and/or compliance of the obligations and rights undertaken through the Agreements entered into with the Customers, (iii) protection of the rights of payment of STP, (iv) the guarantee of any right arising from the agreements that STP enters into, (v) protection of the Customers' rights, and (vi) publicity and promotion of the financial products that STP offers to its Customers.

The Customer herein declares his/her agreement so that STP may perform the transfers under the above premises to the aforementioned receiving third parties for the purposes set forth above, by virtue of which the Customer signs in acknowledgment and in agreement of this Privacy Notice.

COMMUNICATION.

Any change and/or modification to this Privacy Notice shall be communicated directly at the address of STP, as well as through our website <https://www.stp.mx>

Date of the last update: April 2021