

YOUR COMMERCIAL TRANSPARENCY PROTOCOL

**EDITORIAL PLANETA ALWAYS A PIONEER IN INNOVATION
AND A CULTURE OF VALUE**

"Welcome to this new paradigm for in-person contracting and sales of our products, grounded in the strongest protection and understanding of your rights and interests as a customer"

EXPERTISE OR QUALITY SEAL



**TRANSPARENCY
PORTAL**
Professional Direct Sales

TRANSPARENCY PROTOCOL

*designed by the [Legal Services of the Planeta Group](#) in collaboration with Mr Francisco Javier Orduña
Moreno, Former Magistrate of the First Chamber of the Supreme Court
and Professor of Civil Law at the University of Valencia*

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WHAT IS THE TRANSPARENCY PROTOCOL?

The Transparency Protocol is a new paradigm, both in substance and form, for understanding and implementing the marketing process of our products through electronic devices.

A radical change, where the contractual relationship is built from start to finish on the value of transparency for the best protection of your rights and interests as a customer.

A specialised handling of the available information, which provides you with the highest possible level of understanding and a "true guide" to help you stay informed and in contact with us. Ultimately, a supervision of our direct sales, where courtesy visits from our sales representatives will strengthen our bond with you based on trust and transparency, offering you unparalleled advantages and exclusive benefits.

WE ARE CONNECTED

(a modern way of presenting, communicating and interacting with you)

The most important aspect of a commercial offer is knowing "who you are contracting with and how you are contracting". That is why EDITORIAL PLANETA has developed, using the latest technology, a "modern communication system" that allows you a clear understanding of our "product portfolio", along with the reassurance of knowing the professionalism of our "direct sales service" and, at the same time, "the comprehensive purchasing process" you wish to undertake with us.

Connectivity, that is, being connected and able to interact "directly, clearly and accessibly" is essential to guarantee you "a transparent, responsible and secure purchase". Ultimately, for you to be the "protagonist" of the purchasing process you undertake with us.

To achieve these objectives, EDITORIAL PLANETA has developed a dedicated and cutting-edge website: "<https://portaltransparenciapds.es>", where you can access and interact with all the informational content of our marketing and sales channel (including "your Transparency Protocol", "your step-by-step contract", "the strength of your rights", "our product catalogue", "news and current information relevant to you" or "our transparency commitments"). Additionally, it includes a "personalised customer service window" dedicated to resolving any queries you may have, attending to your suggestions, and responding to your complaints. All of this is supported by and assisted through "customer service telephone: 954 300 862".

Please note that this information space is available to you "continuously and comprehensively", meaning it operates without interruption throughout the entire purchasing process: "pre-purchase, sale and after-sales".

YOUR PRACTICAL INFORMATION OF INTEREST

Tip.

(1) Please bear in mind that our website: °"<https://portaltransparenciapds.es>" contains important information to assist you in properly purchasing our products: **"use it, taking full advantage of its many benefits"**.

(2) Please remember that your purchase is being made 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, Folio 229, Section 2, Sheet 10795 and TIN: A-08186249.
- **Telephone:** 954 300 862.
- **Fax:** 934 926 491.
- **E-mail:** atencionalcliente@planeta.es

Recommendation.

In any case, our sales representatives will provide you with the URL to access the website during the **"visit call"**, expressing their gratitude for your attention and courtesy.

Alert.

(1) All our sales representatives carry an **"identification card"**, which is displayed on their own **"Tablet"** used during the sales process, and which **"they must show you at the start of the meeting"**.

If this is not the case (whether because they do not have it or because they do not show it to you), distrust the supposed salesperson, do not continue the interview, call the customer service number and **"report the incident"**. (Thank you).

(2) Please note that notification of serious incidents during the course of the contract must be made **"in a verifiable manner"**, that is, certified, either by postal or electronic delivery and including the mobile phone number stated in the contract. If for any reason you change your postal or electronic address or mobile phone number, **you must inform us as soon as possible. (Thank you).**

(3) Remember that **EDITORIAL PLANETA**, for your greater security, only communicates through the **official channels** set out in this protocol.

HOW IT WORKS:

"Just two clicks to guarantee you a transparent, responsible and secure purchase"

The **Transparency Protocol** is designed so that you can fully **"view and understand"** the entire process of your purchase, that is, **"from start to finish and without interruptions"**.

The **latest digital technology** allows us to present your purchase in a **"complete and sequential manner"**, directly from the Tablet of the sales representative visiting you, with **"just two consecutive clicks"**.

Thus, with the first click: **"your transparent purchase"**, you will access our Website and receive, via e-mail or on your mobile phone, the **"Transparency Protocol and pre- contractual information"**, containing all the prior details of our offer, explained from your rights as a customer. This is what is technically known as **"material transparency of your purchasing process: the starting point"**. An **"offer that is transparent and overseen by this protocol"**, containing all the relevant information for your interests.

This same click will lead to "your responsible purchase", a space reserved for assessing your financial capacity **"with regard to the suitability of your purchase request and the avoidance of over-indebtedness or excessive extension of the financing term"**.

A simple check carried out swiftly, with access to credit information systems.

All of this, **"in a proactive manner"**, where you will tick the boxes or descriptors to initiate and complete the direct and personal sales process we offer, along with its advantages and promotions.

EDITORIAL PLANETA guarantees you, at all times, the **"absolute confidentiality of your data, the exclusive and sole processing of it for the purpose of handling your purchase request, as well as "equal treatment, proportionality and reasonableness in contracting"**.

Finally, a second click will lead to "your secure purchase", where an independent service provider (**Logalty**) will issue an **"electronic certificate"** of the purchase you have made, including the relevant details of the offer and your purchase request, as well as the **"notarial and electronic verification of the contract executed"**. All this is for your **"complete security and full peace of mind regarding the purchase made"**.

We are now ready so that, "with your first click, you receive the Transparency Protocol", together with the pre-contractual information, allowing the assessment of your financial capacity to proceed.

YOUR PRACTICAL INFORMATION OF INTEREST

Tip.

(1) Please note that when completing the sales process via electronic devices, **"you will access the prior pre-contractual information of your purchase on the durable medium of your choice, either your email or your mobile phone"**; all of this so that you may make any necessary enquiries. For maximum security and transparency in the sales process, access to the explanatory content of the protocol requires **"your digitised handwritten signature"**.

(2) **You will also be provided with all the necessary documents for your purchase** (including, among others: the contractual terms and conditions, both general and specific, the SEPA mandate, and the withdrawal document or form for your completed purchase).

Recommendation.

If for any reason you wish to proceed with the purchase process using the traditional **"paper format"**, please do not hesitate to request it; our sales representatives will provide you, in advance, with the contracting protocol in that format, which will also serve as a guide for your purchase process. Without prejudice to the fact that you may also view it on the screen of the sales representative's tablet when they visit you. **In any case, please remember that your purchase is made through electronic devices.**

OUR OFFER:

"Your most economical, affordable and suitable financing tailored to your interests as a customer"

By choosing to finance with us, you gain 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 grants you the main benefit of **all financing at the lowest possible cost**, that is, to enjoy the product immediately **"without the need to resort to personal credit, thereby avoiding the resulting increase in price due to interest payments and other associated costs (commissions, fees, penalties, etc.)"**.

Another major advantage of contracting with us is precisely that "your purchase and your financing go hand in hand", **meaning you arrange them through a single direct sales channel and personally with us**, "without intermediaries or financial institutions involved", **which 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 suit 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".

1st order 769 balance

21	748	Aug-23				
21	727	Sep-23				
21	706	Oct-23				
21	685	Nov-23				
21	664	Dec-23				
21	643	Jan-24				
21	622	Feb-24				
21	601	Mar-24				
21	580	Apr-24				
21	559	May-24	2nd order	c/c 19 euros		total instalment
21	538	Jun-24		19	1299	40
21	517	Jul-24		19	1280	40
21	496	Aug-24		19	1261	40
21	475	Sep-24		19	1242	40
21	454	Oct-24		19	1223	40
21	433	Nov-24		19	1204	40
21	412	Dec-24		19	1185	40
21	391	Jan-25		19	1166	40
21	370	Feb-25		19	1147	40
21	349	Mar-25		19	1128	40
21	328	Apr-25		19	1109	40
21	307	May-25		19	1090	40
21	286	Jun-25		19	1071	40
21	265	Jul-25		19	1052	40
21	244	Aug-25		19	1033	40

21	223	Sep-25	19	1014	Sep-25	40
21	202	Oct-25	19	995	Oct-25	40
21	181	Nov-25	19	976	Nov-25	40
21	160	Dec-25	19	957	Dec-25	40
21	139	Jan-26	19	938	Jan-26	40
21	118	Feb-26	19	919	Feb-26	40
21	97	Mar-26	19	900	Mar-26	40
21	76	Apr-26	19	881	Apr-26	40
21	55	May-26	19	862	May-26	40
21	34	Jun-26	19	843	Jun-26	40
21	13	Jul-26	19	824	Jul-26	40
13	0	Aug-26	27	797	Aug-26	40
			40	757	Sep-26	40
			40	717	Oct-26	40
			40	677	Nov-26	40
			40	637	Dec-26	40
			40	597	Jan-27	40
			40	557	Feb-27	40
			40	517	Mar-27	40
			40	477	Apr-27	40
			40	437	May-27	40
			40	397	Jun-27	40
			40	357	Jul-27	40
			40	317	Aug-27	40
			40	277	Sep-27	40
			40	237	Oct-27	40
			40	197	Nov-27	40
			40	157	Dec-27	40
			40	117	Jan-28	40
			40	77	Feb-28	40
			40	37	Mar-28	40
			37	0	Apr-28	37

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

Editorial Planeta
Grandes Publicaciones

Productos exclusivos a su alcance

PRODUCTO	MODELO/COMPLEMENTO	CANT.	REF. C	EUROS
ASPIRADOR HOME PLUS PT-550		1	19900	769,00
				TOTAL
				769,00 €

CONDICIONES ECONÓMICAS

Entrega a cuenta 0,00 € Forma de pago

Tarjeta Caducidad Cód. autorización

El importe aplazado de 769,00 € lo pagará:

en 36 cuotas de 21,00 € y con una cuota final de 13,00 € .

cargando el importe en mi cuenta y amortizándolo con un incremento de la cuota actual de € .

Domiciliación de los pagos: IBAN XXXX XXXX XXXX XXXX XXXX XXXX

Observaciones:

Datos particulares

Campaña XXX Convocatoria XXX Código XXXXXX Pre-expediente XXXXXX DNI/NIE/CIF 00000000A

Nombre XXXXX XXXXXXXX 1er apellido XXXXXXXXXXXX 2º apellido XXXXXXXXXXXX

Nombre empresa DNI apoderado

Nombre apoderado Cargo

Tipo vía Vía XXXXX XXXXXXXX Número XXX Piso X Puerta X Esc.

NOMBRE Y APELLIDOS
DNI/NIE/CIF: 00000000A
OTP SMS enviado al 00000000A
15-06-2023 17:37:39
Validación: XXXXXXXXXXXXXXXX

Editorial Planeta
Grandes Publicaciones

Productos exclusivos a su alcance

PRODUCTO	MODELO/COMPLEMENTO	CANT.	REF. C	EUROS
ASPIRADOR HOME PLUS PT-550		1	20025	1.299,00
				TOTAL
				1.299,00 €

CONDICIONES ECONÓMICAS

Entrega a cuenta 0,00 € Forma de pago

Tarjeta Caducidad Cód. autorización

El importe aplazado de 1.299,00 € lo pagará:

en cuotas de € y con una cuota final de € .

cargando el importe en mi cuenta y amortizándolo con un incremento de la cuota actual de € .

Domiciliación de los pagos: IBAN XXXX XXXX XXXX XXXX XXXX XXXX

Observaciones:

Datos particulares

Campaña XXX Convocatoria XXX Código XXXXXX Pre-expediente XXXXXX DNI/NIE/CIF 00000000A

Nombre XXXXX XXXXXXXX 1er apellido XXXXXXXXXXXX 2º apellido XXXXXXXXXXXX

Nombre empresa DNI apoderado

Nombre apoderado Cargo

Tipo vía Vía XXXXX XXXXXXXX Número XXX Piso X Puerta X Esc.

NOMBRE Y APELLIDOS
DNI/NIE/CIF: 00000000A
OTP SMS enviado al 00000000A
9-07-2024 17:40:39
Validación: XXXXXXXXXXXXXXXX

YOUR PRACTICAL INFORMATION OF INTEREST

Tip.

1) **When making your choice**, please bear in mind that our sales representatives **"can advise you"** on the most suitable terms and instalments, based on the practical experience gathered from other customers.

(2) **In any case**, please remember the financing limits we offer you: **"a payment deferral, for a maximum term of 4 years (48 months) and a maximum amount of 10,000.- euros"**, whereby any amount exceeding this is excluded from financing and must be paid using any accepted means of payment (transfer, cash, etc.).

Recommendation.

As we have indicated, for your purchasing decision, please pay attention to the **"discounts and allowances"** that our sales representatives will offer you; as well as the benefits you can obtain (please remember our **"Planeta Privileges Club"**).

Alert.

(1) **Please remember that our financing "does not require the contracting of any personal credit or any kind of bank card whatsoever (neither credit, debit, nor revolving)".** If any sales representative offers this to you, please reject it immediately and report the incident to us via the customer service telephone number; it is likely to be a fraudulent representative. Thank you.

(2) Please note that **"the payment of the instalments"** is always made through the monthly receipts we submit to your bank, **"never in cash"**. Our sales representatives will only request an initial payment of **"deposit"** depending on the product or the balance you have. This deposit may be made by card, bank transfer or cash, as duly indicated in the copy of your contract.

Entrega a cuenta	0,00	€	Forma de pago	<input type="text"/>
	Tarjeta	<input type="text"/>	Caducidad	<input type="text"/>
			Cód. autorización	<input type="text"/>

OUR CATALOGUE:

"A variety of exclusive products designed to enhance your wellbeing spaces: leisure, culture, home and art-luxury"

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 wellbeing and satisfaction as a customer.

Our sales representatives will provide you, **simply, clearly and precisely**, with all the graphic documentation and relevant information regarding 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 is a priority for our sales channel; therefore, **"our products come with a minimum warranty of three years"**.

EDITORIAL PLANETA fully commits to upholding this right **"in the event of any non- conformity"** that you report to us. Similarly, we will assist you with any additional claim with the manufacturer, in cases provided for by law. **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.

YOUR PRACTICAL INFORMATION OF INTEREST

Tip.

Please remember that on our website: "<https://portaltransparenciapds.es>", you will find all the relevant and useful information regarding your **"conformity and its possible options"**, presented clearly and understandably. Likewise, you will find all the necessary information about the guarantees and certificates of our products: **"your security is our priority"**.

Recommendation.

In the pre-contractual information, you will find all the details, including the technical specifications of our products, as well as the suitability of their uses and functions.

Alert.

(1) **Please bear in mind** that you must use the product according to the manufacturer's instructions, that is, **"correctly and reasonably, so handling or inspections involving abusive or improper use of the product are not permitted"**.

Our sales representatives will explain the correct use of the product, providing practical and precise details so that you can use it with complete normality and safety, in accordance with its functions and features. **In any case**, ask any questions you may have, and remember that you have the support of our Website and our Customer Service to assist you with whatever you need.

(2) **In any event**, we would like to highlight some handling that may constitute **"improper or abusive use of the product"** and which could affect its guarantee regarding repair or replacement. **Please pay attention.**

- Use of the product in a manner contrary to that specified in the User Manual.
- Use of parts and accessories that are not recommended.
- Handling of the device by personnel not authorised by the manufacturer's Official Service.

YOUR BASIC RIGHTS

When purchasing our products using the deferred payment financing system, your contract operates as a **bilateral agreement**, meaning it contains rights and obligations for each party from the moment it is concluded, that is, from when it is signed **"electronically"**.

Now, accordingly, we will highlight both your basic rights and your main obligations, as well as the most important risks that may affect you. **Please pay attention.**

Our contract includes, for you, a list of basic rights, that is, commitments or obligations that we must necessarily fulfil; In some cases, because the law requires it, and in others, because we assume it to offer you the **"best offer"** of our products. In summary, these are your basic rights:

RIGHT TO RECEIVE TRANSPARENT ADVERTISING, OFFERS AND PRE- CONTRACTUAL INFORMATION

This is your primary right to make a free and responsible decision. Please note that your right to transparency applies both to the **"offer"** we make to you and to the **"information"** we provide for entering into the contract (pre-contractual information), as well as to the information relating to the performance or execution of the contract.

This entire process is what we have carried out with your first click on "your transparent purchase".

Recommendation.

We remind you that this **Transparency Protocol** serves as a guide to better understand the scope of your purchase process and, if necessary, to better raise any doubts or questions you may have.

RIGHT OF WITHDRAWAL FROM THE EXECUTED CONTRACT (BACKING OUT)

Withdrawal (stepping back or 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"**. Please note that the right of withdrawal must be exercised within a **natural period of 14 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 the 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 expense as a result of your right to a refund.

Recommendation.

We remind you that this **Transparency Protocol** serves as a guide to better understand the scope of your purchase process and, if necessary, to better raise any doubts or questions you may have.

RIGHT OF WITHDRAWAL FROM THE CONCLUDED CONTRACT (BACKING OUT)

Withdrawal (stepping back or 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.

Recommendation.

(1) Before exercising this right, please contact us, and we will help you **make the best decision**.

(2) To facilitate the exercise of this right, **EDITORIAL PLANETA** attaches a **"model form"** fully valid and containing all the required information. In any case, you may use any format you prefer.

Alert.

(1) **Please remember that the start of this period**, that is, from when the 14 days are counted, **begins from the moment you, either directly or through an authorised third party, receive the requested product**. Under no circumstances may the carrier sign for the delivery of the product on your behalf.

(2) **Please bear in mind** that you must return the product in a proper state of use and preservation; otherwise, **"you could be held liable"** for any damage resulting from abusive or improper use contrary to the characteristics, features and functions stated in the contract.

(3) **The withdrawal, by means of an unequivocal statement to that effect, may be communicated to us by post, fax, or email.**

RIGHT TO HAVE THE GRANTED TERM AND THE SCHEDULED PAYMENT PLAN FOR THE INSTALMENTS RESPECTED

This is another of the basic rights in our contractual relationship. We are obliged to respect the term granted for the deferred payment of your purchase (the agreed and scheduled period). Furthermore, we are also obliged to adhere to the amount of the scheduled instalments. These important aspects (term, instalments and their amount) form part of the **"basic and highlighted"** information that must appear in the offer made to you.

The **informative statements** you receive from your bank are the appropriate documents to assess the **"regularity and conformity"** of the execution of your purchase.

Recommendation.

Please remember that, if it suits you, we can agree to modify the term and amount of your instalments, within the general limits already indicated. Our sales representatives will provide you with various **"simulations"** so that you can better visualise how your new financing might look.

RIGHT TO REQUEST INFORMATION ON THE STATUS OF YOUR DEBT

For **EDITORIAL PLANETA**, **"transparent"** contracting also includes informing you, in a clear and understandable manner, of the status of your debt throughout the granted term. Therefore, you have the following means of obtaining information.

In this regard, please note that bank statements (monthly) already constitute a suitable tool for you to obtain **precise and periodic information about the status and progress of your financing with us**. These statements serve **"basic functions"** in providing information and executing your contract.

Alert.

If you notice any irregularity in these statements, you must notify us within a reasonable period (14 days). Please bear in mind that, if not, the situation may become complicated as your financial institution will also be involved (costs, fees, etc.).

In any case, if you have any doubts, you have the right to **"request specific information regarding the status of your debt"** by contacting our Customer Service line (we will respond promptly).

Tip.

Transparency is a **"matter for everyone"**; therefore, you can also assist by communicating any doubts or questions you may have. Please use all the communication channels we have provided.

SPECIAL OFFERS AND EXTENSION OF RIGHTS

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 a reality in the offer of our specialised products, which we make to you, particularly in the acquisition of our exclusive **"comfort"** (rest line) products, 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.

Tip.

Please note that on our website you will find complete information about our special offers. In any case, our sales representatives will inform you personally and in detail about these offers.

OTHER RIGHTS

Apart from the basic rights, you are also entitled to other rights as a customer. In particular, the following.

- The right to request possible modifications to the payment deferral and your monthly bills, provided these are accepted.
- The right, where applicable, to choose a Notary for any intervention that requires it.
- Right to the appropriate jurisdiction and venue corresponding to your domicile as a customer.

YOUR MAIN OBLIGATIONS, ADVICE AND RISK SITUATIONS

Your primary duty is to pay the agreed instalments periodically, within the agreed term. 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.

Tip.

Our sales representatives will inform you accordingly; they will certainly present various interesting alternatives for you.

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.

Recommendation.

In the event of a possible missed payment, please contact us to explore possible alternatives; we are confident we can offer you a solution.

Alert.

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 bear in mind 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, and you may be required to pay the amount previously stated.

Alert.

For these non-payments to have the indicated consequences, **"previously"** we will request payment of the accumulated debt and, furthermore, grant you a period of at least one month (that is, 30 calendar days) to bring your payments up to date.

We move on to the second click: "your secure purchase". A process that guarantees the purchase made, according to its terms and conditions.

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"**, whenever you consider it appropriate, easily and free of charge, through:

- **Email:** atencionalcliente@planeta.es
- **Postal address:** Avda. Diagonal 662-664, 08034 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 corporate 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 request your consent for 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.

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