

I.- TERMS AND CONDITIONS OF USE OF THE WEBSITE

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Any person accessing the contents of the websites of the Global Exchange Group will be considered a user.

The user commits to making appropriate use of the contents and services of the websites of the Global Exchange Group.

Under no circumstance will the user be entitled to making illicit use of these contents and services. The user will abstain, at all times, from carrying out any kind of illicit activities or whose objective is to sabotage or damage the websites, its content or functionality.

The user is authorised to access all content collected in the aforementioned websites, as well as using the services offered by the Global Exchange Group. The user will not be allowed, under any circumstance, to reproduce totally or partially the content or information reflected on these websites.

2.- INDUSTRIAL AND INTELLECTUAL PROPERTY

The industrial and intellectual property rights contemplated in the aforementioned websites, their graphic design and computer codes, as well as trademarks, brands and distinctive signs are exclusive property of the Global Exchange Group.

The total or partial reproduction, distribution, commercialisation or alteration of the contents of the websites that has not been expressly authorised by the Global Exchange Group, in written form, constitutes a violation of its intellectual and industrial property rights. The USER and, in general, any natural or legal person that intends on establishing an hyperlink or any sort or technical link device (for instance, links or buttons) from their website («hyperlink») to Global Exchange must count with the previous and written authorisation of the Global Exchange Group.

Consequently, the Global Exchange Group will exercise all legal actions, at a national and international level, (may they be civil, mercantile, penal, administrative or of any other nature) necessary to defend its interests. Hence, the user will be solely responsible for any damages and liabilities caused to the Global Exchange Group in case of non-compliances with the obligations collected in the terms and conditions of use.

3. CONTENT

The Global Exchange Group ensures that all contents and services offered in its websites comply with the principle of human dignity, the principle of non-discrimination based on race, sex, religion, opinion,

sexual orientation, social status, nationality, disability or any other personal or social circumstance, as well as with the principle of protection of youth and childhood.

3.1- Amendments

The **Global Exchange Group**, in an attempt to improve the services offered by its website, reserves the right to modify, expand, suspend or cancel, in part or in its entirety, the layout, configuration, technical specifications, content, products, conditions and services specified in its websites, at any time and at its sole discretion without prior notification to the **user**. The **user** accepts and agrees that the **Global Exchange Group** is not in any way responsible for the inconveniences or damages that such modifications may entail, directly or indirectly, upon the **user**.

Similarly, the **Global Exchange Group** reserves the right to amend these legal terms and conditions of use at any time.

In addition to this, the content of the different websites owned by the **Global Exchange Group** may differ in certain sections, such as but not limited to: promotions, blog, news, and the section about countries and currencies.

3.2.- Links

The websites of the **Global Exchange Group** might contain links to other websites or content owned by third parties. The **Global Exchange Group** does not under any circumstances accept any sort of liability for the results that may arise from the **user** accessing these links, or for the veracity or lawfulness of the content of these websites owned by third parties. Accessing and using these websites, owned by third parties, will be the sole and exclusive responsibility of the **user**.

3.3.- Translation

All information and documents available in the translated version of the websites of the **Global Exchange Group** is provided for informational purposes only. In case of discrepancy between the content of the English or the French version and the original version in Spanish, the latter one shall prevail.

3.4.- Legal disclaimer

Accessing and using the websites of the **Global Exchange Group** is the sole and exclusive responsibility of the **user**.

The **Global Exchange Group** assumes no responsibility for the accuracy, veracity or validity of the information that is not elaborated by the Company and whose content belongs to third parties information sources. In this regard, the **Global Exchange Group** shall only be liable for its own services and the content directly elaborated by the company and identified by its copyright as a brand, intellectual or industrial property of the **Global Exchange Group**.

The **Global Exchange Group** is not responsible for the damages or liabilities that using the websites may entail for the **user** or that the user experiments by virtue of the information collected on the websites and that are due to the following circumstances, regardless of whether they are attributable to the **Global Exchange Group** or not:

1. The lack of operation of said websites, as well as their incorrect performance.
2. The lack of usefulness, suitability or validity of the services and contents offered on www.global-exchange.com with regard to the results and expectations of the **user**.
3. The presence of viruses or programs on the **user's computer** or in the services provided by third parties through our websites.
4. The knowledge that unauthorised third parties may have regarding the category, conditions, characteristics and circumstances of access and use made by the users, and of the information and services provided.
5. Under no circumstances, including negligence, loss of business, loss of use, loss of profit, loss of data, for the indirect, secondary, special or consequent damages resulting from accessing or using the website services, or otherwise included within its scope.

4.- ACCESS AND REGISTERED USERS

Accessing any of the websites owned by the **Global Exchange Group** confers the subject the condition of **user**, and entails full acceptance and without reservation, on the part of the **user**, of all the present legal terms, as well as the dispositions established by the applicable laws currently in force in the corresponding jurisdictions. The services offered by the website are free of charge.

II.- PERSONAL DATA

1.- DATA REGISTRATION

Accessing the site does not entail any registration of personal data that can identify a subject. However, there is a certain kind of non-personal and non-identifiable information, which cannot be linked to a specific user, that is collected and recorded on the internet servers of the Global Exchange Group (for instance, type of browser and operating system of the user or the IP address used to access the website) with the aim of improving the navigation experience of the user and the management of the site.

If you provide us your personal data for information purposes, your data shall be only used to provide you with the information

requested. We may keep a record of that correspondence. In no case we shall disclose your personal information to third parties.

2.- COOKIE POLICY OF THE GLOBAL EXCHANGE GROUP

A cookie is a file downloaded into your computer when accessing certain websites. Cookies are used by websites, among other things, to store and retrieve information about the navigation habits of a user or his equipment and, depending on the information they contain and the way the equipment is used, they can be employed to recognise the user. The user's browser stores cookies in the hard drive only during the current session, using a minimum space and without damaging the computer. Cookies do not contain any kind of specific personal information, and most of them are deleted from the hard drive when the user closes the browser ("session cookies").

Most browsers accept cookies as a standard and, regardless of them, they allow or block temporary or stored cookies in the security settings.

Cookies used on this website incorporate an «intrusion level» criteria based on a scale from 1 to 3, where level 1 corresponds to cookies strictly necessary for rendering the services requested by the user.

This website only uses level 1 cookies:

- «User input» cookies.
- User authentication or identification cookies (only session cookies).
- User security cookies.
- Multimedia player session cookies.
- Session cookies for load balancing.
- User interface customisation cookies.