gO Score Terms of Use

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https://goscore-app.com/go-score/en/legal/terms/v/1.9

1. Who we are and what this document covers

1.1 Contracting party. gO Score is operated by E & F International, Inc. ("E&F," "we," "us"), a Domestic For-Profit Corporation organized under the laws of the State of Texas, United States of America, on file with the Texas Secretary of State under file number 805048008, with its registered office at 8122 Datapoint, Suite 250, San Antonio, Texas 78229, United States, and its address for notices at Paseo de las Fuentes 6273, interior 49, Villas de Irapuato, C.P. 36670, Irapuato, Guanajuato, Mexico. Electronic notices to E&F are sent to legal@goscore-app.com.

1.2 Purpose. These Terms of Use ("Terms") govern access to and use of the gO Score platform, available as a website at https://goscore-app.com/score and as a mobile application (together, the "Platform"), and of the services described in Section 5 (the "Services").

1.3 Brands, products and legal entities. gO Score and gO AgroMarket are brands and software products of E&F; they are not separate legal entities and acquire no rights or obligations of their own. Goldfield Origin (GF-ORIGIN, S.A. de C.V.) is a Mexican company distinct from E&F, engaged in the production, packing and marketing of agricultural products, and is not a party to these Terms. No company is guarantor, surety or jointly liable for another, except by express written agreement. E&F provides the Services and owns the gO Score app on Apple's App Store. On the web, payments are collected through Stripe in an E&F account. When you pay inside the app, Apple processes the charge under its own terms and gives you its purchase receipt.

1.4 Documents forming the agreement. The following form an integral part of these Terms, in this order of precedence:

1. These Terms of Use.
2. The Memberships, Credits and Payments Annex (the "Payments Annex").
3. The Evidence, Evaluation and Correction Policy (the "Evidence Policy").
4. The Privacy Notice, which is not a contract but the information we give you about how we process personal data, and which prevails on all personal-data matters.
5. Any specific conditions you expressly accept when purchasing a particular plan or service.

1.5 Relationship with other ecosystem products. If you use gO AgroMarket or its portals, that marketplace's Terms and Conditions apply (internal reference TYC-GO-2026-v2). Where a feature connects gO Score with another product (for example, showing a Verification Level on a marketplace profile), what is shared and who can see it are governed by the permissions in Section 11 and by the Privacy Notice, not by the other product's terms. As regards gO Score, these Terms prevail.

1.6 Language. These Terms are made available in Spanish and English with the same content. In case of discrepancy, the version in the language in which you accepted them prevails. This does not remove rights granted to users by applicable law in their language or jurisdiction.

2. Definitions

- Organization Account: the space within the Platform associated with a legal entity or an

individual operating a business (the "Organization"), managed by one or more Administrators.

• Administrator: the individual who creates the Organization Account or is designated to manage it, and who represents that they have authority to bind the Organization.

• Authorized User: an individual invited by an Administrator to operate within the Organization Account with assigned permissions.

• User: any Administrator or Authorized User and, where the context allows, the Organization.

• Profile: an Organization's presentation page within the Platform.

• File: the set of documents, evidence and structured data associated with an Organization.

• Evidence: any document, file, record or data provided by a User, obtained from public or licensed sources, or generated by the Platform, that supports a verification.

• Verification: confirmation, to the extent stated in each case, of a data point or document against an identified source or criterion.

• Verification Level: the category describing the degree of verification achieved, per the Evidence Policy.

• Score: the numeric or categorical indicator of commercial trust the Platform calculates from available information, per the Evidence Policy. The Score is not a credit score.

• Badge: a marker reflecting fulfillment of a specific, verifiable criterion, with the date and scope of that verification.

• Evaluated Subject: an Organization or person about whom information exists on the Platform, whether or not they have an Organization Account.

• Counterparty: an Organization with which another Organization maintains or seeks a commercial relationship within the Platform.

• Report: the document (for example, a PDF) generated by the Platform that compiles information about an Evaluated Subject, stating its date, methodology version and verification scope.

• Verification Link: a link that lets a third party check, within the audience limits set by whoever generates it, the current status of a Report, Verification Level or Badge.

• JORIX: the artificial-intelligence assistant available on the Platform.

• Credits: consumption units that allow use of specific Services, per the Payments Annex. Credits are not money, deposits, electronic money or payment instruments.

• Plan or Membership: the subscription tier purchased by an Organization, with the features described in the Payments Annex.

• User Content: any information, document, text, image, data or message a User provides to the Platform.

3. Eligibility, representation and account responsibility

3.1 Age. Only individuals aged 18 or older with legal capacity to contract may use the Platform. The Platform is not directed to minors.

3.2 Business use. The Platform is designed for Organizations. By creating an Organization Account, the Administrator represents that: (a) they act on behalf of the Organization; (b) they have sufficient authority to accept these Terms on its behalf; and (c) the Organization's identifying information is true and current. If the Administrator lacks that authority, they are

personally liable for the obligations assumed.

3.3 Individuals operating a business. An individual who operates a business (for example, an individual grower) may create an Organization Account. In that case, some File data is personal data governed by the Privacy Notice, and certain evaluations may be subject to additional rules in the Evidence Policy. gO Score evaluations and Reports are for business-to-business commercial decisions: they may not be used to decide on an individual's personal credit, employment, insurance or housing, or for personal, family or household purposes.

3.4 Administrators and Authorized Users. The Administrator (in the Platform, the "organization owner or administrator") may invite Authorized Users ("authorized analysts" and "basic members," per available permissions) and assign permissions, including Credit spending limits. The Organization is responsible for: (a) acts performed from its Organization Account by any User; (b) keeping the list of Authorized Users current; and (c) revoking access when a person is no longer authorized. We may require at least one active Administrator per Organization Account.

3.5 One Organization, one account. Unless we expressly authorize otherwise, each Organization may have only one Organization Account. Creating duplicate accounts to evade restrictions, obtain additional benefits or alter evaluations is prohibited.

4. Sign-up, identity verification, credentials and access

4.1 Sign-up. Creating an Organization Account requires: a work email verified by code; the Administrator's name, title and language (phone optional); the Organization's country, trade or legal name and participant type; and products, services and main intended use. The Platform checks whether the Organization already exists to avoid duplicates and, for namesakes, requests a tax ID, registration or location before linking information. Legal identity, tax, representation and operational documents are requested later, by module, only when a feature requires them (Evidence Policy, Section 4). We may refuse or condition sign-up where information is inconsistent, unverifiable or where there are indications of impersonation.

4.2 Verification of the Organization and Administrator. We may request documentation evidencing the Organization's existence and the Administrator's authority. The scope and date of each verification are shown on the Platform per the Evidence Policy. An identity or existence verification is not an official certification or a guarantee of the Organization's future conduct.

4.3 Updates. Users must keep Organization Account and File information current. Outdated information may lower the Verification Level or Score per the Evidence Policy.

4.4 Credentials. Each User is responsible for keeping credentials confidential and must promptly notify us of any unauthorized use at soporte@goscore-app.com. Where the Platform offers device biometric unlock (for example, Face ID or Touch ID), it is an optional local unlock: the check is performed by the device, it does not replace server authorization, and gO Score does not receive or store biometric information.

4.5 Recovery and revocation. We offer access-recovery mechanisms that may require additional identity verification. Administrators may revoke Authorized Users' access at any time. We may suspend credentials when we detect a risk of unauthorized access.

4.6 Change of Administrator. If the sole Administrator loses access or leaves the Organization, changing the Administrator requires documentary proof of the new Administrator's authority. The Platform does not yet have an automated flow for this change: it is requested at soporte@goscore-app.com and a gO staff member reviews it, with that documentation, before applying it.

5. Services, plans and access conditions

5.1 Services. Depending on your Plan and actual availability in your country, the Platform may offer:

a) Business Profiles and Files.

b) Upload, organization and verification of commercial documentation and evidence.

c) Trust evaluation through Score, Verification Levels and Badges.

d) Management of commercial relationships and Counterparty invitations.

e) Research on companies and growers.

f) Market information, monitoring and opportunities.

g) Generation of Reports and Verification Links.

h) JORIX assistance.

i) Notifications through the channels you enable.

The app's areas (Today, Markets, Companies, Research, Opportunities, Passport, My gO Score, Evidence, Relationships, Membership and Settings) organize these Services. Actual availability of each feature depends on the version, the Plan and current configuration; a feature described in help or marketing materials is not part of the agreement until enabled in your account.

5.2 Plans and Credits. Services are provided under the Plan purchased and, where applicable, through consumption of Credits. The features, limits, prices, currency, taxes and billing period of each Plan are described in the identifiable offer you accept at purchase and in the Payments Annex. No feature not described in that offer is part of the agreement.

5.3 What a Plan buys. A Plan buys tools and usage capacity. No Plan, payment or Credit buys a higher Score, a Verification Level, a Badge, the removal of legitimate information or preferential treatment in evaluations. Evaluation depends solely on Evidence and the methodology described in the Evidence Policy.

5.4 Availability by country. Some Services, data sources or payment methods may not be available in every country. The Platform is aimed at Organizations in the Americas; its launch begins in the United States and Mexico. Availability of each Service, data source or payment method in the other countries of the Americas will be announced on the Platform when it exists.

5.5 Changes to Services. We may add, modify or withdraw features. If a change substantially reduces a feature included in a paid Plan during its current period, the Payments Annex provisions on material changes apply.

6. Score, Verification Levels and methodology

6.1 What the Score is. The Score is a commercial-trust indicator calculated from: (a) Evidence provided by the Organization itself; (b) public-source information; (c) licensed-source information; and (d) information generated within the Platform (for example, relationships confirmed by both parties). The Evidence Policy describes source categories, Verification Levels and general calculation rules at the level of detail that can reasonably be published without enabling manipulation.

6.2 Date and version. Every Score, Verification Level, Badge and Report shows its calculation or verification date and the applicable methodology version. Version changes are announced per Section 19.

6.3 Insufficient information. Where available information does not allow a Score to be calculated with minimum confidence, the Platform shows an "insufficient information" status or

equivalent, not a default low value.

6.4 Distinguishing information types. In Reports, each material statement carries a numbered citation to its source, identified in the "Sources and traceability" section. Each fact in a Report also states the scope of its evidence (for example, verified at source, declared by the company, inference or contradictory). In My gO Score, each dimension shows its status: measured, preliminary, no data, pending evidence, disputed or not applicable.

6.5 Limits of interpretation. The Score and Verification Levels are decision-support tools. They do not guarantee the solvency, payment capacity, future performance, profitability, access to financing or absence of fraud of any Evaluated Subject. They are not a credit score and do not reflect credit history. Regarding individuals, they may not be used for credit, insurance, employment or housing decisions, or for any decision the law reserves for regulated reports (Sections 3.3 and 16(h)). Regarding businesses, they may be one criterion among others, never the only one. Anyone using the Score is responsible for their own commercial decisions.

6.6 Updates. The Score may change when Evidence is added, expires, is corrected or withdrawn, when external-source information changes, or when the methodology is updated. We do not guarantee the Score reflects information after the stated date.

6.7 Methodology changes. When we change the methodology in a way that may noticeably alter existing Scores, we will give notice before applying it under Section 19.2 and state the effective date of the new version.

7. Correction and dispute

7.1 Right to request correction. Any Evaluated Subject, with or without a Platform account, may request review of information they consider inaccurate, outdated, incomplete or attributed to the wrong person. The detailed procedure is in the Evidence Policy.

7.2 Human review. Every correction request is reviewed by a person. Decisions on correction requests are not made solely by automated means.

7.3 Supporting evidence. Requesters may provide documents or explanations. We may ask for reasonable additional information to identify the requester and assess the request.

7.4 Namesakes and impersonation. If information belongs to a different person or Organization with a similar name, or if someone created a Profile or provided Evidence impersonating another, we will correct the attribution and may suspend the responsible account.

7.5 False information provided by Users. Providing false, altered Evidence or Evidence one has no right to share is grounds for suspension or termination and may be reflected in the responsible Organization's Verification Level.

7.6 Third parties without an account. An Evaluated Subject without an account may exercise the right to correction through the public correction form at https://goscore-app.com/go-score/en/correction, proving identity or representation in a manner proportional to the information concerned.

7.7 Follow-up. If you submit the request through the form, you instantly receive a reference number and a key. A person reviews each request and records the decision in writing, with reasons, on the follow-up page, which you check with that reference number and key. This does not shorten the timeframes applicable law sets for personal-data rights, which are governed by the Privacy Notice.

8. Commercial disputes between Users

8.1 Allegation vs. fact. A statement by one User about another (for example, a breach) is an

allegation until verified under the Evidence Policy. The Platform does not present it as a verified fact. It counts toward the Score only in the cases set out in Sections 9.1 and 9.2 of that Policy.

8.2 Right of reply. An Evaluated Subject affected by an allegation has the right to respond and provide their version and evidence, which will be shown alongside the allegation to the same audience.

8.3 Disputed information. While an appeal is open, the record is labeled "Under review." The score and the Level continue to be computed from current information; the disputed component may be left out of the calculation while the appeal is resolved, so the score and the Level may change. If the appeal succeeds, the score is recalculated with the corrected information.

8.4 Removal cannot be bought. No Organization may pay, directly or indirectly, to remove legitimate, verified information about itself. Information is removed only when it is inaccurate, outdated, unlawful, outside the Platform's purpose, or when the law requires.

8.5 Limit of our involvement. We are not arbitrators, mediators or judges of commercial disputes between Users. Our involvement is limited to applying the Evidence Policy to information appearing on the Platform.

9. Research and information sources

9.1 Sources. Research and market information are compiled from: (a) publicly accessible sources; (b) licensed third-party sources, once contracted (none is contracted today; if one is, its provider will be identified in the Privacy Notice before it is used); and (c) information provided by Users. Each Report identifies the source category of each relevant data point.

9.2 Limitations. Source coverage varies by country, sector and period. Sources may contain errors, delays or omissions outside our control. A name match does not guarantee identity: Reports state the confidence level in identifying the Evaluated Subject.

9.3 Use of public information. Public accessibility does not authorize unlimited reuse. We process public information for the Platform's purpose and under each source's conditions, and you undertake the same for information obtained through the Platform.

9.4 Reuse. Reports and data obtained through the Platform may be used only for the internal commercial purposes of the Organization that obtains them, per Section 11. Reselling, mass redistribution or incorporation into third-party databases without our written authorization is prohibited.

9.5 Regulated sources. We do not query credit bureaus, credit information companies or consumer reporting agencies to calculate the Score. If an Organization provides, for a research request, a credit report purchased from a third party, that report is cited on its issuer's scale, only with the usage rights the Organization declares, and it does not enter the Score calculation.

10. JORIX: AI-based assistance

10.1 Nature. JORIX is an assistant that uses artificial-intelligence models, including models from external providers identified in the Privacy Notice, to answer questions, summarize information, draft text and guide use of the Platform.

10.2 Uncertainty and sources. JORIX responses may contain errors, omissions or inaccuracies. When JORIX makes statements about an Evaluated Subject, it will, as far as possible, indicate the source or Verification Level of the information or flag that it is an inference. JORIX responses are not legal, financial, tax or agronomic advice.

10.3 Oversight. You must review JORIX responses before acting on them. JORIX does not replace the User's professional judgment.

10.4 Actions with effects. Within gO Score, JORIX only explains: it does not execute actions that have effects on your Organization Account or toward third parties (for example, sending an invitation, sharing a Report or consuming Credits). You perform those actions from the corresponding screen, with their own confirmation. If JORIX could ever perform any of them, it will do so only when you expressly confirm in each case.

10.5 Our obligations. This Section does not excuse us from liability for avoidable errors in JORIX's operation or from obligations the law imposes on us. What this Section limits is the reliance you may place on an unverified response, not our duty to design and operate JORIX with reasonable care.

10.6 Memory. JORIX within gO Score does not retain memory of your conversations: each answer is built from what you are already authorized to see. If you turn on "Public context for my JORIX welcome," the Platform keeps for up to 7 days the result of querying public sources about your company to suggest topics; you can withdraw it in Settings › Privacy and connections, and withdrawing it deletes that context (Privacy Notice, Section 10).

11. Permissions, audiences and shared information

11.1 Not public by default. The Score, File documents and Reports are not public by default. Each element has an audience defined by the owning Organization within the options the Platform offers. The options available today are: (a) my Organization only (File documents and the "full confidential" and "internal print" editions of a Report); (b) Link recipients, for the "shareable executive" and "verifiable passport" editions, with an access code or a code sent to the recipient's email, expiry of 1 to 30 days and revocation at any time; and (c) confirmed Counterparties, who see your Passport only if you choose to share it when connecting (a 90-day grant, revocable). The numeric score is never published.

11.2 Information visible to Counterparties. When accepting an invitation or confirming a commercial relationship, each Organization decides which File elements to share with that Counterparty. Confirming a relationship does not automatically share the full File.

11.3 gO ecosystem. Private gO Score information is not automatically shared with gO AgroMarket, Goldfield Origin or any other product or company. Where an option exists to display a Verification Level or Badge in another product, it requires your express activation and describes exactly what is shown.

11.4 Information about Evaluated Subjects without an account. Where the Platform holds information about an Evaluated Subject without an account, obtained from public or licensed sources, it is shown only to Users whose Plan includes the research feature and for the purposes permitted in these Terms, and the Evaluated Subject may exercise the rights in Section 7.

12. User Content and provided documents

12.1 Ownership. You retain ownership of your User Content. We claim no ownership of your documents.

12.2 Authority to share. By providing User Content, you represent that you have the right to do so and, where it contains third parties' personal data (for example, representatives, employees, customers or suppliers), that you have informed those persons and have the legal basis needed to communicate their data to us for the Platform's purposes.

12.3 Limited license. You grant us a non-exclusive, worldwide, royalty-free, limited license to

host, reproduce, process, analyze, extract data from, display to the audiences you authorize and retain your User Content solely to the extent necessary to provide the Services, comply with legal obligations, resolve disputes and maintain Platform security. This license does not include use of your Content to train general-purpose AI models unless you separately and specifically authorize it per the Privacy Notice.

12.4 License duration. The license continues while the Content is on the Platform and, after deletion, only for copies we must retain by legal obligation, backup, or because they were incorporated into Reports already delivered to third parties per Section 13.

12.5 Content removal. We may remove User Content that violates these Terms, the law or third-party rights, notifying the User unless the law or an authority's order prevents it.

13. Reports and Verification Links

13.1 Generation and editions. Reports and Verification Links are generated at the request of a User with a sufficient Plan or Credits, regarding information whose audience allows it. Each Report is issued in an edition with its own audience: full confidential (only the owner and authorized persons of the investigating Organization), shareable executive (a specific recipient or authorized Counterparty; omits restricted data and non-redistributable sources), verifiable passport (audience defined by the Evaluated Subject; never includes the numeric score) and internal print. Before exporting or sharing, the Platform shows an exact preview of the edition and audience. Each Report carries a folio, version, cut-off date, scope, status and a verification code.

13.2 Audience and permitted uses. Whoever generates a Report or Link defines its recipient within available options. The recipient may use the Report only to evaluate a specific commercial relationship with the Evaluated Subject and for internal compliance purposes, and not for: (a) consumer credit, insurance, employment or housing decisions about individuals; (b) public redistribution; (c) resale; or (d) discriminatory or harassing purposes.

13.3 Validity. Each Report shows its date. A Verification Link shows the status current at the time of the query and may have an expiration date set by whoever generates it (between 1 and 30 days; 7 by default).

13.4 Revocation. The owning Organization or whoever generated the Link may revoke it at any time. Revocation prevents new queries but does not delete copies already downloaded, printed or received by third parties, whose reuse remains limited by Section 13.2 and by law.

13.5 Report rectification. Where a correction affects a Report generated within the previous 90 days, the verification page of the previous Report will state that it was superseded by a corrected version, per the Evidence Policy (Section 10). Today we do not email a notice to each external recipient.

14. Intellectual property and software license

14.1 Our property. The Platform, its software, design, methodology, algorithms, text, trademarks (including gO Score and gO AgroMarket, whose rights belong to E&F, which uses them with the ™ symbol while no registration has been granted), databases and compilations are the property of E&F or its licensors and are protected by applicable intellectual-property laws.

14.2 License. We grant you a limited, revocable, non-exclusive, non-transferable license to access and use the Platform per these Terms and your Plan. No other right is transferred.

14.3 Restrictions. You may not: copy, modify, decompile or reverse-engineer the Platform; systematically or automatically extract data or content (scraping); circumvent technical

protection measures; use the Platform to build a competing product with its data; or remove proprietary notices.

14.4 Mobile application. When you download the application from an app store, that store's terms also apply. On Apple's App Store, Apple's standard Licensed Application End User License Agreement (EULA), which the app links next to the purchase, also applies.

14.5 Feedback. If you send us suggestions about the Platform, we may use them without obligation of compensation or confidentiality, without this implying assignment of your User Content.

15. Third-party services, availability, maintenance, support and communications

15.1 Third parties. The Platform uses third-party services (hosting, AI providers, payment processors, app stores, data providers, notification services), identified in the Privacy Notice. We are not liable for third-party services beyond what the law requires and our obligation to select and supervise them with reasonable care.

15.2 Availability. We strive to keep the Platform continuously available but do not guarantee uninterrupted availability. We may perform scheduled maintenance, announced with reasonable notice when it affects core features, and emergency maintenance without notice. No Plan currently includes a guaranteed service level (SLA); if an Enterprise Plan contract includes one, it is described in that contract.

15.3 Support. Support is offered by email at soporte@goscore-app.com and from Settings › Help & support in the app, from 9:00 a.m. to 6:00 p.m., Monday to Friday, Central Mexico time, excluding holidays in Mexico. Stated response times are targets, not guarantees, unless your Plan states otherwise.

15.4 Operational communications. We will send communications necessary for the service (security, material changes, billing, correction notices) by email and, if enabled, through in-app notifications or other channels. These do not require marketing consent and cannot be disabled while you hold an account, except for additional channels.

15.5 Commercial communications. We will send commercial communications only if you have separately authorized them, and you may withdraw that authorization at any time per the Privacy Notice.

16. Prohibited uses

You may not use the Platform to:

a) commit or facilitate fraud;

b) impersonate a person or Organization, or falsely claim authority to represent;

c) manipulate the Score, Verification Levels or Badges, your own or others', through false Evidence, simulated relationships, duplicate accounts, collusion or any means other than providing truthful information;

d) make or facilitate discriminatory decisions based on legally protected categories (ethnic or national origin, sex or gender, age, disability, social condition, religion, opinions, sexual orientation, marital status or others);

e) harass, threaten, defame or intimidate persons or Organizations;

f) extract, copy or collect Platform data in an automated or mass manner;

g) access information outside your assigned audience, or share Reports or Links with

unauthorized persons;

h) use Reports or the Score for consumer credit, insurance, employment or housing decisions about individuals, or for any use the law reserves for regulated reports;

i) introduce malicious code, interfere with Platform security or operation, or attempt to access others' accounts;

j) use JORIX to generate unlawful or misleading content or to circumvent these Terms;

k) any use contrary to applicable law or to the permissions and audiences defined on the Platform.

17. Suspension, termination and consequences

17.1 Termination by the User. You may cancel your Plan per the Payments Annex and close your Organization Account at any time from Settings › Privacy and connections › Close, leave or delete (Plan cancellation is in Membership). Canceling the Plan, closing the account and requesting data deletion are three distinct actions, described in the Payments Annex and the Privacy Notice.

17.2 Suspension by us. We may suspend access in whole or in part where: (a) there is a serious or repeated breach of these Terms; (b) there are reasonable indications of fraud, impersonation or manipulation; (c) necessary for security or by order of an authority; or (d) a payment failure occurs per the Payments Annex. Except in urgent cases or where legally prohibited, we will notify you of the cause and give you an opportunity to respond before the suspension or immediately after.

17.3 Termination by us. We may terminate the relationship with 30 days' notice without cause, or immediately with serious cause. If we terminate without cause during a paid period, we will refund the unused proportional part per the Payments Annex.

17.4 Review of decisions. You may request human review of a suspension or termination at soporte@goscore-app.com. We will respond within at most 10 business days.

17.5 Export. Before deletion of your account, and for 30 days after termination, you may export your documents and structured data in a commonly used format. While you have access, you do so in Settings › Privacy and connections: "Download my data" (your personal data) and, if you are an Administrator, "Export organization file" (a ZIP file with the data in JSON and CSV, your own evidence files and a manifest with their fingerprints). After termination, you may request it at soporte@goscore-app.com.

17.6 Consequences. Upon termination: (a) access to the Services ends; (b) Reports already delivered to third parties keep their date and are not withdrawn, without prejudice to Section 13.5; (c) Counterparties stop seeing your File; (d) Credits and subscriptions are handled per the Payments Annex; and (e) data is retained or deleted per the Privacy Notice.

17.7 Survival. Provisions on intellectual property, licenses needed for copies we must retain, liability, indemnification, disputes and any other that by its nature should survive, survive termination.

18. Warranties, liability and indemnification

18.1 Scope of our warranties. We undertake to provide the Services with reasonable care and in accordance with the description of the Plan purchased. Except for the foregoing and what mandatory law provides, the Platform is provided "as is" and "as available," without warranties of accuracy, completeness or currency of third-party information, or of commercial results.

18.2 Third-party information and User decisions. We are not liable for the accuracy of

information from public sources, licensed sources or other Users, unless we have breached our duties of care or the Evidence Policy procedures. Commercial decisions you make based on the Platform are yours.

18.3 Limitation of liability. To the extent permitted by law: (a) we are not liable for indirect or consequential damages, lost profits or lost opportunities; and (b) our total liability to an Organization for all claims arising from these Terms shall not exceed the greater of the amount that Organization paid us in the 12 months before the event giving rise to the claim and 100 United States dollars. The foregoing is subject to the exceptions in Section 18.4.

18.4 Limits on the limitation. Nothing in these Terms excludes or limits our liability for willful misconduct, gross negligence, personal injury, breach of legal obligations on personal data or consumer protection, or any liability applicable law does not permit to be limited. If you are a consumer under the law applicable to you, you fully retain the non-waivable rights that law grants.

18.5 Indemnification by the User. You will hold us harmless from third-party claims arising from: (a) User Content that infringes third-party rights or the law; (b) use of Reports or data outside permitted uses; (c) impersonation or false representation of authority; or (d) breach of Sections 12, 13 and 16. This obligation is proportional to the User's actual responsibility for the event.

18.6 Our liability to you. E&F is liable to you for its own breaches under these Terms and the law.

19. Changes

19.1 Changes. We may modify these Terms and related documents. We will publish the updated version with its effective date and keep prior versions accessible for at least 12 months.

19.2 Material changes. Where a change reduces your rights, increases your obligations, modifies prices or payment conditions, or noticeably alters the Score methodology, we will notify you at least 30 days in advance by email and on the Platform, and indicate how to accept or reject the change. If you do not accept, you may terminate before the effective date without penalty and with the treatment of balances provided in the Payments Annex. Continued use after the effective date, after having received notice and had the opportunity to expressly accept, is deemed acceptance only where applicable law allows; subscription price changes are always governed by the Payments Annex.

19.3 Non-material changes. Wording changes, corrections and improvements that do not affect your rights apply upon publication.

20. Governing law, disputes and contacts

20.1 Governing law and jurisdiction. These Terms are governed by the laws of the State of Texas and by applicable United States federal law, without regard to conflict-of-laws rules. Disputes not resolved under Section 20.2 are submitted to the competent state or federal courts located in Bexar County, Texas. Nothing in this section deprives a user of the non-waivable rights or the forum granted by the law of their country or state, including, in Mexico, those under the Federal Consumer Protection Law and personal-data protection legislation where applicable.

20.2 Pre-dispute resolution. Before initiating any action, the parties will attempt to resolve the dispute in good faith through written notice to legal@goscore-app.com and a 30-day negotiation period.

20.3 No mandatory arbitration. These Terms do not provide for mandatory arbitration or for

class-action or jury-trial waivers.

20.4 Contacts.

- Legal: legal@goscore-app.com
- Privacy and personal data: privacidad@goscore-app.com
- Corrections and disputes: form at https://goscore-app.com/go-score/en/correction
- Support: soporte@goscore-app.com
- Billing: facturacion@goscore-app.com
- Sales and Enterprise Plan: ventas@goscore-app.com
- Address for notices: Paseo de las Fuentes 6273, interior 49, Villas de Irapuato, C.P. 36670, Irapuato, Guanajuato, Mexico

20.5 Assignment. You may not assign these Terms without our consent. We may assign them to a group company or a successor in a reorganization, merger or sale, with notice and without reducing your rights.

20.6 Entire agreement and severability. These Terms and related documents constitute the entire agreement. If any provision is held invalid, the rest remain valid and the invalid provision is replaced by the valid one closest to its purpose.

20.7 Force majeure. Neither party is liable for failures caused by events beyond its reasonable control, without prejudice to payment obligations already due and to security and notification obligations under law.

20.8 Acceptance. You accept these Terms by checking the acceptance box at sign-up or when purchasing a Plan. We do not accept acceptance via pre-checked boxes. Delivery of the Privacy Notice and optional consents are acts distinct from acceptance of these Terms.