



Comprehensive Privacy Notice of Peña Verde, SAB for suppliers of goods and services, insurance agents, clients, their compliance officers and legal representatives.

1. "Responsible" for the processing of your personal data.

Peña Verde, SAB, is the legal entity, which according to the Mexican Personal Data Protection Law (*Ley Federal de Protección de Datos Personales en Posesión de los Particulares*, or *LFPDPPP*) is understood as the "Responsible", since it decides on the processing of personal data that collects from you, as "Owner" of the same, understood as "Owner" the individual to whom the personal data correspond, and by the latter, any information concerning an identified or identifiable individual. This Privacy Notice complements any other simplified or short privacy notices that the "Responsible" has placed at your disposal for being the Owner of your personal data and is supplementary in everything that does not expressly refer such notices.

2. Address of the "Responsible":

Periférico Sur No. 2771, Col San Jerónimo
Lidice, La Magdalena Contreras, Postal Code 10200, in Mexico City. This address is established by the "Responsible" to hear and receive notifications.

3. Personal data collected by the "Responsible":

To carry out the purposes described in this privacy notice the "Responsible" will use personal identification, contact, sensitive and patrimonial or financial data.

Identity data: full name, signature, data of powers of attorney, number of the official identification document, job or position within an organization, data contained in documents to prove experience as well as technical, financial, legal, human and experience capacity (such as curriculum, organizational position, labor and academic data, labor and commercial references) Contact information, including: Address, email, landline and cell phone.

Sensitive personal data: Inherent personal characteristics regarding the clients and supplier's selection processes, such as: criminal records; patrimonial or financial data, such as: data on compliance with tax, labor and social security obligations, financial statements, credit history.

4. Necessary and secondary purposes of the processing of personal data:

The "Responsible" collects your personal data for the following purposes:

1. To comply with the purposes related to the legal and contractual relationship we have with you, including, where appropriate, provide access to the physical and technological infrastructure of the person responsible, conduct audits, process payments, evaluate the quality of the goods and services.
2. Integrate the files required by the applicable regulations, as well as to prevent and combat illicit activities related to our products and services, such as money laundering, financing of terrorism, fraud and other patrimonial crimes.

Secondary purposes: The responsible will not process your personal data for secondary purposes.

5. With whom does the "Responsible" shares your personal data and for what purposes?

- The personal data we process may be transferred to¹:
- Companies of the *Peña Verde* group, a business group the Responsible belongs to, regarding the business, projects, reinsurance, the supply of goods, services and needs of these companies.
- Financial, judicial and administrative authorities, both Mexican and foreign, to comply with our obligations derived from national and international laws and treaties, tax obligations, as well as for the fulfillment of regulatory requirements.
- The Mexican Association of Insurance Institutions (*Asociación Mexicana de Instituciones de Seguros, A.C.*, or *AMIS*) and if needed, associated insurance companies, for purposes related with the supply of goods and services, and for regulatory compliance.
- Services providers necessary for the process of selection, review and management of business, and for the supply of our services, such as audit companies, brokers, risk management.

¹ This principle, recognized by the Mexican Personal Data Protection Law, means that the use we give to your personal data must be limited to what is necessary to achieve the purposes of our legal and commercial relationships.



The above-mentioned data transfers, by their own nature, do not require your consent. The Responsible will not transfer or share your personal data with third parties, for purposes other than those stipulated in this Notice, nor for marketing purposes. In accordance with the Principle of Proportionality of Information¹, we shall transfer only such personal data strictly necessary for the purposes described above.

6. The use of tracking technologies in our website.

We inform you that our website uses *cookies* and other technologies to track your behavior as an Internet user, for a better browsing experience on our site.

In the language of the Internet, a *cookie* is a brief information that a web page sends to your computer, which is stored on your hard drive. In this way, the next time you visit our website, we can use the information stored in the *cookie* to ease the use of our website. A *cookie* does not allow us to know your personal identity, unless you expressly choose to provide it to us.

Most *cookies* expire after a certain period, or you can delete them anytime you want from your browser. Also, you can make your browser notify you when receiving a *cookie*, so you can accept or reject it.

7. Options and ways to limit the use or disclosure of your personal data.

We hereby notify you the following options to limit the use or disclosure of your personal data:

- By sending your request to the "Responsible" to the e-mail: datospersonales@sapv.com.mx . If your requests proceed properly, you will be registered in our exclusion list for us not to use or disclose your data.
- If you are a natural person residing in Mexico, you can request your registration in the Public Registry of Consumers to Avoid Advertising ("*Registro Público de Consumidores para Evitar la Publicidad*"), foreseen in the Mexican Federal Law for Protection of the Consumer ("*Ley Federal de Protección al Consumidor*").
- If you are a natural person residing in Mexico, you can request your registration in the Public Registry of Users ("*Registro Público de Usuarios*") foreseen in the Mexican Law for Protection and Defense of the Financial Services Users ("*Ley de Protección y Defensa al Usuario de Servicios Financieros*").

8. Ways to exercise your Rights of Access, Rectification, Cancellation and Opposition regarding your personal data ("ARCO Rights").

You have the following rights regarding your personal data, identified as ARCO Rights:

Access: To be informed about what personal data we have about you, what we use it for, and the conditions of such use.

Rectification: To request us to correct your personal information if it is outdated, inaccurate or incomplete, providing evidence and documental support of the exact information.

Cancellation: To request us to delete your personal data from our records or databases, if you consider they are not being used in accordance with the applicable regulations.

Opposition: To manifest your opposition to the use we give to your personal data for a specific purpose.

Likewise, you have the right to revoke your consent for the processing of your personal data.

You can exercise these "ARCO Rights" through the following cost-free ways:

- 1) Sending an email to the Personal Data Protection Unit, to the electronic address datospersonales@sapv.com.mx
- 2) In writing, sent to our Personal Data Protection Unit at our offices located at Periférico Sur No. 2771, Col San Jerónimo Lídice, La Magdalena Contreras, Postal Code 10200, in Mexico City.
- 3) In the section available through our website: www.corporativopv.com.mx.

Your request must be made through our "ARCO Rights Application", which can be downloaded from the website indicated in the previous paragraph 3), or requested at the email address indicated in paragraph 1) of the previous paragraph.

Requirements. For our Personal Data Protection Unit to process your request, you or your legal representative should:
- Indicate your full name and address or other means to communicate the response to your request.
- Prove your identity properly, completing all the fields of the "ARCO Rights Application" and attaching a copy of any valid official identifications indicated in said format.



- Describe clearly and accurately the personal data you seek to exercise any of the ARCO rights. Also, if you request the rectification of personal data, you must indicate the desired modifications, and provide the documentation that supports your request.

If requested, our Personal Data Protection Unit will give you the guidance you require in this matter, by email datospersonales@sapv.com.mx or in our offices.

How soon will we answer to your request for ARCO rights?

- i. Five business days, in case we need additional information about your application.
- ii. You will have 10 business days to provide the information that we request additionally; in case of not providing such information within that period, your request shall be considered as not filed within us, according to Mexican law.
- iii. We have 20 business days to issue an answer. Given the case, and to give you a proper response, we can extend this period for another 20 business days, which will be notified to you.

9. Security measures.

For the protection of your personal data we have implemented security measures of administrative, physical and technical nature, to avoid loss, misuse or alteration of your information. Your personal data will be processed and protected with a high standard of security, ethics and strict confidentiality, and only for the purposes of our commercial and legal relationship, in total adherence to this Privacy Notice and the applicable legislation.

10. Modifications to the privacy notice.

This privacy notice may suffer modifications, changes or updates derived from new legal requirements, from the own needs of the "Responsible" for the services offered, from privacy practices or for other reasons, for which the "Responsible" reserves the right to make any changes or updates necessary to this privacy notice at any time.

The "Responsible" will make available to the client, the updated version of the Privacy Notice, on our website www.corporativopv.com.mx

11. The right to promote legal procedures for the protection of rights and the verification of the INAI.

Should you have any complaint or doubt regarding the processing of your personal data or doubt in relation to the Mexican Personal Data Protection Law, may be sent to the National Institute of Transparency, Access to Information and Personal Data (*Instituto Nacional de Transparencia, Acceso a la información y Protección de Datos Personales*, or *INAI*)

Last update: December, 2017