

1. INTRODUCTION

The PeraWise Terms of Service govern:

- How PeraWise work and how you use any other services,
- The process of registration and creation of your user profile,
- The rules under which they may be updated,
- Technical rules and restrictions on the use of the Services and our website.

The Terms and Conditions are a binding document that must be read before using our website and before creating your user profile.

2. HOW TO CONTACT US

We will use your user profile or e-mail to communicate with you. We can communicate with each other in English, unless we agree otherwise.

If you have any questions or suggestions for improvement, please contact us at info@perawise.ph.

3. BASIC CONCEPTS

For greater clarity, we have introduced several shortcuts that we will use:

Agreement – An agreement on the establishment of a user profile and the provision of services, as amended by the currently effective terms and conditions, concluded between us and you for an indefinite period of time as part of the registration process on the Website.

We - the provider of the PeraWise, Addvery s.r.o., ID No.: 09031031, with its registered office at Klicperova 604/8, Smíchov, 150 00 Prague 5, Czech Republic registered at the Municipal Court in Prague, file no. C 329093.

My Score – the Service described in particular in Article 4.3 below and further on the Website.

Terms and Conditions - These Terms of Service My Score.

Services - Services available to users in their user profile, including but not limited to the My Score service, and any other related services provided or facilitated by us.

User – A person who has registered on the website (i.e. entered into an agreement) and we have created a user profile for them.

User Profile - An individual user profile that we create for the user during the registration process and that contains information about the user and the services provided or available to him, and through

which we will communicate with the user and provide them with services. The user profile is available to the user after logging in on the site.

Website – A website www.perawise.ph that serves as a source of information for visitors and users about the Services and also for users to log in to their user profile and access the Services.

4. MY SCORE AND OTHER SERVICES

The subject of the agreement is the establishment and maintenance of a user profile and the provision of services, including My Score. The content of the Agreement constitutes these Terms and Conditions effective at the time of conclusion of the Agreement or as further amended in accordance with Article 10 below.

4.1. User Profile

We will set up a user profile for you after the agreement is concluded. Your email address and password are used as login information for your user profile.

4.2. Use of the Services

Through your user profile, you can use the individual services that we make available there, in particular to have Your Score calculated, to gain information about finance related matters, to track your progress in quizzes, collect rewards and to monitor development over time. The terms and conditions of use of each service are set out in these terms and on the website, and by using any service, you confirm that you have read and accept the current terms of use of such service.

4.3. My Score Service

The aim of the My Score is to provide you with information in a clear and actionable form about where you stand in the financial area and how your financial situation may be perceived by companies providing not only financial services. We can also provide you with general tips and suggestions on how to improve Your Score, or show you what negatively affects it. However, we do not provide recommendations or advice tailored to you based on your stated needs or requirements as perceived by financial services laws.

We provide My scores free of charge.

a) What does the My Score value represent?

On a scale of 1 to 100 points, Your Score expresses our assessment of your creditworthiness (i.e. your credibility in meeting your financial obligations). A person with a value of 100 is thus among the best per cent of people in terms of creditworthiness, i.e. he is better off on average than 99 people out of a hundred.

b) What is My Score based on?

The calculation of the My Score is based on the credit score used by financial institutions to assess the creditworthiness and creditworthiness of a borrower. However, My Scores work with a smaller range of information and are tailored to the general purpose of using My Score calculations. Thus, it is not used to determine the interest rate of any loan you are applying for or planning to apply for.

However, it can be used to assess the creditworthiness of long-term rentals of apartments, cars or telecommunications services, etc.

c) What information do we need to calculate my My Score?

We need information about you (e.g., age, marital status) and information about your financial situation (e.g., income, education, pending debts).

d) How can you continue to work with the My Score value?

You can use the result of the My Score for your own use or in communication with third parties, for whom it can be important information about your creditworthiness. Your Score is exclusively information about you as a natural person who is not a businessman (consumer), so if you run a business, you cannot use it as information about you as an entrepreneur.

The individual results are available in your user profile.

4.4. Other services

a) Financial Literacy Content

Our platform offers a wealth of informative articles meticulously crafted to aid you in navigating the landscape of finance. These articles serve as valuable resources, catering to individuals of all proficiency levels, from beginners to experts.

In addition to our comprehensive content, we provide interactive quizzes designed to assess your comprehension and retention of the material. By successfully completing these quizzes, you not only reinforce your understanding but also have the opportunity to earn rewards as a testament to your achievement.

Furthermore, by creating a profile on our platform, you can conveniently track your progress, revisit saved articles, and preserve a record of your accomplishments.

5. HOW TO BECOME A USER AND CONCLUDE AN AGREEMENT?

The agreement between us and you is made on the Site as part of your registration as a user. Only a person over the age of 18 can become a user.

During the registration process, you will be asked to enter your email. Registration is completed by confirming your email using a link delivered into your mailbox, and by creating a password. These terms and conditions constitute our proposal to conclude an agreement as amended at the time of registration. You confirm your acceptance of the terms or the draft agreement by completing

the registration. Sending an email with a link to set a password is just a confirmation that the agreement has been concluded. Any additions, reservations, limitations or other changes to our draft agreement by you are deemed to be a rejection of it. It is not possible to conclude an agreement in a wording other than the one proposed by us.

6. PROTECTION AND PROCESSING OF PERSONAL DATA

We take the protection of personal data seriously. When processing personal data, we adhere to strict rules of personal data protection regulation. If you have any questions about how we process your personal data, please contact us at any time at info@perawise.ph. However, details on data protection are available in our Privacy Policy. We have described the cookies we use for you in our Privacy policy.

By agreeing to the terms and conditions, you also confirm that you do not refuse the use of your contact details within the scope of our legitimate interest in commercial communications by electronic means, which will relate exclusively to the use of the services (e.g. information about the new use of My Score, newsletter news). Your right to request that you stop these communications at any time with effect is not limited in any way.

7. THIRD PARTY LIABILITY

Our Services may provide you with access to third-party websites. The views expressed in third-party websites do not represent our views and we will not be responsible for the accuracy or content of any such views or expressions. Use of the hyperlinks and access to such linked websites are entirely at your own risk.

If you apply for and acquire any product or service, you will be in contact with a third party who is providing that product or service to you on their own terms and conditions and privacy policy. Such terms and conditions and privacy policy may totally differ from these Terms and Conditions and our Privacy Policy. It is solely your responsibility to make sure that you agree to those terms and conditions and privacy policy before entering a contract to get that product or service. We are not accountable or to blame for any loss or harm you will suffer or incur as a result of the terms and conditions applying to any contract entered into by you with any third party in respect to any product or service or for any acts, omissions, errors or defaults of any third party in reference to those terms and conditions.

We offer links from this website and from emails sent to you as a part of our service to third parties. Due to this, we tend to mention websites that are operated by third parties that we do not manage. You access and use these third party websites at your risk and your sole discretion. You are entirely

liable for any use of those third party websites and for any call to get or refrain from getting any of the products or services on such third party websites.

Any links to third party websites are provided for your interest and convenience as a user of the Services. We are not accountable for any loss or harm you will suffer or incur as a result of use of any third party websites or for any acts, omissions, errors or defaults of any third party mentioned on this website. In no circumstances shall we be considered associated or affiliated in whatever manner with any trade or service marks, logos or insignia that appears on such third-party websites.

8. LIMITATIONS ON THE AVAILABILITY OF THE SERVICES OR THE WEBSITE

There are several restrictions on the use of the services or the website. By entering into an agreement, you agree that when using the Services or the Website, you will not:

- use a third party's e-mail account, telephone number or personal data or give access to your user profile to a third party;
- use the Services on behalf of or on behalf of a third party;
- use or attempt to use the Site Content or its systems for any unlawful, fraudulent or unauthorized purpose;
- take any action that could damage, overburden, disable or impair any part of the Website or that could interfere with the proper functioning of the Services;
- attempt to gain unauthorized access to other people's user profiles, computer systems or networks through means of computer piracy;
- upload or transmit any content that is unlawful, vulgar, defamatory or otherwise objectionable. You may not upload photos depicting a third person's likeness. We reserve the right to remove such objectionable content at any time without prior notice.
- Be rude to our employees or use profanity;
- When using the Website or Services, use or upload files that contain viruses, Trojan horses or other software, as well as programs that may damage the computer or property of third parties. We have the right, at any time, to monitor content for the purposes of monitoring use, preventing damage, reviewing legal compliance, contractual documentation, and these terms.

If you violate any of these rules, we may suspend your services and/or block access to your user profile.

For security or technical reasons, we may block access to the Services or user profiles, or change, suspend, or terminate them for as long as necessary.

Protect your security controls for logging into your user profile and the devices you log in on.

9. LIABILITY FOR SERVICES

We will not be liable for any damage caused by delay or defect in the provision of the Services or access to the Website, or the performance of any other obligation under these Terms and Conditions if caused by circumstances beyond our foreseeable control.

My score that we calculate for you is always up to date only on the day on which this service was used.

We do not guarantee the persistence, timeliness, or accuracy of the calculated My Score when the input data changes.

You acknowledge that the My Score we calculate is limited by the data we have from you, its accuracy, and is also affected by the scoring model used. A better My Score value cannot be expected to guarantee you a favorable interest rate or approval of a loan/lease/credit card with a financial institution. Financial institutions are based on the legal obligation to assess creditworthiness, work with a wider range of information and determine the weights of specific data for the final assessment of a consumer credit applicant. Therefore, financial institutions may arrive at a different result about your creditworthiness.

We are constantly striving to increase the comfort and speed of using our services and their quality. If you disagree with the outcome of My Score, you may contest such automated decision, comment on it, and ask us to review it.

It is up to you how you use your My Score information and whether you provide it to any third parties. We are not responsible for any such use of the Service or the disclosure of My Score to third parties.

10. MODIFICATION OF TERMS AND CONDITIONS

By entering into an agreement, you agree that we may change and supplement these terms and conditions that make up our agreement from time to time in response to changes in legislation, in order to improve the quality of the services provided and with regard to our business policy.

We may make changes with immediate effect and without prior notice if the changes are:

- solely for your benefit (for example, increasing the frequency of free use of the My score),
- carried out due to legislative or regulatory changes,
- informational (e.g. correcting typos, changing the name of the company), or
- triggered by the addition of a new service or modification of a feature of an existing service that you do not yet use and that does not impair your position, and we will notify you no later than on the effective date of the change by e-mail or by a notification in your user profile.

For other changes to the terms, we will give you at least 14 days' notice by email or by posting a notice in your user profile. If you notify us that you do not agree to this change, you will also

terminate the agreement as of the effective date of the change. After that, we will terminate your user profile. If you do not reject the change by the effective date of the new terms, you are deemed to have agreed to the change.

A notification is delivered the moment it reaches your sphere of disposal, i.e. by delivery to your e-mail inbox or by pasting a message into the mailbox within your user profile.

We reserve the right to limit or discontinue the offering or provision of individual services, or to terminate the agreement without giving reasons, of which we will inform you in advance by e-mail or by a notice in your user profile.

11. USER'S OR VISITOR'S ACCEPTANCE OF THE TERMS AND CONDITIONS

By accessing, browsing or using the Website, you confirm that you have carefully read and understood these Terms and Conditions in their entirety and that you express your unconditional agreement and willingness to be bound by the Terms and Conditions.

Users further declare that when using the Services, they will comply with these Terms and Conditions, the additional terms and conditions contained on the Website and in effect at the time of using the Service, as well as the applicable laws and regulations that apply to them as Users.

If for any reason you do not agree to the Terms or any part of them, you are not authorized to use the Site or the Services.

12. TERMINATION OF THE AGREEMENT AND USER PROFILE

You may terminate the agreement at any time without giving reasons. All you have to do is inform us about it on info@perawise.ph. The notice is effective upon delivery. We will cancel your user profile without undue delay after receiving the notice.

We can also terminate the agreement. We will notify you at least one month in advance by e-mail or in your user profile. In particular, we may do so for the reasons set out in Article 10 of the Terms and Conditions describing the reasons for changing the terms and conditions, changing our business objectives, or even without giving reasons.

The agreement also expires 24 months after the last login to your user profile.

13. INTELLECTUAL PROPERTY LAW

Please note that the content (documents, images, graphics, logos) on the website, including any user profile, is our copyrighted work or the copyrighted work of third parties and is therefore protected by copyright.

Some of the designations placed within the website are registered trademarks.

You declare that you will not use these trademarks without our prior written consent or the prior written consent of other owners of the applicable trademarks. The domain of the website, the names of products or services, the logos of our partners, trade names or other data placed within the website may be subject to our intellectual property or the intellectual property of third parties. You also declare that you will not use this data without our prior written consent or the prior written consent of relevant third parties.

Any use of the content of the website, including receipt, distribution or further disclosure (e.g. implementation of the web interface of the user profile on websites or third-party applications, or the use of screen scraping methods) is prohibited without our consent.

The Terms are effective on February 1, 2024.