

LEGAL NOTICE

In compliance with Law 34/2002, of July 11, 2002, on Information Society Services and Electronic Commerce and, in particular, Article 10 thereof, the following legal notice (the "**Legal Notice**") is made available to the user.

The access, navigation and use of the website <https://pawno.io/> (the "**Website**") implies the tacit and unreserved acceptance of all the stipulations of this Legal Notice, having the same validity and effectiveness as any written and signed contract.

Their observance and compliance shall be enforceable with respect to any person accessing, browsing or using the Website (the "**User**" or "**Users**"). If you do not agree with the above conditions, do not access, browse or use the Website.

1. IDENTIFICATION

- **Proprietor:** PAWNTECH SPAIN S.L. ("**Pawno**");
- **Registered office:** C/ AYALA 11 -PLANTA 1 28001, MADRID
- **Registration number:** B21842356
- **Public Register:** Registered in the MADRID County Court Register, registration code 17111985;
- **E-mail:** info@pawno.io

2. PURPOSE

This Legal Notice regulates the access, navigation and use of the Website, by means of which we inform Users about their rights and obligations in relation to the contents shown in the same, the logos and trademarks used, as well as the responsibilities that may derive from their use.

Access to the Website is free of charge except for the cost of connection through the telecommunications network provided by the access provider contracted by Users. The purpose of the Website is mainly to offer Users Pawno's services, through which Users can access a digital platform that connects pawnshops and individuals interested in subscribing a loan contract in which a movable property is offered as collateral.

Notwithstanding the foregoing, Pawno reserves the right to modify the presentation, configuration and content of the Website, as well as this Legal Notice, so Users are recommended to review it periodically. The access and/or use of the Website after the entry into force of its modifications or changes implies the acceptance of the same.

3. INTELLECTUAL AND INDUSTRIAL PROPERTY RIGHTS

Pawno is the owner or, as the case may be, has the corresponding licenses on the intellectual, industrial, image or any other analogous rights on the Website, as well as on all the contents offered

therein, including, but not limited to, photographs, illustrations, logos, trademarks, graphics, designs, interfaces, or any other information or content included therein.

Users only have a non-exclusive right of use, within a strictly personal scope and for the sole purpose of browsing the Website accordance with this Legal Notice.

4. RULES OF USE OF THE WEBSITE

Access to or use of the Website for illegal or unauthorized purposes, with or without economic purpose, is not permitted and, therefore, its consequences shall be the sole responsibility of the Users. In particular, and without limitation to this list, it is prohibited:

- (i) use the Website any way that may cause damage, interruptions, inefficiencies or defects in the operation of the Website or third party devices;
- (ii) use the Website for the transmission, installation or publication of any viruses, trojan, worms, malicious code or other harmful or unlawful programs or files;
- (iii) use the Website to transmit material for advertising or promotional purposes, including spam, chain letters or the like, without Pawno's express prior written permission;
- (iv) use the Website in a manner that constitutes an infringement of any rights of Pawno or any third party;
- (v) use the Website to transmit or post any material of a defamatory, offensive, racist, vulgar, denigrating, pornographic, or obscene or threatening nature or that may annoy, harm or merely affect any person in Pawno's sole discretion;
- (vi) use the Website to collect personal data from other users;
- (vii) use the Website illegally, against good faith, morality and/or public order;
- (viii) unauthorized access to any section of the Website, to other systems or networks connected thereto, to any Pawno server or to the services offered through the Website by means of hacking or forgery, password extraction or any other illegitimate means or those established in this Legal Notice;
- (ix) carry out any action that causes a disproportionate or unnecessary saturation in the infrastructure of the Website or in the systems or networks used or owned by Pawno as well as in the systems and networks connected to the Website.

The non-fulfillment of any of the previous obligations by the Users of the Website could lead to the adoption by Pawno of the appropriate measures protected by law and in the exercise of its legitimate interests.

All the information that the User facilitates through the forms of the Website to the previous effects or any others will have to be truthful. To these effects, the User guarantees the authenticity of all those data that he/she communicates and will keep the information provided to Pawno perfectly updated so that it responds, at all times, to the real situation of the User. In any case, the User will be the only responsible for the false or inaccurate statements made and for the damages caused to Pawno or to third parties for the information provided.

5. RESPONSIBILITIES AND WARRANTIES

Pawno cannot guarantee the reliability, usefulness or veracity of absolutely all the information contained in the Website, nor the usefulness or veracity of the contents made available to the Users through the same.

Accordingly, Pawno does not warrant and shall not be liable for:

- (i) the continuity of the contents of the Website;
- (ii) the absence of errors in such content;
- (iii) the absence of viruses, trojans, worms and/or other malicious or technologically harmful components on the Website or on the server that provides them;
- (iv) the invulnerability of the Website and/or the impossibility of breaching the security measures adopted therein;
- (v) the lack of usefulness or performance of the contents of the Website;
- (vi) failures of the Website caused by any type of attack to its servers or those of Pawno's third party service providers, as well as technical or security failures of the system of any of said providers that prevent the correct operation of the Website;
- (vii) any technical failure of any kind that hinders, delays or prevents the proper functioning of the Website;
- (viii) the damages or prejudices caused, to himself or to a third party, by any person who infringes the conditions, norms and instructions that Pawno establishes in the Website or through the violation of the security systems.

Pawno declares that it has adopted all the necessary measures, within its possibilities and the state of the art, to guarantee the functioning of the Website and to minimize system errors, both from a technical point of view and in terms of the contents published on the Website.

Pawno shall not be responsible for the accuracy, completeness or updating of the information published on the Website from sources outside Pawno, nor for the information contained in other platforms to which the Website links.

Pawno reserves the right to suspend, modify, restrict or interrupt, either temporarily or permanently, the access, navigation, use, hosting and/or downloading of the content and/or use of services of the Website, with or without prior notice, to Users who contravene any of the provisions detailed in this Legal Notice, without the possibility of demanding compensation for this cause.

6. FORCE MAJEURE

Notwithstanding the foregoing, Pawno shall not be liable for any delays or failures that may occur in the access, functioning and operability of the Website, its contents and/or services, nor for any interruptions, suspensions or malfunctioning of the same, when caused by failures due to any situation of force majeure or fortuitous cause.

Furthermore, Pawno shall not be liable for any failure or delay in the performance of any performance when such failure or delay is due to events beyond its reasonable control ("**Force Majeure Cause**").

Force Majeure Causes shall include any act, event, failure to exercise, omission or accident beyond our reasonable control and among others, the following:

- (i) Strikes, lockouts or other industrial action;
- (ii) Civil commotion, riot, invasion, terrorist threat or attack, war (declared or undeclared) or threat or preparation for war;
- (iii) Fire, explosion, storm, flood, earthquake, subsidence, epidemic or any other natural disaster;
- (iv) Impossibility of using trains, ships, airplanes, motor transport or other means of transportation, public or private;
- (v) Inability to use public or private telecommunications systems;
- (vi) Acts, decrees, legislation, regulations or restrictions of any government or public authority.

It shall be understood that the aforementioned performances shall be suspended during the period in which the Force Majeure Cause continues, and Pawno shall have an extension in the term to comply with the same for a period of time equal to the duration of the Force Majeure Cause. Pawno shall use all reasonable means to bring the Force Majeure Cause to an end or to find a solution that will allow Pawno to perform its obligations despite the Force Majeure Cause.

7. USER SERVICE

Users have access to the customer service through which Pawno will handle their inquiries, complaints, and suggestions.

Users can access customer service through the following e-mail address: info@pawno.io

Pawno will respond to complaints or queries as soon as possible and, in any case, within a maximum period of one (1) month from the submission of the complaint.

If Pawno has not satisfactorily resolved a claim submitted directly by a consumer, the consumer may turn to an alternative dispute resolution entity notified to the European Commission, in accordance with the provisions of Law 7/2017 transposing Directive 2013/11/EU of the European Parliament and of the Council of 21 May 2013 on alternative dispute resolution in consumer matters into Spanish law.

Also, in compliance with Article 14.1 of Regulation (EU) 524/2013, on online consumer dispute resolution, an electronic link to the European Commission's online dispute resolution platform is provided here, available at: <http://ec.europa.eu/consumers/odr/>

8. PERSONAL DATA PROTECTION

In accordance with the provisions of Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of individuals with regard to the processing of personal data and on the free movement of such data and repealing Directive 95/46/EC ("GDPR") and Organic Law

3/2018, of December 5, on the Protection of Personal Data and guarantee of digital rights ("LOPDGDD") all personal data provided during the use of the Website will be treated in accordance with the provisions of the [Privacy Policy](#) that Users must read and, where appropriate, accept and/or consent to.

9. SAFEGUARD CLAUSE

All the clauses or ends of this Legal Notice must be interpreted independently, not being affected the rest of the clauses in case one of them has been declared null and void by a court judgment or final arbitration resolution. The affected clause or clauses shall be replaced by another or others that preserve the effects pursued by this Legal Notice.

10. APPLICABLE LAW AND JURISDICTION

Access to and use of the Website shall be governed by and construed in accordance with Spanish law.

In the event of any conflict or discrepancy arising in the interpretation and/or application of the legal notice, the competent Courts shall be those provided for in the applicable legal regulations, and if permitted, all litigation shall be submitted to the Courts and Tribunals of the city of Madrid.

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Last updated: March 25, 2025.