

## Privacy Notice

LAST UPDATED: July 30, 2024

**THIS PRIVACY NOTICE IS APPLICABLE TO INDIVIDUALS WHO ACT AS LEGAL REPRESENTATIVES OF LEGAL ENTITIES AND HAVE AN INTEREST IN AND THE POSSIBILITY TO ACQUIRE OR DISTRIBUTE MXNB.**

MXNB's issuer (the "Issuer") is committed to protecting the privacy of our customers, and we take our obligations regarding protecting personal data very seriously.

This Privacy Notice sets out the Personal Data we collect, how we process it, and how long we retain it; besides, this Notice outlines certain details about your rights as the subject of the shared personal data.

This Privacy Notice comes into effect when you provide us with Personal Data (as further defined), even in situations where you may enter into a contract with the Issuer.

Whether you are a stakeholder, a customer of our products or services and have subsequently shared Personal Data (as defined below) with us, or just a user of our Site who has provided us with Personal Data (as defined below), this Privacy Notice, along with our Cookie Policy, applies to you. If you disagree with these policies, please cease using our Site immediately.

We have designed our Site so that you can browse and use it without providing Personal Data, subject only to certain data that may be collected through the use of cookies. We use cookies on our Site to improve your browsing experience and to analyze Site traffic. Cookies are small data files stored on your device that help us remember your preferences, provide personalized content, and ensure the functioning of the Site. By continuing to use our Site, you agree to the use of cookies as described here. You may manage or disable cookies through your browser settings, but please note that this may affect your ability to use some features of our Site. This Policy should be read together with our Cookie Policy, which provides further information about our use of cookies on this Site.

In this Policy, "Personal Data" is any information that relates to you as an identified or identifiable individual ("Personal Data Subject"). An identifiable individual is a person who can be identified, directly or indirectly, by reference to an identifier such as a name, an online identifier or to one or more specific factors of your physical, physiological, genetic, mental, economic, cultural, or social identity. To avoid confusion, the term Personal Data does not include information from which you cannot be identified (also referred to as data, non-personal, anonymous, or unidentified data).

In this Policy, "Processing" means any operation or set of operations which is performed on Personal Data or on a set of Personal Data, whether or not by automated means, such as collection, recording, organization, structuring, storage, adaptation or alteration, retrieval,

consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure, or destruction.

## **1. Notice Content**

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## **2. How we collect your information**

We collect your information when:

- you contact us through this Site or by other direct means of communication;
- you enter into a contract with us (for example, to use our products); and/or
- you establish any other relationship with us.

## **3. Type of information we collect**

The personal information you provide us to use, and which we therefore collect, may include your: name (father's last name, mother's last name and first names); address; email; telephone number; and/or information about how you use our Site, or any other information required by applicable laws.

If applicable under the relevant anti-money laundering regulation and considering our interaction or relationship with you, we may also require you, following applicable anti-money laundering and terrorist financing legislation, to provide us with evidence of your identity, such as a digitized version of an official ID or any other corresponding identification issued by a non-prohibited jurisdiction; a digitized version of evidence of address or income; or a digitized version of immigration documents (e.g., to prove your legal stay in Mexico).

#### **4. How we use your personal information**

We use your personal information for the following purposes:

Primary purposes:

Product/service information or options for using our product:

- to provide you with the information and products or services offered by the Issuer or their access/use through third parties;
- to provide you with customer service;
- to comply with any law, provision, or regulation applicable to us;
- to fulfill any contractual obligations we have with you; and/or
- to comply with a legal or regulatory obligation.

Improvements to products/services:

- to ensure that the content of our Site is rendered most efficiently;
- to manage our Site, for internal business management and operations, including technical support, data analysis, testing, research, and statistical purposes;
- to inform you about changes to our products or services; and/or
- as part of our efforts to keep our Site safe and secure.

Secondary purposes:

Promotion:

- to provide you or third parties with information about products and/or services we offer that are similar to those you already have or about which you request information;
- for marketing and advertising purposes, whether for new or existing products/services, our own or those of third parties;
- to send you any type of promotional material, including, but not limited to, our newsletter, or to request your participation in surveys; and/or
- to contact you for promotional purposes such as promotions and contests.

If you do not want your personal information to be used for any of the secondary purposes, please contact us using the details provided below.

## **5. How we share your information**

### Why and when we share your information

We may share your Personal Data with third parties (including subsidiaries, affiliates, holding companies or other entities belonging to the same business group, consortium or responsible party located inside or outside the national territory), if we consider that this is in accordance with the law, in accordance with, or mandatory under, any contractual relationship with you or us, or by applicable law.

We may also be required by law or a Court to disclose to the appropriate regulatory or law enforcement authorities, and/or other designated authorities which may be located in Mexico, in countries of the European Union or elsewhere in the world, certain information about you or any agreement we have with you. We will also disclose information about you to the authorities to the extent that we are legally required to do so upon a legal request.

In addition, your Personal Data may be shared and processed by us and/or other members, subsidiaries, affiliates, consortiums, holding companies or other entities belonging to the same business group or responsible party located inside or outside the national territory, as well as groups of companies to which we may belong, agents, sellers, advisors or suppliers, as well as any other third-party service providers that offer services related to our products or services (for example, service providers, subcontracted service providers, external legal advisors, financial institutions, entities or companies that grant benefits, etc.). Likewise, we may share your Personal Data with individuals or entities that prove to have sufficient authority to provide services to you and that have so notified and legitimized us, provided that they are duly accredited to have such information or Personal Data. Such third-party recipients or addresses of Personal Data will have access to your Personal Data only to provide the services, for statistical purposes, calculation of benefits, or rewards as determined by the Company, and to fulfill the purposes specified in this Policy (including technical support, data analysis, testing and research), or to comply with the applicable law and for no other purpose. These third parties are not permitted to use your personal information for their purposes and may only process it in accordance with our instructions. We require these third parties to take security measures that are consistent with the protections specified in this Privacy Policy and the applicable law.

In addition, we may transfer your personal information to a third party as part of the sale of some, or all, of our business and assets, or as part of any business restructuring or reorganization, or if we are required to disclose or share your personal data to comply with a legal obligation. However, we will take action to ensure that your privacy rights continue to be protected.

When your Personal Data is stored outside of Mexico or the European Union, we will ensure that it has an adequate level of protection. We require our service or product providers and professional consultants to establish and maintain appropriate security measures to maintain the security and confidentiality of your Personal Data through strict standards and legal

agreements. If the transmission of the Data is carried out from a country located in the European Union to a recipient in a country that has a different regime regarding the protection of personal data, we will ensure that this international transmission of data does not negatively affect the level of protection of your Personal Data and is based on appropriate security measures, such as standard clauses or binding corporate rules.

## **6. How long do we keep your information?**

We keep your information only for as long as necessary to conduct the purposes for which we process the information, as outlined in this Policy. Records may be retained in various multimedia formats (physical or electronic).

Retention periods are determined based on the type of record, the nature of the record and the legal or regulatory obligations applicable to such records. Typically, personal data collected in compliance with our legal obligations (e.g., AML) is retained for a period of no less than ten years. Where personal data is collected pursuant to a contract or prior to the creation of a contract, it is retained for six years after the termination of the contract in accordance with our legitimate interests and to defend against any claim that may be brought against us.

However, we may keep your personal data for longer periods where such action is necessary for compliance with a legal obligation to which we are subject, or to protect your vital interests or the vital interests of another individual, where we have a legitimate interest in doing so or when required by a judicial authority.

## **7. Security measures**

We have implemented appropriate physical, technical and administrative security measures to prevent your information from being accidentally lost, used, or accessed without authorization, altered, or disclosed. We have taken significant precautions to ensure the security of your data. In addition, we limit access to your Personal Data only to those employees, agents, contractors and other third parties who need to know them to perform their contractual duties. In such cases, the subjects previously mentioned will only process your Personal Data on our instructions, and they are subject to the obligation of confidentiality and the obligation to comply with the data protection procedures described in this document. We have put in place procedures to deal with any suspected breach of our obligations to protect your Personal Data and, where we are legally required to do so, we will notify you and any applicable authority of any breach.

## **8. Rights related to your data**

You have certain rights under the applicable law, but these rights will be explained below; however, you can find more information about them at the following link: [https://home.inai.org.mx/?page\\_id=1643](https://home.inai.org.mx/?page_id=1643).

#### a. Right to information and access

You have the right to be informed about how we process your Personal Data (and its origin), and this Policy establishes our obligation to provide such information.

You also have the right to access the information we hold about you. We will be happy to provide you with detailed information about your Personal Data held or processed by us. To protect your Personal Data, we follow established storage and disclosure procedures, which means that we will require evidence of your identity before disclosing such information. You can exercise this right at any time by contacting us using the details set out in this Policy.

#### b. Right to rectification

You have the right to have your inaccurate personal data rectified and to have your personal data completed. You may also request a restriction on the processing of such information.

The accuracy of your information is important to us. If you do not want your Personal Data to be used as set out in this Policy, or you need to inform us of any changes to your Personal Data, or you wish to obtain further information about how we collect your Personal Data, please contact us using the details provided in this Policy.

#### c. Right to erasure

You have the general right to have your personal information erased in the following circumstances:

- the personal information is no longer necessary for the purposes for which it was collected;
- when you withdraw your consent to processing based on consent and no other legal justification for its processing applies;
- when you object to processing for direct marketing purposes;
- when we process your personal information unlawfully; and
- erasure is required to comply with a legal obligation that applies to us.

We will comply with your erasure request without delay and to the extent of our capabilities unless it needs to be kept for:

- the exercise of the right to freedom of expression and information;
- to comply with a legal obligation under applicable laws;

- for the compliance of a task performed in the public interest;
- to fulfill a public interest goal, scientific or historical research purposes or statistical purposes, in certain circumstances; and/or
- for the establishment, exercise, or defense of legal claims.

#### d. Right to restrict and object processing

You have the right to restrict the processing of your personal information in the following circumstances:

- you contest the accuracy of the personal data;
- where the processing is unlawful. Instead of erasure, you may request that we restrict the use of the personal information that has been unlawfully processed;
- we no longer need to process your personal information, but we must retain it for the establishment, exercise, or defense of legal claims.

You also have the right to object to the processing of your personal information in certain circumstances, such as where the legal basis for our processing of your personal information is your consent, you have the right to withdraw it at any time by contacting us using the details set out in this Policy. Please note that this may affect the services we can provide, and we will explain those effects to you if you choose to exercise this right.

#### e. Right to data portability

Where the legal basis for processing is your consent, or if processing is necessary for the performance of a contract to which you are a party, or in order to take action at your request before entering into a contract, you have the right to receive the personal information you have provided to us in a structured, commonly used and machine-readable format, or to request that we send it to another person.

#### f. Right not to be subject to automated decision-making

We do not use automated decision-making mechanisms, except when performing a risk analysis of our clients to comply with applicable anti-money laundering legislation. When automated decision-making occurs, you have the right to express your point of view and to contest the decision, and request that decisions related to you, or affecting you and based on your Personal Data, be made by individuals rather than computers.

#### g. Right to object to direct marketing (“opt-out”)

You can decide whether or not you wish to receive information from us in accordance with our secondary purposes.

h. Right to withdraw your consent

Where the legal basis for processing your personal information is your consent, you have the right to withdraw it at any time by contacting us using the details provided in this Policy.

i. Right to lodge a complaint about the handling of your Personal Data

If you wish to lodge a complaint about how we have handled your Personal Data, you can contact us using the details provided in this Notice.

j. Right to lodge a complaint with the designated supervisory authority

If we have not responded to you within a reasonable time, or if your complaint has not been satisfactorily resolved, you have the right to file a claim with the National Institute for Transparency, Access to Information and Protection of Personal Data (INAI, for its acronym in Spanish), which is currently the Regulatory Authority in this area in the Republic of Mexico. You can contact the INAI through the following link: <http://inicio.inai.org.mx/SitePages/Contactanosf.aspx>

The exercise of any of these rights is not a precondition nor does it prevent the exercise of another.

## **9. Changes to the Privacy Notice**

We reserve the right to modify this Privacy Notice without notice. Changes to this Privacy Notice will be updated directly on this Site.

## **10. Contact and additional information**

We are committed to complying with the applicable legislation regarding personal data to help our users have complete visibility and control over their personal data. Therefore, if you wish to exercise any of your Rights as Data Subject as is established in this Notice; or if you have questions related to this Notice or in general about how we handle your Personal Data, please click on the following link, and share your request with us.