

# Legals

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# Terms and Conditions

This page establishes the General Conditions governing the use of the contents and services that make up the internet portal: [www.\\_\\_\\_\\_.com](http://www.____.com) (hereinafter the "Site") and other internet portals directly or indirectly owned by "R3al Block" (hereinafter indistinctly referred to as the "Owner").

USING THIS SITE IMPLIES ACCEPTANCE OF THESE TERMS AND CONDITIONS. IF YOU DO NOT ACCEPT THESE TERMS AND CONDITIONS, DO NOT USE THIS SITE. ANY PERSON WHO DOES NOT ACCEPT THESE TERMS AND CONDITIONS, WHICH ARE BINDING AND MANDATORY, SHOULD REFRAIN FROM USING THE SITE.

These Terms and Conditions (hereinafter the "Terms and Conditions" or "T&C") describe the general conditions applicable to any individual or legal entity who, for any reason, accesses the Site (hereinafter indistinctly referred to as "Users" or the "User"). If the User uses the Site, it will be understood that they have fully and unreservedly accepted these Terms and Conditions. Consequently, the User is obliged to comply with all the provisions contained in these Terms and Conditions under applicable laws, statutes, regulations, and rules applicable to the use of the Site.

The Owner of the Site reserves the right to review these T&C at any time, updating and/or modifying this page without the need to notify Users. Users must review these Terms and Conditions each time they access the Site, as they are binding and mandatory. Additionally, since certain services and content offered to Users through the Site may contain specific rules that regulate, complement, and/or modify these T&C, Users are advised to familiarize themselves with them before using the Site.

## 1. Capacity

The services provided by the Owner through the Site are only available to individuals who have the legal capacity to contract and be contracted under current regulations. Services cannot be used by individuals who lack such capacity or by Users who have been temporarily suspended or permanently disabled. If a User registers on the Site as a representative of a legal entity, they must have the capacity to contract on behalf of such entity and to bind it under these T&C, with the Owner reserving the right to require documentation deemed necessary to prove such capacity. The Owner is not obligated to verify whether Users have the right or capacity to use the Site.

## 2. Registration

### 2.1

Any User wishing to use the Site must register by completing the registration form in all its fields with valid data and accurate, precise, and true personal information ("Personal Data" and/or "Information"), which is considered a sworn statement. Once registered, the User commits to updating their Personal Data or that of the entity they represent as necessary. The Owner is not responsible for the accuracy of the Personal Data provided by Users. Users guarantee and are responsible for the veracity, accuracy, completeness, validity, and authenticity of the Information provided. The Owner reserves the right to request proof and/or additional information to verify the data provided by a User regarding Personal Data, as well as to temporarily or permanently suspend those Users whose data could not be confirmed. The Owner also reserves the right to reject a registration request or to cancel or suspend an account temporarily or permanently in case of inconsistencies in the information provided by a User or in case of suspicious activities, without entitling the User to any compensation. Additionally, the Owner reserves the right to reject a registration request without the need to state its reason.

## 2.2

The User will access the personal account generated by the User's registration on the Site (hereinafter, the "Account") by entering their name and email address. The User will be responsible for maintaining the confidentiality of their data and password. The User acknowledges and accepts that the Site may disclose to third parties, anonymously, some data contained in their registration application. Nonetheless, the Owner will not disclose the Users' name or email address to third parties without their prior consent, except as necessary for compliance with applicable laws or legal procedures, where such information is relevant or strictly necessary for the provision of services through the Site. In such cases, the recipient of the data will be held accountable for damages caused to the User due to the transfer of information. The User will be responsible for all operations carried out in their Account, as access to it is restricted to the entry and use of their Password, which will be exclusively known to them. The User agrees to notify the Owner immediately and reliably of any unauthorized use of their Account, as well as unauthorized access by third parties.

## 2.3

All information provided by the User upon registering on the Site and any other data or information will be used in accordance with the Site's Privacy Policy (available in the Privacy Policies section, which the User declares to know and accept as an integral part of these Terms and Conditions).

# 3. Use of the Site

## 3.1 General considerations for the use of the Site

The User agrees to use the Site in accordance with the law, these Terms and Conditions, as well as morality and generally accepted good customs and public order. The User agrees to refrain from using the Site for illegal purposes or effects, contrary to what is established in these T&C, harmful to the rights and interests of third parties, or that in any way may damage, disable, overburden or

deteriorate the Site or prevent the normal use of the Site by other Users.

## 3.2 Unauthorized use of the Site

### 3.2.1 General rules

Users are not allowed to use the Site to transmit, distribute, store, or destroy material (a) that violates current laws or regulations, (b) that infringes copyrights, trademarks, trade secrets, or other intellectual or industrial property rights of third parties, or violates personal rights of others, or (c) that is defamatory, obscene, threatening, injurious, or offensive. Users are also prohibited from (i) making complaints in unauthorized forums; (ii) insulting or attacking other Users. These activities will be investigated by the Owner, and the offender may be penalized with Account suspension and disqualification as a User, without prejudice to the legal actions that may arise from the configuration of crimes or misdemeanors, or for the damages that may be caused to other Users and/or the Owner, without generating any right to claim by the User.

### 3.2.2 Site Security Rules

Users are prohibited from violating or attempting to violate the security of the Site, including but not limited to: (a) accessing data not intended for such User or logging into a server or account whose access is not authorized for the User; (b) probing or testing the vulnerability of a system or network, or breaching security or authentication measures without proper authorization; (c) attempting to disrupt the service to any User, host, or network, including but not limited to, sending viruses to the Site, causing overloading, spamming, or crashing the system; (d) sending unsolicited emails, including promotions and/or advertising for products or services; or (e) forging any TCP/IP packet header or any part of the header information in any email or forum post. Violations of system or network security may result in civil or criminal liability. The Owner will investigate occurrences that may involve such violations and may cooperate with law enforcement authorities in prosecuting Users involved in such violations.

### 3.2.3 Prohibited Uses

Specifically prohibited is any use of the Site, and all Users agree not to use the Site for the following: (i) Posting incomplete, false, or inaccurate data or data that does not correspond to your actual needs or offerings; (ii) Using any device, software, or routine to interfere or attempt to interfere with the proper functioning of the Site or any activity being conducted on the Site; (iii) Taking any action that imposes an unreasonable or disproportionately large load on the Site's infrastructure; (iv) Sharing or disclosing your Password with third parties or using your password for unauthorized purposes; (v) Attempting to use or using any machine, software, tool, agent, or other device or mechanism (including but not limited to browsers, spiders, robots, avatars, or intelligent agents) to navigate or search the Site other than the search engines and search agents made available on the Site and other than generally available web browsers (e.g., Mozilla Firefox, Microsoft Explorer, Google Chrome), (vi) Attempting to decipher, decompile, or reverse-engineer any of the software comprising or in any way making up a part of the Site. The Owner reserves the right to terminate any registered User who does not meet the standards defined in these Terms

and Conditions or the current policies of the Site, without generating any right to compensation. The Owner also reserves the right to suspend or terminate any User account that has breached these Terms and Conditions or engaged in fraudulent or malicious actions using the Site.

### 3.2.4 Publication Policies

The use of profane or vulgar language is prohibited. This prohibition also includes language of a racist, sexual, or obscene nature. This policy applies to all content provided by the User.

## 4. Amendments to Terms and Conditions

### 4.1

The User must carefully read these Terms and Conditions each time they access the Site, as they may be subject to modifications.

### 4.2

The Owner may modify these Terms and Conditions at any time by posting the modified terms on the Site. All modified terms will become effective upon their publication and will be deemed accepted by the User if the User continues to use the Site.

### 4.3

The Owner reserves the right to make, at any time and without prior notice, any modifications or updates to its contents and services in general, as well as to any elements that make up the design and configuration of the Site.

## 5. Property Rights

The information, data, texts, graphics, images, photographs, audio, video, logos, icons, and software appearing on the Site (excluding the information provided by the User) are and will remain the exclusive property of the Owner, its suppliers, its agents, and its licensors. However, if the Owner is notified of a complaint from any User or third party regarding intellectual property rights provided by Users, it will cooperate by removing infringing Users from the Site. If the User believes that their intellectual property rights are being violated, they must inform the Owner.

## 6. Tax and Legal Obligations

Each User shall be responsible for all obligations and tax charges corresponding to their operations on the Site, and no liability may be attributed to the Site Owner for any type of non-compliance by

Users. The Site Owner is not responsible for the effective fulfillment of tax or tax obligations established by current law and/or any other obligation arising from transactions between Users.

## 7. Responsibility

### 7.1

The User acknowledges and accepts that they use the Site under their sole and exclusive responsibility. Each User knows and accepts being exclusively responsible for their actions within the Site. The User knows and accepts that when performing operations through the Site, they do so at their own risk. Under no circumstances will the Site Owner be liable for lost profits or for any other damage and/or harm that the User may have suffered due to operations completed through the Site. The Site Owner will not be responsible for User interactions based on trust deposited in the system or the Site.

### 7.2

By accepting these Terms and Conditions, the User absolves the Site Owner, its affiliates and associates, its directors, representatives and/or employees from any liability arising from actions and/or claims and/or compensation for damages of any class and/or nature that may have origin or connection in a confrontation between one or more Users.

### 7.3

The Site Owner does not guarantee the privacy and security of the Site's use and, in particular, does not guarantee that unauthorized third parties will not be able to know the type, conditions, characteristics and circumstances of the Users' use of the Site. Neither the Site Owner nor any of its controlled or affiliated companies guarantee that the Site will function free of errors or that the Site and its server are free from computer viruses or other harmful mechanisms. If the User must resort to technical service or replace equipment or data due to the use of the Site, neither the Site Owner nor any of its affiliated or controlled companies will be responsible for these expenses. The Site is provided as is currently available to the User, without warranties of any kind. Neither the Site Owner nor any of its affiliated or controlled companies assume guarantees about the accuracy, truthfulness, comprehensiveness or updating of the contents, services, software, texts, graphics and links available on the Site.

### 7.4

The Site may contain links to third-party websites, which does not indicate that they are owned or operated by the Site Owner, nor that they have any relationship with it. Since the Site Owner has no control over such sites, it will not be responsible for their contents, materials, actions, or services provided, nor for damages or losses caused to Users by their use, whether caused directly or indirectly. The presence of links to other websites does not imply a partnership, relationship, approval, or endorsement by the Site Owner or its affiliated or controlled companies with the

owners of such sites or contents.

## 7.5

By accepting these Terms and Conditions, the User accepts and acknowledges that trading goods and products involves a significant risk due to potential losses resulting from inherent market fluctuations. Taking these considerations into account, the user accepts, acknowledges, and assumes that additional risks may exist that have not been expressly provided for in these Terms and Conditions, and releases the Site Owner from any liability for damages or losses suffered as a direct consequence of the characteristics of such goods trading.

# 8. Scope of Services

## 8.1

The User accepts and acknowledges that accepting these Terms and Conditions does not create any partnership, mandate, franchise, or employment relationship between the Site and the User.

## 8.2

It is expressly established, and the User accepts, that the Site Owner, through the Site, does not provide any type of investment advice in relation to the services provided. The Site Owner may provide information about the price, range, volatility of goods and events that have affected the price of goods, but this shall in no case be considered financial or investment advice and should not be interpreted as such. Any decision to buy or sell goods is the exclusive decision of the User, and the Site Owner will not be responsible for any loss suffered as a consequence of that decision. In this sense, the Site Owner, through the Site, does not assure returns or profitability of any type or amount, nor the return of invested capital. The estimated performance calculations as well as the capital placement terms published on the Site are solely estimates made by the Site Owner based on internal market studies. Capital placements are subject to price fluctuations and risks inherent to the real estate market. Those interested in participating should conduct their own risk analysis prior to getting involved in different projects.

# 9. System Failures

The Site Owner is not responsible for any damage, harm, or loss suffered by a User caused by system failures, server failures, or Internet failures, nor will it be responsible for any virus that might infect the User's equipment as a consequence of accessing, using, or examining the Site or as a result of any transfer of data, files, images, texts, or audio contained therein. Users may not attribute any responsibility or demand compensation from the Site Owner due to damages resulting from technical difficulties or system failures or the Internet. The Site Owner does not guarantee continuous or uninterrupted access and use of its Site. The system may eventually be

unavailable due to technical difficulties or network failures, or for any other circumstance beyond the Site Owner's control; in such cases, it will attempt to restore it as quickly as possible without the Site Owner or its affiliated or controlled companies being liable for any type of responsibility. The User accepts and acknowledges that emails sent are not secure and absolves the Site Owner from any damage that the User may suffer from sending or receiving emails from the Site through the Internet.

## 10. Intellectual Property

The contents of the screens related to the Site, as well as the programs, databases, networks, and files that allow the User to access and use their Account on the Site, are the exclusive property of the Site Owner and are protected by international laws and treaties on copyright, trademarks, patents, industrial models, and designs. Improper use and total or partial reproduction of such contents are prohibited, unless expressly authorized by the Site Owner.

## 11. Site Operation

To operate on the Site, the User must first register in accordance with section 2.2 of these Terms and Conditions.

## 12. Indemnity

The User agrees to defend, indemnify, and hold harmless the Site Owner, affiliated companies, its directors, employees, and representatives, from and against any charges, including but not limited to any judicial and/or extrajudicial action, resulting from the Users' use of the Site, or from their breach of these Terms and Conditions, with the User being responsible for legal or any other expenses that the Site Owner, affiliated companies, its directors, employees, and representatives may incur. To this end, the Site Owner will promptly notify the User of any claim, action, or process.

## 13. Duration and Termination

The provision of Site services and other contents and services has, in principle, an indefinite duration. Nevertheless, the Site Owner is authorized to terminate or suspend service provision through the Site and/or any of the contents and services at any time. When reasonably possible, the Site will previously communicate the termination or suspension of service provision through the Site. Such suspension and/or termination may under no circumstances give the User the right to claim damages and/or losses that the suspension and/or termination of the Site might produce.

## 14. Terrorism Financing Prevention



The Site's Know Your Customer and Anti-Money Laundering Policy ("KYC/AML") is designed to prevent money laundering, including the need to have adequate systems and controls to mitigate the risk of the Site being used to facilitate financial crime and money laundering. This KYC/AML Policy establishes the minimum standards that must be met and includes:

- Establishing and maintaining a risk-based approach ("RBA") to assess and manage money laundering and terrorism financing risks.
- Establishing and maintaining risk-based Customer Due Diligence, identification, verification, and Know Your Customer ("KYC") procedures, including Enhanced Due Diligence for higher-risk customers, such as Politically Exposed Persons ("PEP").
- Establishing and maintaining risk-based systems and procedures to monitor ongoing User activity.
- Procedures for reporting suspicious activities internally and to the corresponding authorities in accordance with applicable regulations.
- Maintaining appropriate records.
- Training and knowledge for all employees.
- Combating Terrorist Financing ("CFT").

# Privacy Policy

## 1. Privacy and Personal Data

1.1. This Privacy Policy (hereinafter the "Privacy Policy" or "Policy") is integrated with the Terms and Conditions available at [www.r3al.io](http://www.r3al.io) and shall apply to the Site Users, whether or not they are properly registered. The definitions used in the Terms and Conditions shall subsist and be applicable in this Privacy Policy.

1.2. The User declares that they know, understand, and accept that the terms and conditions of this Policy may be modified by the Owner. New versions of the Privacy Policy will be previously notified before their entry into force through: (i) publication of said new version on [www.r3al.io](http://www.r3al.io), or informed on the main page or other sections of the site and/or (ii) by email message directed to the User, with the sending of the new policy through this means not being mandatory.

1.3. The User accepts that they will be deemed to have been notified of any modification to the Privacy Policy once the Owner has published the same on [www.r3al.io](http://www.r3al.io) or on the main page or other sections of the Site, and that the User's continued use of the Services once such new version has been published will be considered as acceptance of such modifications to the Privacy Policy. Consequently, the User accepts: (i) to periodically review the privacy policies; and (ii) to read any email message sent by the Owner with any modification or new version. Likewise, the user may not excuse themselves from the lack of knowledge of changes to the Privacy Policies for not having become aware of these.

## 2. Collection of User Information

2.1. The User declares that they know, understand, and accept that the Owner may collect personal information about Users when registering on the Site, such as their name, surname, email, document number or valid identification (hereinafter the "Personal Information"), as well as from those who write to [contacto@r3alblock.com](mailto:contacto@r3alblock.com) or complete our surveys and forms on the Site (hereinafter the "Data"). The Data will be stored in a database owned by the Owner and will be treated confidentially and with the appropriate security measures that will be detailed below.

2.2. The Owner will not store or collect payment method information and data of Users such as credit card numbers or bank accounts, etc. Such information will be stored and/or collected by external payment providers provided by other companies, with the Owner having no access to the same or to the servers where they are stored. In this regard, the Owner is not responsible for any damage or harm that may occur when making payments or transactions through such providers.

## 3. Purpose of the Data

3.1. The Data supplied by the User and collected in accordance with the provisions of these Privacy Policies will be used for the following purposes: a) User identification; b) Ability to provide access to the Service; c) Having a telephone number or email address to contact the User regarding the use of the Services; d) Sending promotional information about products or services of the Owner, through the sending of Newsletters. In such case, if the User so desires, they may request to be removed from the lists for sending promotional or advertising information.

3.2. Additionally, the client declares that they know, understand, and accept that the information provided by the User and that the Owner collects directly on behalf of said User, may be used by the Owner for data exchange between the User's clients and other Users in order to provide the Services more effectively.

3.3. By registering on the Site and accepting the Terms and Conditions, Users will be giving their express consent for the information provided by the Owner to the Users to be used solely for the purpose of offering their products or services to their clients and other Users.

3.4. The client declares that they know, understand, and accept that the Owner may share the information with other service companies or internet sites dedicated to evaluating the behavior of internet Users or similar, for the purpose of improving the quality of the Owner's services. Generally, such companies or internet sites have their own data privacy policies for their protection. In any case, the Owner will make its best efforts to ensure that the privacy of the shared information is protected in the best possible way. Notwithstanding the foregoing, the Owner will not be responsible for damages caused by such companies and/or internet sites regarding their duty of protection, confidentiality, and privacy of the data they handle. Each of these third-party services has their own privacy policies and provides, where available, a method by which the User can make an opt-out; among them:

- Google Privacy Policy
- Yahoo Right Media Privacy Policy
- Rackspace Cloud Privacy Statement

3.5. The Owner will use the Data provided by the User, and that collected by the Owner in accordance with the provisions of the Privacy Policies, and will not disclose it unless requested by courts, or national or international state agencies that so require and request in the corresponding form.

3.6. The Owner shall not be obligated to retain the information for any established period and will dispose of its deletion when deemed convenient.

3.7. The Owner may contain links to other internet sites that are not owned by the Owner. Consequently, the Owner will not be responsible for the actions of such internet sites, to which this Privacy Policy will not apply. We recommend examining the detailed privacy policy on those internet sites to understand the information collection procedures they use and how they protect

their personal data.

3.8. The Owner is the owner of all databases and storage devices, as well as the software it develops. However, the Owner is not the owner of the information that Users store on its Site and/or that they receive as part of their sales. Users have all rights to such information.

3.9. The Owner may facilitate the database, with all the information it contains, in case it is required by a judicial and/or state authority with sufficient powers.

## 4. Minors

The Site and/or Services are only permitted to those who have legal age to contract and are not legally inhibited or in any way prevented from exercising legal acts, rights, and/or obligations in accordance with current regulations. Accordingly, minors under 18 years of age are not allowed to enter the Site and/or Services or provide any personal data or other type of information.

## 5. Confidentiality and Information Security

5.1. The Owner has adopted reasonable security measures to protect Users' information and prevent unauthorized access to their data or any unauthorized modification, disclosure, or destruction of the same. The information collected by the Owner will be maintained in a strictly confidential manner. Access to personal data is restricted to those employees, contractors, and representatives of the Owner who need to know such data to perform their functions and develop or improve our services. The Owner requires its providers to maintain the same confidentiality standards. The Owner does not allow access to this information to third parties outside the Owner, except for an express request from the User.

## 6. Data Transfer

The Owner will not sell, rent, or share Users' Data except in cases expressly provided for in the Privacy Policies. Notwithstanding, the User expressly agrees that the Owner may transfer all or part of the User's data to any of its controlled, controlling, and/or related companies. The Owner will do everything possible to protect the privacy of the information.

The User declares that they know, understand, and accept that it may occur that, by virtue of judicial orders or legal regulations, the Owner may be compelled to reveal information to authorities or third parties under certain circumstances, or that third parties may intercept or access certain information or data transmissions, in which case the User declares that they know, understand, and accept that such circumstances are beyond the Owner's responsibility.

## 7. Right to Access, Cancellation, and Rectification of Data

7.1. Users will have the right to make responsible use of their account on the website. At any time, the User may request to be removed as a User and the deletion of their account and information from the Owner's database, as well as access and update their personal data in accordance with current regulations. For those Users residing in jurisdictions that grant specific data protection rights, the personal data holder has the faculty to exercise the right of access to such data free of charge at reasonable intervals, unless a legitimate interest is proven in accordance with current regulations.

7.2. To these effects, the User must send their Request by sending an email with the subject "Access to Personal Data" to [contacto@r3alblock.com](mailto:contacto@r3alblock.com). The Owner may require such User to identify themselves, which may be verified by the Owner, as well as to specify the personal data they wish to access, rectify, or remove.

The client declares and guarantees the truthfulness, accuracy, validity, and authenticity of the Personal Information provided and commits to keeping it duly updated.

## 8. Contact

8.1. In the event that the User has any doubts about the Privacy Policy or its application, they should contact the Owner at any time via email to **[hello@r3alblocks.io](mailto:hello@r3alblocks.io)**

8.2 In order to ensure transparency with our users, we share below the relevant information about our company:

- Corporate name: "R3AL.IO S.A.S".
- CUIT: 30-71877010-2.

# Tax Data

## What is a Politically Exposed Person (PEP)?

These are individuals who hold a prominent public function. Close associates of people who perform such functions are also considered politically exposed persons. This includes: legal spouse or cohabitant, relatives up to the second degree of consanguinity or affinity, close associates (publicly recognized persons known for their closeness or association with this individual), and individuals with whom they have established legal business relationships of an associative nature, even informally, regardless of the nature of the association.

## What is an Obligated Entity?

An obligated entity is an individual or legal entity with obligations and responsibilities due to the activities they carry out before the UIF (Financial Information Unit). These are specified in the Argentinian law 25.246, article 20.

## What is the FATCA Law?

The Foreign Account Tax Compliance Act (FATCA), or in Spanish, the Foreign Account Tax Compliance Law, is a regulation aimed at promoting tax transparency and ensuring compliance with tax obligations by U.S. citizens, residents, and legal entities established under U.S. law.

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