

PRE-CONTRACTUAL INFORMATION

**("Your rights, as a preliminary step to
the purchase you wish to make")**



TRANSPARENCY
PORTAL

Professional Direct Sales

PRE-CONTRACTUAL INFORMATION

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PURPOSE AND FUNCTION

Receiving transparent advertising, an offer and pre-contractual information is your fundamental right in order to make a free and responsible decision.

This pre-contractual information document follows the same preparation method and purpose as the "**Transparency Protocol**"; that is, it presents and promotes a clear understanding of your purchasing process, particularly its legal and financial conditions. Therefore, we recommend that you also take this protocol into account, as it constitutes a true: "**Guide to understanding the offer we make to you**".

ABOUT US: WHO YOU ARE CONTRACTING WITH

The identity of the company is your primary point of interest for your security and confidence.

Please remember that your purchase process is being conducted with **EDITORIAL PLANETA, S.A.U.**, a leading company in the direct sales sector in Spain and Latin America. These are our identifying details:

-Registered office: Avenida Diagonal, 662-664, Barcelona, 08034.

-Registration: Barcelona Companies Registry, Volume 1406, Book 851, Page 229, Section 2, Sheet 10795 and TIN: A-08186249.

-Telephone: 954 300 862.

-Fax: 934 926 491.

-E-mail: atencionalcliente@planeta.es

OUR PRODUCT CATALOGUE AND YOUR RIGHT OF CONFORMITY

EDITORIAL PLANETA only works with "**exclusive products**" due to their high quality and features, which are, in turn, aligned with the financing we offer you, all designed for your well-being and satisfaction as a customer.

Our sales representatives, as part of this pre-contractual information, will provide you, **simply, clearly and precisely**, with all the graphic documentation and relevant information about the technical features of our products, their advantages and instructions for proper use, as well as the "**price of the products, including any discounts and allowances that may apply to you**".

The product will be delivered to you **"within a maximum period of 30 calendar days, counted from date to date, starting from the signing or subscription of the contract"** (although it is usually possible to deliver it within 7 to 10 days from your order).

The safety and suitability of your purchase are a priority for our sales channel; therefore, **"our products come with a three-year warranty or coverage"**.

At any event, please remember that you have the right to a **"legal conformity warranty"**, which allows you to make a claim if the purchased product is defective or does not correspond to what was offered in the contract.

EDITORIAL PLANETA fully commits to upholding this right **"in the event of any non-conformity"** that you report to us. Similarly, we will provide you with your possible **"additional claim against the manufacturer"**, in cases legally provided for. **Please remember** that you have at your disposal the **"Customer Service Department"**, designed to resolve any issues you may wish to raise, always with **"your satisfaction as a Customer"** in mind.

SPECIAL OFFERS

In addition to the basic rights we have outlined, please note that **EDITORIAL PLANETA** may enhance the level or scope of your rights through its **"special and promotional offers"**.

This is already reflected in the offer we present for our specialised products, particularly when purchasing our exclusive **"comfort"** (rest line) and **"high jewellery"** items, where the return period **"is extended up to 90 days"** and the product warranty **"reaches seven years"**; we are confident that these products will fully meet your satisfaction.

OUR FINANCING OFFER (Zero cost)

Choosing to finance with us offers you significant benefits and advantages that directly reduce the cost of the product you wish to purchase.

In this regard, we offer you a **"financing option"** that does not increase the price of your purchase, as it consists solely of **"payment deferral"**.

Indeed, our deferred payment financing system provides you with the main benefit of **full financing at the lowest possible cost**, namely, immediate enjoyment of the product **"without needing to take out a personal loan, thereby avoiding the resulting price increase due to interest payments and other associated costs (fees, charges, penalties, etc.)"**. Therefore, you do not require any insurance policy to contract with us.

Another great advantage of contracting with us is that, precisely, **"your purchase and your financing are combined"**, meaning you arrange them through a single direct and personal sales channel with us, **"with no intermediaries or financial institutions"**

involved". This simplifies the contracting and management of your purchase (in these cases, **"three is a crowd"**).

In this way, our financing offer allows you to purchase the product at the **"most competitive price"** and, furthermore, to make **"the most affordable and suitable payment according to your needs, through the term and instalments you choose"**.

A payment deferral alternative ranging **"from 1 year (12 months) up to 4 years (48 months), whichever suits you best"**. With the possibility to adjust **"the amount of the monthly instalments"** to your needs.

Simple, accessible and flexible financing, where the product price represents **"the total cost of your purchase"**, as it includes VAT and any other taxes applicable to the requested purchase, and where, additionally, the financing offered (terms and instalments) can be applied simultaneously to a purchase of **"several products"** and, if applicable, also to **"future purchases"**.

In short, transparent financing, where the product price is clearly highlighted in the financial terms and conditions of the contract, which also reflects the **"final amount of the product including any discounts and allowances we may offer you"** (such as our **"Planeta Privileges Club"**, please enquire).

RIGHT OF WITHDRAWAL FROM THE CONTRACT (Backing Out)

The right of withdrawal (backing out) is an important right you have as a **"consumer"**. This right allows you to **"review or reconsider"** the decision you have made to purchase the product. It is a right that promotes **"responsible contracting"**, as the law grants you a second opportunity to reassess the suitability of your decision.

It is essential that the offer clearly, precisely and prominently includes both this **"right of withdrawal"** and its **"terms, period and procedure for exercising it"**. Accordingly, we inform you in advance that the right of withdrawal must be exercised within the period of 14 calendar days (counted from date to date), without any need for justification. Similarly, you have the **"duty"** to notify us by any means that provides evidence of such communication; either in writing (letter, burofax, etc.) or electronically.

Upon your withdrawal, we will refund all payments received, including delivery costs, without undue delay and, at the latest, within 14 days from the date you inform us of your decision. We will also proceed to make such refund **using the same means of payment you used for the initial purchase, unless you have expressly indicated otherwise; in any case, you will not incur any costs** as a result of your right to a refund.

OTHER RIGHTS

Please note that, by law, you have the right to receive this pre-contractual information **"free of charge"** and to request, if you wish, a **"draft contract"**, also free of charge.

You also have the right to **"bring forward your payment, in full or in part"**.

DUTIES AND BREACHES

Your primary duty is to pay the agreed instalments periodically, following the agreed schedule. To do this, it is very important that you follow **"a payment plan or programme"** for your instalments. Please bear in mind that the further you stray from this payment plan or programme, the more complicated your situation will become, as your payment burden will increase.

UNPAID INSTALMENTS (Moderate risk situation)

Paying your instalments is your primary duty, so you must be aware that if they **"become unpaid"** they will be added to your initial debt, thereby increasing your risk situation.

In any case, you should know that failing to pay an instalment incurs **"an additional cost"** in the form of administration costs.

LOSS OF THE GRANTED TERM: EARLY MATURITY AND CONTRACT TERMINATION (Serious risk situation)

When the non-payment of instalments is not on a one-off basis or occasional, but has become **common** during some phase of your financing, you should be aware that **your risk situation is serious**, as depending on the extent of these non-payments (generally three or more unpaid instalments, whether consecutive or not), the following consequences may occur.

- **Loss of the granted term.** This loss entails the early maturity of the outstanding debt, meaning you may be required to pay it in full immediately (both what you owe and what remains to be paid).
- **Contract termination.** Also, following the indicated non-payment (generally, three or more instalments), the contract may be terminated, in which case you may be required to pay the amount previously stated.

WE PROTECT YOUR DATA

At **EDITORIAL PLANETA**, we are aware that **"the protection of your data is a fundamental right"** you have as a citizen and as a customer, which allows you at all times full control over the use and destination of your data.

Therefore, you have the **"right to access and rectify your data"**, easily and free of charge, whenever you consider it appropriate, through:

- **Email:** atencionalcliente@planeta.es
- **Postal address:** C/ Rosselló i Porcel, 21, 6ª Planta, 08016 - Barcelona
- **Post Office Box:** No. 221, Barcelona
- **Contact telephone:** 954 300 862

At **EDITORIAL PLANETA**, we are committed to ensuring that your data will never be shared with third parties for commercial purposes, and that your data **"will be protected as if it were our own"**. Therefore, it will only be used within our Group to inform you about the product or service you have contracted and to enable you to learn about products or services of exclusive interest to you. Accordingly, we ask you to tick the following boxes to give your consent to the following communications.

- To send you personalised commercial communications about our products and/or services, or those of third-party companies, by creating a commercial profile for this purpose.
- To communicate your personal data and, where applicable, your commercial profile to the companies within the Planeta Group, so that they may, in turn, create a new profile.

WE IMPROVE THE SERVICE (A commitment to connectivity and interaction with the customer)

As we have indicated, **EDITORIAL PLANETA** has a **"Customer Service Department"** to assist you at any time with any questions, suggestions or complaints you may wish to raise.

In any case, our sales representatives, **"directly and personally"**, will be able to advise you accordingly.

Finally, we would like to inform you that **EDITORIAL PLANETA** will soon introduce an **"Integrated Customer Mediation System"**. A genuine revolution in the sector, about which we will keep you promptly informed.