

Legal conditions

MGM sponsorship programme

1. ENTITY ORGANISING AND RESPONSIBLE FOR THE PROMOTION

The entity organising and responsible for this promotion is UNIÓN DE CRÉDITOS INMOBILIARIOS, S.A., which has its registered office at Calle Ombú nº 3 (Torre Ombú), CP 28045, Madrid, and is the holder of company tax ID number A39025515 (hereinafter referred to as UCI).

2. OBJECTIVE OF THE PROMOTION

The objective of the campaign is to promote the recommendation of UCI's products and services, through its Hipotecas.com brand, to potential customers interested in obtaining finance in the form of a mortgage loan.

3. PROMOTION PROCEDURE

Participants must complete the following steps in order to take part in the promotion:

- In their capacity as a current retail customer of UCI, they will be sent an email at the address provided in their customer records, informing them that they may take part in this promotion and the procedure to be followed.
- When they receive this message, the customer will need to click on the link included in the body of the email and accept the applicable conditions, after which they will be sent a text message on their mobile phone that they will have to forward to all the contacts they deem appropriate.

Once this step has been completed, any participant who clicks on the link shown in the text

- message will be redirected to a website where they will be asked for a number of personal details in order to contact them.

If this participant ends up taking out a loan with UCI within the established periods of time, both

- the recommending customer and the recommended applicant will obtain the prize described below.

4. PROMOTION TIMESCALE

This promotion will be valid until 23:59 Central European Time on 31 December 2023. Any mortgage loan taken out by a recommended applicant must therefore have been formalised prior to the date in question.

5. GEOGRAPHICAL SCOPE OF THE PROMOTION

The geographical scope of this promotion is the whole of Spain, including the autonomous regions of the Canary Islands, Ceuta and Melilla.

6. PARTICIPATION REQUIREMENTS

Any individuals who have taken out a mortgage loan with UCI, are resident in Spain, and accept the conditions of this promotion through the electronic means provided for this purpose, may take part. A recommendation of potential customers is no guarantee that their mortgage loan will be granted. Any loan application must be subject to a full risk analysis in accordance with the policy established by UCI.

9. ACCEPTANCE OF CONDITIONS

By taking part in this promotion, the participants accept the conditions hereof, as well as the discretion of UCI with regard to the resolution of any matter arising from this promotion.

UCI reserves the right to make any changes, clarifications or rectifications to the conditions of this promotion, and to suspend or extend it at any time that it deems appropriate, always making any such changes public and subject to any communications which, if applicable, may be appropriate, using – at least - the same means as those used for initial publication of the promotion.

10. DATA PROCESSING

Participation in this promotion is voluntary, although it should be noted that processing of the personal data of the participants in this promotion is compulsory under the terms set out in these Conditions.

In accordance with the above, participation in this promotion shall necessarily imply the data subject's express acceptance of the processing of their data in accordance with the provisions contained in these conditions.

Veracity and accuracy of information: The participants shall be bound to provide accurate, up-to-date information on their identity. It shall be assumed that the data provided is accurate and up-to-date, and the participants shall be responsible for notifying any updates and/or rectifications thereof to UCI, in its capacity as the entity responsible for and organising the promotion.

Data controller: In accordance with the General Data Protection Regulation (hereinafter referred to as the GDPR), the participants and the winner are hereby advised that the personal data provided in order to take part in this promotion will be processed by UNIÓN DE CRÉDITOS INMOBILIARIOS, S.A., whose details are shown at the start of these conditions.

Data protection officer: The contact email address of the data protection officer is dpo@uci.com.

Purposes for which UCI processes your data: Generally speaking, the data will be processed in order to carry out all the activities necessary to manage the data subject's participation in this promotion, which includes, where necessary, sending communications related to this promotion using the contact details provided by the data subjects (email, letter or phone call).

Authority of UCI to process your data: The legal basis of the processing of your personal data is the development and fulfilment of the promotional relationship formalised through your participation in this promotion, which is detailed herein, as well as compliance with the legal obligations applicable to UCI.

Disclosure of data to third parties by UCI: The personal data processed by UCI to fulfil the purposes set out above may be disclosed to the following recipients according to the legitimate basis of the disclosure:

- To the tax authorities, in order that the appropriate tax deduction may be made.
- To judges, courts, consumer associations and any other third parties to whom UCI may be bound to disclose the information in the event of an objection by the data subject or any claim brought by UCI or the data subject.

International transfers: With the legal basis of the fulfilment of the provisions established in these conditions for proper implementation of the promotion and enjoyment of the prize, where appropriate, the data subject is hereby informed that when the recipients of the data mentioned above are located outside the European Economic Area, the disclosure of the aforementioned data carried out by UCI will involve the international transfer of data in order to fulfil the provisions established in these conditions, albeit that any such transfer will be carried out in accordance with the requirements established in applicable legislation.

Data retention period: UCI will retain the data subject's data for as long as this promotion remains in force and the data subjects do not request the erasure thereof, and, once the processing has ended, for the retention periods established in the applicable regulations with regard to compliance with UCI's legal obligations.

Rights: The data subjects (the participants and the winner) may at any time exercise their rights of access, rectification, erasure, restriction of processing, objection, portability and revocation of consent (with no retroactive effect) by writing to the data controller, attaching a photocopy of their national ID document, at either of the following addresses:

Postal address: Apartado de Correos 1160 28080 – Madrid.

Email address: privacidad@uci.com.

Furthermore, the data subjects may make a claim to a Control Authority, which in Spain is the Spanish Data Protection Agency, at Calle Jorge Juan, 6, 28001 Madrid, 901 100 099 - 912 663 517 (www.agpd.es), in particular, with regard to the exercise of their rights. Before filing a claim, the data subjects may voluntarily contact UCI's data protection officer.

Disclosure of personal data to third parties: If either the participants or the winner should provide personal data concerning third parties, the former shall, prior to the disclosure of data to the controllers, inform the third party data subjects of the points contained in these conditions with regard to processing under the responsibility of UCI, as described in the above sections, and, in any event, of the purpose of the disclosure of their data to each of these controllers.

For this purpose, the disclosure of third party personal data by the participants and the winner shall be subject to the principle of need and proportionality and to the disclosure of up-to-date and accurate data. In any event, it shall always be required that, prior to disclosure of the data to UCI, the third parties in question are informed and their consent for the processing of their data is requested, unless there is a legal authorisation to this effect.

Complementary nature of the provisions contained in these conditions with regard to processing of the data of the participants and the winner: The provisions contained in these conditions in relation to the content of the processing of the data subjects' (the participants and the winner) personal data, is complementary and not exclusive of any other informative legal texts notified to the aforementioned data subjects by means of vouchers, registration forms, privacy policies or any other documents at any stage of their participation in this promotion.

11. LIABILITY

UCI shall not be liable for any matters which may prevent the winner from enjoying their prize in full or in part. The organising company shall be released from any liability for any loss or damage which may be caused by events occurring during enjoyment of the prize.

The organising company shall not be liable for any loss or damage that may be due to the temporary unavailability of the website used to participate in the promotion, or in telephone networks. In particular, this shall include, but not be limited to, failures in access to the various web pages, and the sending of participation responses through the WEBSITE of this promotion.

The resolution of any dispute arising from any of the above conditions shall be the sole responsibility of UCI's Management Committee.

12. DISCLAIMER

If any unexpected and unavoidable circumstances which, despite being foreseeable, are beyond the control of UCI (force majeure) should occur during the period of this promotion or sufficiently in advance of its start to alter, hinder or prevent the proper development thereof (i.e. delivery or redemption of the prize, etc.), UCI shall be released from liability for any change in the promotional activity (including the unexpected suspension of the promotion or delays or cancellations in delivery of the prize). For the purpose of these conditions, any governmental measure adopted by public officials within the framework of a public health emergency shall be deemed force majeure.

*Amazon.es does not sponsor this promotion. Amazon.es gift vouchers must be redeemed on the Amazon.es website and may only be used to acquire certain products at www.amazon.es. The gift vouchers may not be topped up, resold, transferred for value, exchanged for cash or used with another account. Amazon.es accepts no liability for the loss, theft, destruction or unauthorised use of the gift vouchers. See full terms and conditions at www.amazon.es/cheques-regalo-condiciones. Amazon EU S.à r.l. issues the gift vouchers. All the Amazon ®, TM and © are the intellectual property of Amazon.com, Inc. or its subsidiaries.

13. IMAGE RIGHTS

In accordance with Act 1/1982 on civil protection and the right to reputation, personal and family privacy and their own image, the participants and the winner assign to UCI the rights over their image that arise from their participation in the promotion by any means of reproduction, whether electronic or conventional (including, but not limited to, online, television or mobile phone broadcasting; theatrical or non-theatrical public projections or showings, or any other means of interest to UCI), for the maximum time permitted by law and for all world territories, in order that it may be used for advertising, commercial or similar purposes legitimately related to the visibility of UCI, as well as the display thereof at public events or in places open to the public. In view of the above, participation in the promotion and, where appropriate, acceptance of the prize by the winner, shall imply the participants' express authorisation of the aforementioned assignment of rights.

Notwithstanding the above, some of the actions to be carried out by UCI include, but are not limited to, the following:

- By participating in this promotion, the participants automatically agree to the worldwide use, publication and reproduction by UCI, without limitation, of their image and name in any type of advertising, promotion or publication, including the Internet, or by any other means, for the commercial or informative purposes of UCI. With regard to these uses, for advertising or promotional purposes, UCI may use and broadcast the participants' image and name on the Internet, television or by any other means that it deems appropriate.
- UCI may publish the image and name of the winner of the promotion by any means that it deems appropriate, without limitation. By accepting the prize, the winner therefore automatically authorises UCI to publish their personal data, including their image, for the purpose of notifying the other participants and the general public of the winner's identity.

14. RESTRICTIONS ON PARTICIPATION

UCI employees, any other persons with any commercial or employment relationship with UCI, professionals, estate agents and financial advisors, as well as the relatives of all of the above up to the 2nd degree of kinship, shall be expressly excluded as participants.

15. APPLICABLE LEGISLATION

This promotion is governed by Spanish legislation and these conditions.

For the resolution of any dispute arising from the procedure of this promotion, the parties submit to the jurisdiction of the courts of the city of Madrid, expressly waiving any other jurisdiction to which they may have recourse.