

"Multum" Users' Terms and Conditions

The present document describes the general terms and conditions (hereinafter, the **"Terms and Conditions"**) relevant to the use of the software offered through the mobile application called "Panorama – My Concierge", available in Google Play and App Store (hereinafter, the **"Application"**) provided by Multum SAU, domiciled at Esmeralda 718, Floor 6, Office F, Autonomous City of Buenos Aires, Argentine Republic, CUIT [single tax identification number] 30-71704528-5 (hereinafter, **"MULTUM"**).

For the purposes of the present document, any person who downloads **the Application** in his or her mobile device or subscribes to the Services shall be indistinctly considered as the **"User"** or the **"Users"**, in accordance with the definition set forth in these Terms and Conditions.

The services provided through the Application shall be those described in Section 3 (hereinafter, the **"Services"** or, indistinctly, the **"Services"**).

Users shall be subject to the Terms and Conditions established herein, together with the Private Policy and any other policy that may be incorporated in the present document by reference.

ANY PERSON WHO FAILS TO ACCEPT THESE TERMS AND CONDITIONS, WHICH ARE MANDATORY AND BINDING, SHALL REFRAIN FROM USING THE APPLICATION AND/OR THE SERVICES.

1. LEGAL CAPACITY TO USE THE APPLICATION

- 1.1. The Services are only available for people with legal capacity to contract, in accordance with the provisions of the law in effect in the Argentine Republic. Persons with no such capacity or Users who have been temporarily suspended or permanently disabled by MULTUM shall not be able to use the services.
- 1.2. Notwithstanding the foregoing, minors over thirteen years of age shall only use their account with the authorization of their legal representative, who shall be held accountable for all the actions and obligations arising from the use of that account. Furthermore, the User who legally represents the minor shall ensure that the Services and/or the Application are used in a responsible and appropriate manner.

2. REGISTRATION FORM

- 2.1. In order to access the Services offered through the Application, the User should complete all the fields in the registration form (hereinafter, the **"Registration"**) with valid data and verify that the information made available to MULTUM is exact, accurate and true.

The information provided in the Registration shall be stored in a personal database for which MULTUM is responsible. For further information, please read the [Privacy Policy](#).

- 2.2. MULTUM, on its part, shall be able to request proof and/or additional data with the aim of verifying the User's personal data. In addition, MULTUM has the right to, temporarily or permanently, suspend the Users whose data could not be confirmed.
- 2.3. In order to access their personal Account, the Users shall have to enter their username and personal passcode selected by themselves (hereinafter, the "**Account**").
- 2.4. The Users acknowledge that they should keep the confidentiality of their passcode, and shall be the only in charge of safeguarding their Account, undertaking full responsibility before MULTUM and/or third parties for damages that may arise from their own actions, or from their dependents or from third parties authorized by the User, being obliged to indemnify and hold MULTUM harmless from the inappropriate use thereof.

The Account is personal, single and non-transferrable. In the event that different Accounts contain matching or related data, MULTUM shall be able to cancel, suspend or disable any and all thereof, without causing any right to claim on the part of the User who is the holder of the Accounts.

- 2.5. The access of a competitor to the Services provided by MULTUM is forbidden, unless it is previously authorized by MULTUM. Nor shall it be possible to access the Services with the aim of monitoring the performance or functionality, publishing the information obtained or making it available to any competitor or third party not bound to these Terms and Conditions, or for any other competitive purpose whatsoever.

3. SERVICE GENERAL CONDITIONS

- 3.1. MULTUM provides, through the Application, a software that offers the User diverse tools and functionalities which enhance the organization and the administrative and communicational management of the neighborhood, condominium, club, community or consortium where he or she resides (hereinafter, the "**Building Complex**").
- 3.2. By way of illustration and not limitation, the Users shall be able to access the following list of functionalities and services:
 - I. **Communication:** By means of the Service of Communication, the Users shall be able to see and check the news published by the administration, which are related to their Building Complex, as well as to obtain the tickets to make queries, suggestions or claims to the administration of the Building Complex. The Users acknowledge and agree that MULTUM constitutes a means through which they shall be able to express

and that it does not ensure the success of the suggestions or claims made through the Application;

- II. **Reservation Management:** Through the Reservation Management Service, the User shall be able to view the availability and manage the reservations to use the common areas in the Building Complex, including, without limitation, those reservations for tennis courts, football fields, golf courses and other sports facilities, or any other common areas within the Building Complex, such as those multiple-purpose rooms, event rooms, conference rooms, among others;
 - III. **Guests:** The User shall be able to generate access codes for Guests in order to expedite their entrance to the Building Complex. The User agrees to undertake full responsibility for the Guests' behavior within the Building Complex;
 - IV. **Family Group Registration:** The User shall be able to register his or her family group (hereinafter, the "**Family Group**") in the Application and manage the access to the Services for the members of the Family Group.
 - V. **Parcel Service:** The user shall collect parcels which have been delivered under his or her name and which are in the Building Complex post office.
 - VI. **Valet parking:** The user shall be able to request the valet parking service to have his or her car prepared and at the owner's disposal.
 - VII. **Delivery service:** The user shall be able to give prior authorization for the Building Complex security to receive a delivery service.
- 3.3. The Users acknowledge and agree that the Services offered in the Application shall be subject to the availability of each Building Complex.
- 3.4. The User acknowledges and agrees that any interaction made through the Application, including, without limitation, through the Communications, shall not incite violence and/or hatred in any of its forms, involving a direct or indirect threat, or resulting in a situation of abuse or harassment to other User or to the administrations. In the event that MULTUM becomes aware of any of these assumptions or any action that it may deem inappropriate to its absolute discretion, MULTUM shall be able to eliminate the Communication and/or publication, and shall exercise its right to temporarily or permanently suspend the User's Account, without causing any right to claim on the part of the User.
- 4. GUEST**
- 4.1. The Application offers the user who has been invited through the Application by a User (hereinafter, the "**Guest**") the possibility to keep his or her Registration data in order to expedite the entrance to the User's Building Complex. For that purpose, the Guest

should complete the registration form in the Application with exact, accurate and true information.

- 4.2. MULTUM shall be able to cancel, suspend or disable the access of the Guests where it may deem appropriate, whether due to an existing petition for such purposes on the part of the User or other Users, none of which shall cause any right to claim by the Guest or the User who made the invitation.
- 4.3. The Users sending the invitation acknowledge and agree that they shall be liable for any acts performed by the Guest through the Application and/or within the Building Complex, holding MULTUM harmless of any responsibility.
- 4.4. The Guest, in turn, acknowledges and agrees that the specific issues set forth in the present Section, shall be applicable as well as the legal disclaimer and the obligations undertaken by the Users under the present Terms and Conditions.

5. USE OF THE APPLICATION

- 5.1. MULTUM shall not be responsible in the case that the User does not have a technological device or means of communication compatible with the use of the Application to access the information.
- 5.2. The User undertakes to make appropriate and legal use of the Application pursuant to the applicable legislation, to the present Terms and Conditions, to morals and good customs generally accepted and to the public order.
- 5.3. On using the Application, the User undertakes: I. not to use the Service for unlawful or illegal purposes, contrary to the dispositions established in the present Terms and Conditions, to the good faith and the public order, prejudicial to the rights and interests of third parties; II. not to seek to damage the Application in any way whatsoever, not to access any restricted resources therein; III. not to use the Application with an incompatible or non-authorized device; IV. not to introduce or disclose computer viruses or any other physical or logical systems that may be likely to cause damages to the Application.

6. RESPONSIBILITY

- 6.1. MULTUM provides an Application with the aim of offering the Services that enhance the organization and the administrative, logistics and communicational management of the Building Complex, pursuant to the dispositions in the present Terms and Conditions.
- 6.2. The User acknowledges and agrees that MULTUM shall not intervene in any way whatsoever in the contents and information of the Communications, Expenses,

Transports, Suppliers or any other publication made through the Application. Consequently, MULTUM shall not exercise any type of control over the quality, compliance, security and/or legality of the information published in the Application, whether its nature be altered or not, nor any control over the veracity or the accuracy of the contents, including, without limitation, the amount of the expenses, differences in costs or itineraries, Suppliers' reviews.

MULTUM shall not be held accountable before the User for those losses categorized as equity losses, losses of business opportunities, losses of reputation, indirect, incidental, consequential, exemplary, moral and analogous damages.

6.3. The Users acknowledge that the conditions to make the Reservations effective shall be agreed by the Users and the administrators of the Building Complex, the Application only being the means by which the said parties connect.

6.4. In conjunction with the aforementioned in the previous paragraph, the User acknowledges and agrees that MULTUM shall not be liable for whatever damages of any nature, including, without limitation, those that may be direct, indirect, general, special, compensatory, incidental, occurring to the Users and arising from the use of the Services provided by the Suppliers. The Users acknowledge that MULTUM and the Suppliers are independent subjects. In the same sense, the User shall be the only responsible for the damages mentioned in this section, caused by the User's Family Group and/or by those User's Guests, whether to the detriment of other User, a third party, MULTUM and/or the Building Complex.

6.5. The Users acknowledge and agree that they make use of the Services at their own risk. In no case, shall MULTUM be liable for any direct damage, loss of profit, or any other damage and/or detriment that the User may have suffered as a consequence of any of the Services provided through the Application.

6.6. By virtue of the foregoing, the User ensures to hold MULTUM harmless, at all times, from any claim made by other User or a third party not related to the Application, being accountable for any and all legal actions, whether administrative, judicial or private agreements, including expenses and costs incurred by MULTUM in its defense, including, without limitation, duties, taxes, fees, reasonable professional fees of lawyers, experts and other intervening professionals, amounts for damages, fines, bonds and any other emolument that MULTUM should pay or may have paid accordingly.

7. USE AND WARRANTY OF THE APPLICATION

7.1. MULTUM does not ensure the User the availability and continuity of the Application's operation. Accordingly, MULTUM shall not, in any case, be liable for whatever damages arising from: I. failure of availability or accessibility of the Application;

II. the interruption of the Application's operation or computer failures, disconnections, delays or blockages caused by deficiencies or overloads in the data centers, communication systems, Internet or in other electronic systems, produced in the course of its operation; or III. other damages that may be caused by third parties by way of unauthorized intrusions beyond the control of MULTUM.

7.2. Likewise, MULTUM does not ensure the absence of virus, nor other elements in the Application, introduced by third parties that are not related to MULTUM and that may produce alterations in the User's physical or logical systems or in the electronic documents and files stored in their systems. In this sense, MULTUM shall not be, in any case, liable for whatever damages of any nature that may arise from the presence of virus or other elements that may produce alterations in the User's physical and logical systems or electronic documents.

7.3. MULTUM undertakes the commitment to take diverse protection measures in order to protect the Application and the contents therein against third party cyberattacks. However, MULTUM is not capable of ensuring that unauthorized third parties are aware of the conditions, characteristics and circumstances in which the User has access to the Application. Accordingly, MULTUM shall not be, in any case, liable for damages that may result from such unauthorized access.

7.4. With the agreement to the present Terms and Conditions, the User declares that he or she shall hold harmless MULTUM, its controlled and parent companies, directors, partners, employees, lawyers and agents, from any claim arising from the: I. breach by the Users or of any disposition contained in the present Terms and Conditions or of any law or regulation applicable thereto; II. breach or violation of third party rights, including, without limitation, other Users or third parties not related to MULTUM; III. breach of the permitted use of the Application.

8. INDUSTRIAL AND INTELLECTUAL PROPERTY RIGHTS

8.1. The User acknowledges and agrees that any and all of the industrial and intellectual property rights on the contents and/or other elements introduced in the Application (including, without limitation, brands, logos, commercial names, texts, images, graphics, designs, sounds, databases, software, flowcharts, presentations, audio and video) belong to MULTUM.

8.2. MULTUM authorizes the User, and during the validity of the Service, to use, view, print, download and store the contents and/or other elements introduced in the Application, only for personal, private and non-profit use. The User shall refrain from performing thereto any act of decompiling, inverse engineering, modification, disclosure or provision. Any use or exploitation other than the mentioned in the present Section shall be subject to the prior express authorization of MULTUM.

8.3. The Application may contain links to third party websites and/or integrations with third parties through APIs. Under these assumptions, MULTUM does not exercise any control over such sites and/or integrations and thus shall not be held accountable for the contents and/or services provided by such sites and/or integrations, nor for damages or losses resulting from the use thereof, whether caused directly or indirectly. The presence of links and/or integrations to other websites does not mean an association, relation, approval, and support on the part of MULTUM with such websites and/or their contents.

8.4. Notwithstanding the foregoing, the User undertakes to refrain from performing any act that may cause damage, loss or reputation, or decrease in the value of MULTUM's industrial and intellectual property rights.

9. PROTECTION OF PERSONAL DATA

9.1. The personal data provided by the User in the Registration shall be included in a database for which MULTUM is responsible, whose address is stated at the initial statement of the present document.

9.2. MULTUM declares that the Users' personal data shall be only used for providing the Service described in Section 3.

9.3. The Users shall be able to execute the rights to access, modify, eliminate and update their personal information, as well as to reject the management of such information, all of which in accordance with the provisions set forth in the applicable regulation. In this sense, MULTUM undertakes the commitment to ensure the compliance with the provisions stated in the applicable laws of personal data protection.

10. NOTIFICATIONS

10.1. MULTUM shall be able to send notifications to the User through general messages in the Application, push notifications and/or communications to the emails made available by the User, who shall have the possibility to use the opt-out option in every such notification.

10.2. In the event of a claim arising from the present Terms and Conditions, the Application and/or the Service, the User should contact MULTUM by way of the following email address: administrator@multum.digital.

11. MINORS

11.1. The Application is not aimed at Users who are under eighteen, except for those who have a prior authorization granted by their parents, guardians or legal representatives. In any case, the use within the Application shall be supervised, at all times, by their parents, guardians or legal representatives.

12. ASSIGNMENT

- 12.1. The User shall not be able to assign his or her rights and obligations under the present Terms and Conditions without the prior express consent of MULTUM.
- 12.2. MULTUM, in turn, shall be able to assign, without seeking the prior consent of the User, the present Terms and Conditions to any entity falling within its group of companies, around the world, as well as to any person or entity that shall succeed MULTUM in the exercise of its business for whatever reason.

13. MODIFICATIONS

- 13.1. MULTUM shall be able to change, unilaterally, at any time and without prior notice, the presentation, settings and/or functionalities of the Application, as well as the present Terms and Conditions and/or the particular conditions required to use the Application. All the terms that are modified shall come into effect 10 (ten) days after their publication. Such modifications shall be communicated by MULTUM to the Users who have indicated in the MULTUM Account Settings that they wish to receive notifications of the changes in these Terms and Conditions. All the Users who do not agree with the modifications made by MULTUM shall cease to use the Application and shall request the closure of the account.

14. TERMINATION OF THE ACCOUNT AND/OR THE TERMS AND CONDITIONS

- 14.1. MULTUM shall consider the present Terms and Conditions to be terminated, at any time during the validity thereof, and without any express reason, which shall result in the closing of the Users' Accounts, without causing the right to claim on the part of the Users.
- 14.2. Furthermore, MULTUM shall, in the event of a breach on the part of the Users as to the conditions herein or the applicable law, close the Users' Accounts, without any prior notice, reserving the right to claim damages which such breach may have caused.

15. APPLICABLE LAW AND JURISDICTION

- 15.1. The present Terms and Conditions, as well as the relationship between MULTUM and the User, shall be governed and interpreted in compliance with the legislation in effect in the Argentine Republic and, in case of a dispute, the Parties agree to submit to the jurisdiction of the Regular Courts for Commercial Matters in the Autonomous City of Buenos Aires, waiving the right to any other court or jurisdiction.

