

# TERMS AND CONDITIONS

Terms and Conditions for the use of the website <https://fisinter.mx/> (the “Site”) of FISER INTERESTELLAR S.A.P.I. DE C.V., SOFOM E.N.R. (hereinafter, “FISER”), with its registered address at Boulevard Manuel Ávila Camacho No. 40, Interior 1908, 19th Floor, Colonia Lomas de Chapultepec III Sección, C.P. 11000, Miguel Hidalgo Borough, Mexico City, Mexico.

These Terms and Conditions apply to all individuals (“Users”) who access or use the Site and who have full legal capacity to enter into agreements for FISER’s products or services. Individuals who do not possess such legal capacity are expressly excluded.

By becoming a User of the Site and the Mobile Application, you acknowledge that you have read and accepted these Terms and Conditions, as well as the Privacy Notice.

Please note that FISER may modify, update, expand, or otherwise change the content and scope of these Terms and Conditions at any time and at its sole discretion.

## SITE

FISER may publish information, any type of related content, and/or products—primarily of a financial nature—through the Site.

The information, recommendations, and advice that may be included on the Site are for informational purposes only and should not be considered by the User as a basis for making personal decisions.

Access to and use of certain products or services contained on the Site may be subject to prior contracting, activation, or registration, as notified by FISER to the User in the specific terms and conditions of each product or service.

During the registration process, the User agrees to provide true and accurate information about themselves and to register an email address that belongs to them when required. Additionally, during the registration or login process, electronic authentication methods—such as a PIN—may be used, and the User agrees to their use.

The User must keep their access devices (such as a computer, mobile phone, or tablet) updated to ensure compatibility with the Site.

The User shall be solely responsible for the use of the Site on their access devices.

## USE

The User agrees to use the Site exclusively for the functionalities permitted for each product or service and their respective content, and in accordance with applicable law, these Terms and Conditions, and the principles of good faith. Any use for unlawful or allegedly unlawful purposes that harms, limits, or in any way prevents the use or normal operation of the Site, or that directly or indirectly interferes with its proper functioning—whether to the detriment of the User, FISER, or any third party—is strictly prohibited.

The User is also prohibited from placing links on the Site or from placing or using the Site’s services or content on their own or third-party websites without FISER’s prior written authorization.

FISER reserves the right to immediately revoke the User’s access to the Site if it identifies that the User is in breach of these Terms and Conditions and/or the Privacy Notice.

## LIABILITY

FISER shall not be liable for any damage or loss, including damage to the access devices used by the User to access the Site, when such damage or loss is caused by the fault or negligence of the User or third parties due to misuse of the Site, or due to the User’s failure to comply with these Terms and Conditions and/or the Privacy Notice.

The User agrees to maintain the confidentiality of all information used to access the Site and any FISER product or service, including any information that may be used by FISER as authentication data to contract or activate services, or to instruct the execution of transactions through the services available on the Site. This includes passwords, authentication factors, and personal identification numbers.

The User shall be responsible for any activity carried out on their FISER service accounts resulting from access performed using their authentication information.

The Site may include links (such as hyperlinks, banners, and buttons) to websites, web pages, or mobile applications owned or operated by third parties with whom FISER has executed a commercial agreement or contract.

FISER is not—and shall not be considered—the supplier of any goods and/or services offered on such third-party websites, pages, and/or mobile applications; nor is it, nor shall it be, responsible to any customer, user, or purchaser for such products and/or services. The availability of links to third-party websites and/or mobile applications on the Site does not constitute an endorsement by FISER for accessing or using such sites or applications, nor for acquiring the goods or services promoted therein. Access to third-party websites through links contained on the Site is undertaken at the User’s own risk.

FISER shall not be responsible if the information available on the Site is not accurate, complete, or up to date. The material on the Site is provided solely for general informational purposes and should not be relied upon as the sole basis for making decisions without first consulting more precise, complete, and updated primary information sources and/or directly contacting FISER personnel. Any reliance on the material on the Site is at the User’s own risk.

The Site may contain certain historical information. Historical information is not necessarily current and is provided for reference purposes only. FISER reserves the right to modify the content of the Site at any time without prior notice. Users agree that it is their responsibility to monitor any changes or modifications to the Site.

FISER makes no representations or warranties that the content on the Site is accurate or complete. This Site, its materials, information, services, and products—including, without limitation, text, graphics, and links—are provided “as is,” without warranties of any kind, whether express or implied. To the fullest extent permitted under applicable law, FISER disclaims all warranties, express or implied, including, without limitation, all warranties of merchantability or fitness for a particular purpose, non-infringement, absence of viruses, and any warranties arising from the course of dealing or performance.

FISER does not represent or warrant that the functions contained in the Site will be uninterrupted or error-free, that defects will be corrected, or that the Site or the server that makes it available are free of viruses or other harmful components. FISER makes no representation or warranty regarding the use of the material on the Site in terms of completeness, correctness, accuracy, adequacy, usefulness, timeliness, or reliability.

## INTELLECTUAL PROPERTY

The User acknowledges that FISER is the owner of all intellectual property used on the Site. Such intellectual property includes the following:

- a) trademarks, trade names, service names, commercial notices, trade dress, logos, Internet domain names, and other distinctive signs, as well as all related applications, registrations, extensions, and renewals;
- b) patents, patent applications and all related renewals, utility models, utility model applications, certificates of addition, extensions and related renewals, and invention registrations;
- c) industrial design registrations and industrial design renewal applications, extensions, and related renewals;
- d) copyrights, computer software, and designs.

The User agrees not to violate, reproduce, or imitate, in whole or in part, any of FISER’s intellectual property, and not to use any of FISER’s intellectual property for purposes other than those set forth in these Terms and Conditions and permitted by applicable law.

If Users use the communication features of the Site to provide us with information beyond their personal or identifying data—including suggestions regarding the Site, ideas related to products or advertising, or any other related information—such information shall become the property of FISER at no cost and may be used, reproduced, modified, distributed, and disclosed by FISER in any manner it chooses.

## COOKIES

The Site uses functional cookies.

The cookies used by FISER allow the collection, analysis, and retention of electronic information related to visits to the Site.

The cookies used enable this information to be automatically gathered at the moment you access the Site and its electronic services; however, they do not allow the individual identification of the persons who visit it. If the User browses the Site and/or submits information through the Site, we consider that they grant their express consent for the installation of cookies.

For more detailed information about cookies and how you may disable them depending on your browser and operating system, it is recommended that the User visit the website [allaboutcookies.org](http://allaboutcookies.org), which provides step-by-step instructions on how to disable them.

The User should be aware that if they disable cookies or prevent their installation, it is possible that they may not be able to fully use certain features of the Site.

## NOTICES AND/OR NOTIFICATIONS

All notices and notifications shall be made via email.

The User must notify any change of email address and/or correct any error in the information within 3 (three) calendar days from the date the change occurs; otherwise, all notifications sent to the previously provided email address shall be deemed valid.

## TERMINATION

Users agree that FISER may, under certain circumstances and without prior notice, immediately cancel and terminate their ability to access the Site.

FISER identifies, by way of example but not limitation, the following as grounds for termination:

- (a) breaches or violations of these Terms and Conditions and/or the Privacy Notice;
  - (b) requirements from legal or governmental authorities;
  - (c) written request by the Visitor and/or User (account termination upon request);
  - (d) termination of or substantial modifications to the service (or any part thereof);
  - (e) unexpected technical or security issues;
  - (f) extended periods of inactivity.
- Users also agree that all termination grounds may be invoked by FISER at its sole discretion and that FISER shall not be liable to Users or any third party for any termination of their account, associated email addresses, or access to the Site.

## JURISDICTION AND VENUE

These Terms and Conditions shall be governed by and interpreted, in matters not expressly provided herein, in accordance with the applicable laws in force in the United Mexican States. The parties expressly submit to the jurisdiction and venue of the courts of general jurisdiction located in Mexico City, expressly waiving any other jurisdiction that may correspond to them by reason of their present or future domicile, or for any other reason.

**Last updated: December 4, 2025.**

FISER

*Interestellar*  
SAPI DE CV, SOFOM ENR.