

Terms and Conditions of the Platform use

I. ACCEPTANCE

These terms and conditions govern the use of platform called "PAYMHO" (hereinafter indistinctly, the "App"). What IdeasReward, S.A.P.I. de C.V. ("IdeasReward") puts at your disposal, so you (the "User") adheres and obliges each and every one of the terms and conditions entered In this document, without exception, when making use of the same that, in a more non-limiting way, may consist of: (i) Registration on the part of the User, (ii) The response of surveys loaded into the App, (iii) Acquisition of virtual assets developed by IdeasReward, (iv) Features available within the App (hereinafter and jointly and indistinctly "the Services").

It is recommended to read and understand all the conditions set forth in this document, any person who does not wish to accept the present Terms and Conditions, must refrain from using the App and/or services that in the latter are incorporated.

II. DEFINITIONS

The terms used in these terms and conditions that are written in capital letters shall have the meaning attributed to them in the following definitions, in the understanding that such definitions apply to the male or female gender, and whether they are used in singular or plural:

- a) **App:** Mobile application "PayMHO" (App), Owned by IdeasReward which will be available for IOS and Android.
- b) **"User":** Physical person who registered in PayMHO, subject to these terms and conditions.
- c) **"Account":** Means the registered account that is maintained with IdeasReward in accordance with the Present Terms and conditions.

III. REGISTRATION

To be able to use PayMHO, the User must register in the App, Completing the form placed at your disposal by IdeasReward, con their Personal data requested, which enunciative, but not limited may be: (i) Full name, (ii) email, (iii) password, (iiii) cell phone number. if requested by the App, the User must provide valid documents like photo ID and/or those indicated in KYC procedure to complete your registration.

The User must meet the minimum age of 18 (eighteen) years, to be able to use the platform. In case of not meeting the minimum age or have their legal capacity limited, under no circumstances shall you have any authorization to make use of the Services. The User is solely responsible for falsifying the information entered in the platform.

All personal data that the User Provides For registration reasons Through the App they are protected in adherence to the Federal law of protection of personal data in possession of the private individuals And Privacy Notice.

IV. USE OF THE ACCOUNT

The User is solely responsible of use given to the Account and to its private keys and/or passwords. The user must comply with the provisions of these terms and conditions.

IdeasReward will not be responsible for the misuse of the Account on the part of the User or third parties, even if a misuse has been made prior to the report of loss of Access to the account and/or passwords.

In case of loss of access codes and/or passwords, PayMHO will make available to the User the account recovery option, so you will be asked for some authentication data, sending it to the registered email by the User with the option to reset it.

In addition, in no case IdeasReward will be liable for any damages caused to the User by improper use of the account, Additionally the User will be accountable to IdeasReward for the misuse caused by Fraud, bad faith or negligence.

V. MOVEMENTS AND COMMENTS

To observe the operations history, the User will need to log in to the App and there you can see all the operations made in addition the user can maintain communication with IdeasReward through the platform, publishing its comments and/or suggestions.

The User allows IdeasReward to make push notifications through the App whenever you make any operation In your account, without the foregoing being understood as an obligation to IdeasReward.

VI. COMPLAINT, LOSS, ROBBERY OR DESTRUCTION

In the event of loss, theft or Inability to access the account The User should communicate such fact to IdeasReward through the App in the section intended to make such reports.

Under no circumstances, IdeasReward will be responsible for the Activities done, even though made by a third party, Prior to the report of theft or lost,

If the User need to make any clarification or complaint you must be done through the App.

VII. RESPONSIBILITY

Is the responsibility of the User to not share or provide your identification data and/or passwords to third parties, as well as making sure that you only enter your data or credentials in the right place.

Accessing the App is the responsibility of the User, IdeasReward may not be responsible for the leakage or loss of information or funds arising from an error in confidentiality by the User or any other act or fact of any nature attributable to the User.

VIII. RISKS

IdeasReward It is not a credit institution, multi-object Financial Society therefore The operations carried out in the App, do not accrue interest, or are protected by any deposit insurance and/or Federal government, Neither the entities of the parastatal public administration may take responsibility or guarantee the resources of the Users used in the operations made with IdeasReward or in front of others, as well as not taking any responsibility for the obligations incurred by IdeasReward or for some other User.

IX. CANCELLATION OF ACCOUNT

IdeasReward reserves the right to cancel the Account and/or restrict access to the App in the event that the User: (i) incurred in breach of any of the terms and conditions here established; and/or (ii) use the Account in a manner contrary to the laws in force in the Countries the User resides.

X. PERSONAL INFORMATION

To Make the registration and get an account, the User gives its consent to IdeasReward to use your personal data in compliance to the Privacy Notice that is available in the App, which the User have accepted prior to the acceptance of these terms and conditions.

XI. PERMISSIONS OF PRIVACY

In addition to the previous bullet point, the user accepts and recognizes expressly IdeasReward to access the following features of your device by means of which you access the App: SMS, Calendar, Camera, Contacts, Location, Microphone, the device attributes, IP addresses, facial recognition, biometrics, and information about the use of the App, as well as the permission of IdeasReward to make calls.

The above to provide a more personalized experience and allow us to improve our services, so you can Decide if you want to use it for yourself.

XII. Updating data

The User You must notify IdeasReward Through the App, As soon as possible, if there is any change in your name, address, phone number, cElectronic Orreo And in general any information that is updated or modified.

IdeasReward To make any notification you will use the data from the User That you have provided in your App.

XIII. RESPONSIBILITIES LIMITATIONS

IdeasReward will not incur in any responsibility, By Loss or expense in which the User incurred as a result of Failure to comply with these terms and conditions. In the event that the User do not use the services In accordance with IdeasReward Terms and conditions or that Ideasreward finds out that the User are using the services in a Fraudulent form, reserves the right to charge the User The

reasonable costs incurred in taking action to prevent further use of the The services and to recover any amount that is due to IdeasReward As a result of their performances.

XIV. SECURITY

The User Recognizes that IdeasReward has warned it that there are several scams that use the network to carry out illicit transactions such as: Smishing, Phishing, pharming, etc. For this reason, it is the responsibility of each User Implement the appropriate measures to avoid being the victim of any of these crimes.

XV. MODIFICATION OF THE TERMS AND CONDITIONS.

IdeasReward may amend the terms and conditions at any time notifying through the App for such change.

XVI. VALIDITY AND TERMINATION

The validity of these terms and conditions is indefinite, however, any Party may terminate it at any time.

The User may, at any time, request the termination of these Terms y conditions, sufficed for them to submit this request to IdeasReward Through the App. At the end of these terms and conditions, the Account will be cancelled so the User should not have Any pending operation and/or obligation

XVII. TRANSFER

The User may not yield in any way, negotiate the rights and obligations under this terms and conditions.

IdeasReward at any time may assign all or part of the rights deriving from these terms and conditions.

XVIII. LANGUAGE

The use of profane or vulgar language is not permitted. It also includes the language of a racist, obnoxious, sexual or obscene nature in a public area. The App of this policy extends to publications, questions and/or answers in the platform.

XIX. IMAGES/VIDEOS

Will not be allowed Publications containing provocative and/or sensual images or videos or that can be considered contrary to morality or good manners.

IdeasReward reserves the right to decline any publication, Image or video that may consider it infringements of the established rules, the law or that could be considered inappropriate for any reason at IdeasReward's sole discretion.

Users who incur these practices may be expelled from the App when they are reported by other users for posting banned content.

XX. TOTAL AGREEMENT

These terms and conditions contain the total agreement of the Parties with respect to the App and IdeasReward makes available to the User and cancels the agreements, negotiations, pacts, documents, letters, quotes and/or previous communications in relation to such services.

XXI. Applicable law and jurisdiction

These terms and conditions shall be governed and construed in accordance with the laws of Mexico, irrespective of the provisions relating to conflicts of law. Any legal procedure arising out of or related to these Terms and conditions shall be settled in the competent courts of Mexico City, Mexico. The user expressly waives any other jurisdiction that may correspond to his present or future address or for any other reason.