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These terms and conditions of use regulate access to and use of MONEDA's websites, (<http://www.moneda.cl> and [www.monedausa.com](http://www.monedausa.com)), hereinafter 'the website'; you are invited to read them before using the site.

By entering MONEDA ASSET MANAGEMENT's website, you agree to comply with and be bound by the present terms and conditions of use.

### **WEBSITE CONTENT**

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You may not transform or alter 'the content' without the express authorization of MONEDA ASSET MANAGEMENT. All content resulting from such unauthorized alteration or transformation shall be the exclusive property of MONEDA ASSET MANAGEMENT.

Nothing in the present terms and conditions of use should be interpreted as granting you any license with regard to the content or to any trade mark or distinctive symbol pertaining to MONEDA ASSET MANAGEMENT or to its products of services.

### **WEBSITE USE**

MONEDA ASSET MANAGEMENT provides a number of services through its website regulated by special contracts and by the present terms and conditions. In the event of a contradiction between these, the special contract provisions shall prevail.

You are exclusively responsible for the veracity, accuracy, authenticity and legitimacy of all information which you submit to this website and to MONEDA ASSET MANAGEMENT, and liable for any prejudice which occurs as a result of any lack of veracity, accuracy, authenticity and legitimacy of such information, notwithstanding any legal actions which may derive in consequence.

MONEDA ASSET MANAGEMENT depends on third parties for technical services and cannot therefore guarantee the proper functioning of this website, for which reason it shall not be liable for any direct, indirect, predictable or unpredictable prejudice, damage, costs or losses attributable to the use, impossibility of use or malfunction of this website, be this as a result of error, defect, inoperability, delay or any other impediment to the normal functioning of

the website caused by either MONEDA ASSET MANAGEMENT itself or by any third party contracted by it for any purpose whatsoever.

The website may refer or link to other third party websites. MONEDA ASSET MANAGEMENT shall bear no responsibility for the content or use of such sites and since it exercises no control over such sites, shall not be liable for any direct, indirect, predictable or unpredictable prejudice, damage, costs or losses which you may incur by entering or using such third party websites.

Any illegal use of this website is expressly forbidden and may result in you being prohibited from entering or using the site. The misuse of this website or gaining of access to any confidential or non-confidential third parties' or other users' information, or to their accounts or personal data may incur civil or criminal liability, particularly with respect to the provisions of Law No. 19.223 (and subsequent amendments or substitute legislation) relating to computer offenses.

MONEDA ASSET MANAGEMENT shall take all reasonable measures to prevent computer viruses, trojans and cyber attacks, but cannot guarantee that its website is free from such harmful programs and shall therefore be exempt from any liability deriving therefrom.

#### **USER IDENTIFICATION AND ACCOUNT.**

If you have a website user account for services provided by MONEDA ASSET MANAGEMENT, you are personally responsible for the authentication data required to access your account, whether this is a user name and password or any other means as required by MONEDA ASSET MANAGEMENT, including simple or advanced electronic signatures or other forms of technological identification and authentication, all of which are the user's responsibility.

If you have a user account you are required to ensure the security of the aforementioned identification data and are solely responsible for any loss or misuse thereof, wholly exempting MONEDA ASSET MANAGEMENT from any liability whatsoever.

In the event of the loss or misuse of your personal data, please report the event immediately to your executive or to [info@moneda.cl](mailto:info@moneda.cl)

#### **WEBSITE SERVICES.**

The services and information granted or provided via the website must not be considered as legal or financial services, for which reason you should personally seek legal or financial advice as required.

MONEDA ASSET MANAGEMENT publishes certain information, such as share prices, which should not be considered as official. Official share prices are published in the FECU of each investment fund and can be found on the website of the Superintendencia de Valores y Seguros, <http://www.svs.cl/sitio/index.php>.

The services provided on the website may be modified, altered, suspended or eliminated without prior notice by MONEDA ASSET MANAGEMENT, without prejudice to any individual contracts between interested parties.

#### **PRIVACY**

MONEDA is committed to protecting the privacy of its website users; any and all personal information submitted by you is subject to the provisions of Law No. 19.628 regarding the protection of personal privacy.

MONEDA shall be entitled to gather personal information, including the user's RUT, name and surnames, postal and electronic addresses, telephone numbers and other information in order to:

Authorize access to the website, including services provided by MONEDA ASSET MANAGEMENT  
Authorize your registration and authentication as a user of MONEDA ASSET MANAGEMENT services  
Update users' data  
Process users' personal information in order to improve the services provided and to inform them of any modifications or changes in order to improve in general the products or services offered.

#### **DISCLOSURE OF INFORMATION TO THIRD PARTIES**

By submitting your personal information to the website, you thereby agree to it being processed in Chile or abroad and assent to its communication or transmission to a third party for storage.

If the business of operating the website is sold, the certified list of users and other personal data will be transferred to the new owner in accordance with currently applicable legislation. In addition, MONEDA ASSET MANAGEMENT shall be entitled to reveal your personal information if it is obliged to do so in accordance with a court order or any other obligatory legal provision, judicial request or legal process, or if so required by law, or if it is considered necessary in order to prevent or take action with regard to any illegal activity or breach of our policies.

You may review your personal information at any time and request that it be rectified, completed or eliminated by sending an e-mail to [info@moneda.cl](mailto:info@moneda.cl)

#### **MODIFICATION OF CONTENT AND POLICIES**

The website content and terms and conditions of use may be modified without prior notice at any time following their publication on the website.

#### **RESOLUTION OF DISPUTES**

Any dispute arising out of the present policies shall be subject to Chilean law and to the jurisdiction of the Chilean courts.