

PRIVACY POLICY

1. Introduction

The Privacy Policy aims to define and regulate the collection, storage and disclosure of personal information obtained by POWER PARITY, LDA. (hereinafter GoParity) through its electronic platform.

In the Privacy Policy you will find information on how GoParity uses your personal data as well as your rights as a User. We suggest a careful reading of this Privacy Policy. By visiting or by registering on GoParity, **you are accepting this Privacy Policy**. If you do not agree with this Privacy Policy, you should not use or visit the GoParity Platform.

By using the GoParity Platform you are confirming that you have read, understood and explicitly agreed with the General Terms and with the Privacy Policy. If you have not read, understood or accepted the General Terms or the Privacy Policy of the GoParity Platform, you must stop using immediately the GoParity Platform. If you are representing a legal person, by using the GoParity Platform, you are declaring that such legal person has read, understood and agreed with the General Terms and Privacy Policy. Otherwise, you must stop using immediately the GoParity Platform.

2. Definitions

Throughout this Privacy Policy the following definitions shall apply, among others:

- a. Promoters: entities (PMEs, Companies, Single Member Companies, Associations, Public or Private Institutions, other Organizations or Legal Persons, and in some cases individuals or natural persons) seeking funding from Investors and intending to act as borrowers and have created an account on the GoParity Platform, having accepted its General Term and its Privacy Policy;
- b. Registration/Account GoParity: registration/individual account of a User created on the GoParity Platform.
- c. Loan Agreement: legal contract entered into by the Promoters and Investors in the context of requests for funding placed on the GoParity Platform, governing the agreement between the Parties;
- d. Investors: persons intending to make onerous loans to individuals, companies, associations, public or private institutions, other legal entities or organizations, acting as lenders, creating an account on the GoParity Platform, having accepted the its General Terms and its Privacy Policy;
- e. GoParity Platform/Electronic Platform/Platform: GoParity managed collective loan platform accessible through www.goparity.com or through a mobile application developed by GoParity;
- f. General Terms: General Terms of the GoParity Platform whose acceptance is necessary for its usage;
- g. POWER PARITY: POWER PARITY, Lda., NIPC 514 373 822, with the share capital of 50.000.00 € (fifty thousand euros), entity responsible for the management of the GoParity Platform, with headquarters in the Praça Duque de Terceira 24, 4th floor, room 24, 1200-161 Lisbon, Portugal;
- h. MANGOPAY: MANGOPAY, SA, company registered under number B173459 in the Luxembourg Registry Offices and authorized and supervised by the Luxembourg Financial Sector Supervisory Commission (CSSF), with headquarters at 110 route d'Arlon L-1150 Luxembourg and whose website is www.cssf.lu for the receipt, transfer and collection of funds of Users in electronic currency.
- i. User/Client: Covers the universe of Promoters and Investors as defined above.

- j. Installer: any company or organization that provides project implementation services in the areas of environment, energy or sustainability that intends to be referred to on the GoParity platform and provide financing opportunities for its clients and/or projects.

The terms and expressions defined in the singular or plural form in Clause 2, and in the rest of the General Terms, may be used, respectively, in the plural or in the singular, with a corresponding change in their meaning, unless the respective context proves otherwise.

3. Collection of information

The User/Client will disclose the following information available directly to GoParity:

If Individual: i) name and surname; ii) tax identification number; iii) e-mail; iv) telephone contact; v) address; (vii) bank account identification number; vii) activity with GoParity; viii) any information relevant to compliance with legal, administrative or regulatory provisions; (ix) the information on the supporting documents; x) communications with GoParity; xi) other elements provided for in the General Terms and Privacy Policy;

If Company: i) corporate name; ii) identification of the legal representative; iii) number of legal person; iv) company/legal representative email; v) telephone contact; vi) address; (vii) bank account identification number; viii) any information relevant to compliance with legal, administrative or regulatory provisions; ix) activity with GoParity; (xi) information on the supporting documents submitted; (xii) communications with GoParity; xiii) other elements provided in the General Terms and Privacy Policy.

Any inaccurate information or any information has been submitted with malice, may be stored and used by GoParity for criminal and judicial purposes and may be freely disclosed to the competent authorities for investigation of potentially existing criminal offenses.

4. Usage

The use of the Platform is solely and exclusively for adults, and its use is forbidden to any person with capacity restrictions, including but not limited to interdict persons, as well as those who, due to their habitual prodigality or the abuse of alcoholic beverages or narcotics, prove themselves incapable of properly governing their assets.

The **personal data** provided through the Platform are intended to be used by GoParity and/or partner companies involved in the development, management, payments, and operation of the GoParity Platform and associated procedures and/or by entities integrated on a consolidated basis.

The Client/User authorizes GoParity to proceed within the limits of the law, the storage, the computer processing, the communication, the interconnection, the transfer of his/her personal data, for the general operation of the Platform, for promotional actions of products and new services of GoParity, as well as for compliance with all applicable legal and regulatory provisions. GoParity may assign and transmit these elements to entities that are in a domain or group relationship with GoParity or subcontracted for this purpose.

Consumers and interconnections of personal data and other data originated in the operations performed to third parties, necessary for the imposed Order Payment(s), issuance and invoices, payment and promotional actions and of communications are expressly allowed by the Clients/Users. GoParity uses or may use the services of the following information and communication providers in the development of its activity, among others: Google, AWS, Mailchimp, CTT, LinkedIn and Facebook. Other information and information providers may be used in the development of the activity and within the scope of this privacy policy.

The Client/User also authorizes GoParity to make any and all communications that may be necessary to *Bancode Portugal*, the CSSF (Luxembourg Financial Sector Supervisory Commission) or to any other regulatory entity (national, European or other member state) about information regarding the Client/User.

The Client/User also authorizes GoParity, in case of default or non-compliance, to communicate such facts to entities, or any companies that are authorized to process personal data and exchange credit risk information, if necessary.

The Client/User understands and accepts that the information requested for both the registration on the Platform and the contracting and completion of the Loan Agreements is asymmetric and different depending on whether it is a Natural Person or Company, Investor or Promoter.

GoParity **will not disclose any personal data** about Individuals or Investors and/or their legal representatives **until any Loan Agreement with Promoters is entered into**, and this information **is treated as unique personal data** of unique and exclusive knowledge of GoParity and of partner companies involved in the development, management, payments and operation of the GoParity Platform and associated procedures.

The Promoter hereby consents to the public disclosure, on the Platform or out of it by any means of communication, of the following information, necessary for the disclosure and promotion of the financing request, disclosing the following information: i) corporate name; ii) identification of the manager(s)/legal representative; iii) number of legal person; iv) date of incorporation; v) area of activity; (vi) simplified business information; (vii) additional financial information; (viii) issues relating to the purpose of the financing; ix) history of the use of the platform.

The Client/User authorizes and consents GoParity the use of the personal data made available in the performance of its activity, as well as in the: i) completion of Loan Agreements; ii) management of individual GoParity accounts; (iii) loan management and loan recovery; iv) identity validation; (v) prevention and detection of frauds, money laundering and terrorist financing activities; vi) legally binding communications to entities; vii) communication to entities with which are in a domain or group relationship.

The Client/User shall **keep its personal data permanently updated**, changing its personal data on the Platform or with GoParity. The Client/User shall be solely and exclusively liable for erroneous, false or otherwise inaccurate elements.

GoParity acknowledges that the data provided has been entered by the Client/User or that its collection has been authorized by the Client/User. The data provided are subject to confidentiality, and **the data subject is guaranteed the right to access, rectify, erase or oppose them in accordance with the law**, upon written request to GoParity, and the data subject may amend or change his/her data directly with GoParity.

GoParity may collect IT information about the Platform Client/User intended for statistic purposes, to monitor and improve the Platform's activity.

5. Security

The security of our Clients/Users is one of the main worries of GoParity in terms of the development and operation of the Platform. The Platform has been built in order to provide an adequate protection to all its Clients/Users. Periodic audits are also carried out to guarantee the total safety of Users. In the event of a breach of personal data, GoParity will notify the competent control authority within the mandatory legal period, after becoming aware of it, and shall register the facts relating to the breach, its effects and the corrective measures taken.

6. Cookies Policy

GoParity uses cookies to collect information about its Users in order to monitor the activity of the websites/platforms and to improve its operation. Cookies are small text files with relevant information that the access device (computer, mobile phone/smartphone or tablet) loads, through their browser, whenever the websites/platforms are accessed. The placement of cookies will not only help the websites/platforms recognize the user's device the next time you visit, providing a better and faster browsing experience, but also often will be essential for its operation. Cookies on the GoParity website are used for a number of purposes, including:

- Authentication: saving a unique identifier that allows the recognition of an individual session;
- Preferences: saving preferences to improve the experience on future visits;

- Usage statistics: allowing the collection of anonymous statistic data regarding the use of the website/platform, so that we can analyze and improve the service provided;
- Remarketing: identifying prior visits to the website/platform in order to display relevant and interesting ads on third party websites.

The website/platform User may at any time restrict acceptance of cookies by changing the settings of your browser. Unfortunately, by modifying the cookies settings, the User may be affecting your ability to access the website/platform, its contents, or all the tools it provides. If you would like to change the settings or disable cookies in your browser, you will need to change the browser preferences and settings. Select the browser you are using for more information: a) Chrome; b) Firefox; c) Safari; d) Internet Explorer. Limiting the use of cookies may make your browsing experience difficult or even prevent the correct functioning of the websites/platforms.

7. Third Party Websites

The Platform may have hyperlinks and/or links to other websites, which may contain information/useful tools to Users. GoParity's Privacy Policy in this document may not correspond to the Privacy Policy applicable to such websites, so if you visit other websites from the GoParity Platform, you should always read and take into account the provisions of the respective privacy policies.

GoParity is not responsible for the privacy policy or content on third party websites.

8. Changes to the Privacy Policy

The privacy policy and the guarantee of the **confidentiality of the Users personal data is a priority for GoParity.**

The use of the GoParity Platform presumes your acceptance of this Privacy Policy. The GoParity team reserves the right to change this Privacy Policy without notice, making the corresponding communication to its Clients/Users.

9. Cancellation/Suspension of Service

The Client/User acknowledges that the management and maintenance of the Platform is based on complex technical means, in which there may be faults and anomalies, needs for adjustments, repairs, and therefore GoParity cannot guarantee the operation of the Platform at all times and cannot be imputed damages, losses, loss of profits or any other damages emerging from one of these situations.

GoParity cannot be liable also for any problems, temporary or permanent failures, as well as any undue and unlawful violations of the Platform's security systems, resulting from the performance of third parties or the Client, which may result in improper disclosure of personal information of Clients. The User will be solely responsible for the connection and security conditions of your Internet connection.

The Platform may be temporarily suspended for maintenance purposes, technical impositions or reformulations or whenever its non-suspension jeopardizes the security of the Platform.

The Clients can request the cancellation of the respective registration/subscription through the email apoio@goparity.com, which can be done at any time.

The cancellation or suspension of the Platform may arise from well-founded fears that the security protocols of the Platform have been violated, that they are at risk of being violated, that there are no technical conditions for the maintenance of the services rendered, or that the platform's security standards have been called into question.

The Client/User is responsible for his/her connection to the Internet, as well as for its communication devices, and GoParity cannot be held liable for failure to function, operate and/or be compatible with the Platform. The

Client/User is also responsible for the transmission and data, passwords, antivirus, antispymware, and GoParity is not responsible for any improper or abusive use of such elements by the Client.

10. General Terms

If any provision included in this Privacy Policy is considered invalid or unenforceable, it shall not affect the validity or applicability of the remaining provisions.

The User acknowledges that all documents and orders, delivered and electronically signed on the personal area or sent by e-mail through his/her previously registered e-mail, correspond to his/her free and conscious will.

The communications between GoParity Platform and the User are performed through e-mail and/or through notices on the personal area or communications on public areas of the *website*.

The stored data in the GoParity Platform will be conclusive relating to facts or issues on which they are maintained, with particular reference to the identification of Users, in the context of any litigation on loans, and more generally, the identification of the parties (Investors and Promoters) of the loans and the number, type and characteristics of the loan agreements entered into by them.

This Privacy Policy, written in Portuguese language, as well as the relations between GoParity and Users in this scope are subject to the Portuguese Law.

The currency indicated in the GoParity Platform is the Euro.

11. Contacts and claims

The Users may contact directly GoParity to pose questions, clarify procedures or present a claim at any time through the e-mail apoio@goparity.com. We recommend also consulting our frequently asked questions. The User may also send a registered mail to Power Parity, Lda, Praça Duque de Terceira 24, 4th floor, room 24, 1200-161 Lisbon, Portugal with his/her request for information or claim.

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