

PRIVACY ADVICE

(Last updating date: November 10, 2014)

ACE Seguros, S.A., hereinafter ACE with domicile in Capital Reforma, Ave. Paseo de la Reforma No. 250, Torre Niza, Floor 15, Col. Juárez, Delegación Cuauhtémoc, Z.C. 06600, in México, D.F., is the responsible one for the treatment of your personal data and notifies you this Privacy Advice in compliance with the principle of information stated in Federal Law for the Protection of Personal Data in Possession of Private Individuals, hereinafter the Law and other applicable regulations.

¿What personal information do we collect from you?

The personal information treated by ACE, are all the necessary data for the legal relationship which is arising, such as those related for the issuance of surety bonds, analysis and/or payments of claims, or for the procurement of the services that such Company requires. The data which are subject to be treated are: (i) name; (ii) gender; (iii) marital status; (iv) place and date of birth; (v) nationality; (vi) Federal Tax Register and Unique Population Registry Key; (vii) phone numbers and e-mail; (viii) home address; (ix) financial data and/or patrimonial as financial statements, bank account numbers, real states; (x) data related with your career path (CV); (xi) occupation (xii) information related with your health and medical precedents; (xiii) relatives personal data such as: names, age, domicile, occupation, residence, as well as name, domicile, occupation and phone of personal references.

By the signature of this Privacy Advice, you expressly consent that we treat your personal information including the financial and/or patrimonial.

In case that you refuse to expressly consent the treatment of your personal information (including financial and/or patrimonial ones), we cannot be able to continue with the intended legal relationship.

¿How do we obtain your personal information?

ACE, may collect your personal information whether personally or directly by any mean which allows their direct submission to the responsible such as our web site or e-mails, and/or indirectly (through other means such as public access sources, or transferences such as through Insurance and Surety Agents, and through any other previously authorized third party.)

¿Which are the purposes for the collection and what do we do with your personal information?

Your personal information will be used for the following purposes which originate and are considered necessary for the existence, maintenance and fulfillment of the legal relationship between ACE and you:

- i) Evaluate the application for the issuance of surety bonds whether that you require it as Principal, Applicant or Beneficiary,
- ii) Realize different operations besides the issuance of surety bonds such as analysis and/or payments of claims,
- iii) Evaluate the provision of the services that are required by ACE,
- iv) Contact you for reasons related to the established legal relationship,
- v) Identification files Integration,
- vi) Submit information to the authorities that require us such submission and to the ones that ACE is obligated to submit them information.
- vii) Submit information to external auditors when they require it to issue their opinions about our Company, or to a third parties which are ACE services suppliers, whenever is necessary for the activities performance as a Bonding Company.

Additionally, your personal information may be used to: (i) send you information about ACE, or about the Companies which are part of ACE group in Mexico and worldwide; (ii) send you information, magazines, update topics and news of our industry or topics that may be of your interest, as well as news, ACE media or

advertisement or media or advertisement of the Companies which are part of ACE group in Mexico or worldwide; (iii) advertisement purposes or ACE commercial research, or commercial research of the Companies which are part of ACE group in Mexico or worldwide; and (iv) statistics uses and to measure the quality of ACE services; (v) organization of events; and (vi) transfer to third parties commercial partners, in order to be able to contact you to offer services and products related to whether or not the services this company provides.

The aforementioned purposes, do not originate or are not necessary for the existence, maintenance or fulfillment of the legal relationship between ACE and you, therefore you can express your refusal about the treatment of your personal information for such purposes by marking the following square:

☐ I do not want that ACE uses my personal information for the purposes mentioned in the last paragraph.

Note: if this privacy advice is not personally notified to the information holder, the information holder within the term of five business days from having notice of such privacy advice, if applicable, can express his refusal for the treatment of his/her personal information in relation with the purposes that neither are necessary nor originate the legal relationship with the responsible one. Such negative shall be delivered in written at ACE domicile or by e-mail to acedatospersonales@acegroup.com.

¿With whom do we share your personal data?

Likewise, we inform you that your personal data and/or personal patrimonial data and/or personal financial data may be transferred and treated inside and outside the country, by persons other than ACE for the purposes stated in this Privacy Advice and in order to be able to fulfill with our legal obligations before you and before the authorities of other countries. Hence, your information may be shared with:

(i) contractors, services providers and counselors of ACE within the following sectors: (a) companies specialized in backgrounds research in national or international data bases, (b) external auditors who process the information on behalf of ACE; (ii) national and foreign companies which are part of ACE Group; (iii) authorities in Mexico and abroad; and (iv) any other person authorized by law or by the applicable regulation.

Other persons with whom we can share your information and for whom is considered necessary to obtain your consent are persons dedicated to specialized services provision within the following sectors, and which are contracted by ACE in order to perform the following purposes: (v) file of documents; (vi) events organization.

Likewise, if you do not mark the following square we will understand that you give us your consent in order to transfer your personal data and/or personal patrimonial data and/or personal financial data for the purposes stated in the last paragraph, it is important that you be aware that this permission can be revoked at any time by following the procedure stated below for those effects.

☐ I do not give my consent for the transference of my personal data for the performance of the purposes stated in the subsections v y vi.

Note: if this privacy advice is not personally notified to the information holder, the information holder within the term of five business days from having notice of such privacy advice, if applicable, can express his refusal for the transference of his/her personal information in relation with the purposes referred in the last paragraph. Such negative shall be delivered in written at ACE domicile or by e-mail to acedatospersonales@acegroup.com

Pursuant the terms contained in the Law, the third recipient shall assume the same obligations that ACE is assuming in this Privacy Advice in order to keep safe your personal data.

Your rights- ¿How can you access, rectify, cancel or oppose to the treatment or transference of your personal data?

As holder of the personal information you give us, accordingly to the Law and its regulation you will be entitled to have **access** to the personal information that we have and to the details of their treatment; **rectify** them in case they are either incomplete or inaccurate; to **cancel** them in case that you consider that they are not required for any of the purposes stated in this Privacy Advice, or they have been used for not authorized purposes; or, **oppose** to the treatment of the personal information that you gave us for specific purposes.

If you desire to exercise your rights of access, rectifying, cancellation, and/or opposition to the treatment of your personal information you may send your request pursuant the terms stated by the law and its regulation, to our e-mail address acedatospersonales@acegroup.com, or to our address located in Capital Reforma, Ave. Paseo de la Reforma No. 250, Torre Niza, Floor 15, Col. Juárez, Delegación Cuauhtémoc, Z.C. 06600, in México, D.F.

For any request to exercise your rights, you will have to indicate your name and address in order to give you response, you will have to submit a copy of your official ID (passport or voter identification card), a clear and accurate description of the personal information that you want to access or rectify, cancel or oppose and any other element that facilitates the location of your information, as well as any other requisite stated by the Law, its Regulation, and other applicable laws.

ACE will respond any request that is made by electronic or written means within a maximum term of 20 calendar days or within the maximum term permitted by the Law. The answer given by ACE will indicate if the request of access, rectifying, cancelation or opposition is appropriate and, if applicable, will proceed to make effective its resolution within 15 calendar days following the date in which the answer is notified or within the maximum term permitted by the Law. Such terms may be extended in accordance with the applicable Law.

You may use the forms that ACE makes available for those purposes in its web site www.aceseguros.com.mx.

When a request of access to the information is appropriate, the personal data will be available for you through electronic media.

¿How can you revoke the authorization for the treatment of your personal information?

If you want to revoke the treatment of your personal data you may send your request to our e-mail address acedatospersonales@acegroup.com or to our address located in Capital Reforma, Ave. Paseo de la Reforma No. 250, Torre Niza, Floor 15, Col. Juárez, Delegación Cuauhtémoc, Z.C. 06600, in México, D.F.

For any request, you will have to indicate your name and address in order to give you response, you will have to submit a copy of your official ID (passport or voter identification card), a clear and accurate description of the personal information that you want to access or rectify, cancel or oppose and any other element that facilitates the location of your information, as well as any other requisite stated by the Law, its Regulation, and other applicable laws.

ACE will respond any request that is made by electronic or written means within a maximum term of 20 calendar days or within the maximum term permitted by the Law. The answer given by ACE will indicate if the request of rectifying is appropriate and, if applicable, will proceed to make effective its resolution within 15 calendar days following the date in which the answer is notified or within the maximum term permitted by the Law. Such terms may be extended in accordance with the applicable Law.

¿How can you restrict the use or disclosure of your personal information?

You are entitled to restrict the use or disclosure of your personal data for the purposes that are not necessary for our legal relationship, then if you desire to exercise this right, please send us an e-mail to acedatospersonales@acegroup.com or contact our personal information area in our address located in Capital Reforma, Ave. Paseo de la Reforma No. 250, Torre Niza, Floor 15, Col. Juárez, Delegación Cuauhtémoc, Z.C. 06600, in México, D.F., so that you indicate us such situation and to list you into an exclusion list of which we will give you an electronic or documentary record, accordingly to your petition.

In case that you require more information about the way to exercise your rights before ACE, please send an e-mail to the following e-mail address acedatospersonales@acegroup.com.

Amendments to the Privacy Advice; Legislation and Jurisdiction

We reserve the right to make any amendments or updates to this Privacy Advice from time to time, in accordance with legislatives amends, inner policies or new requirements for the provision or offering of our services.

The amendments to our Privacy Advice will be notified through our web site www.aceseguros.com.mx, therefore we suggest you to check frequently our web site in order to be aware about any change.

This Privacy Advice is governed by the Federal Law for the Protection of Personal Data in Possession of Private Individuals and other laws and regulations of the Mexican United States. The acceptance of this Privacy Advice implies the written acceptance of its terms and the express submission to the jurisdiction of the Courts in Mexico City, Federal District, for any dispute or claim that may arise from this Privacy Advice.

If you consider that your right for the protection of personal information has been breached because of the behavior of any of our employees or because of our behavior or answers, assume that in the treatment of your personal information exists any breach to the terms stated in the Federal Law for the Protection of Personal Data in Possession of Private Individuals, you may file the corresponding complaint or denounce before the Federal Institute of Access to the Information and Data Protection, for more information go to www.ifai.org.mx.

I express that I understand and accept the terms of this Privacy Advice, and authorize that my personal sensitive or financial information be treated in accordance with the terms and conditions of this privacy advice and I authorize that my personal information be transferred accordingly to the terms stated in this Privacy Advice.

Name:

Date:

Signature: