

BancoEstado Privacy and Use Policy

Definitions

For all purposes of these general conditions, the following words shall have the following meanings:

- Bank: Banco del Estado de Chile or BancoEstado.
- Portal: the site that Banco del Estado de Chile has on the Internet to provide services to customers and non-customers.
- User: person who visits the Banco del Estado de Chile portal.
- Hyperlinks: URL addresses published on the Bank's site providing, through text or images, quick access to another site of the Bank or a third party.
- Websites: those combinations of graphics, writings and/or sounds coded in HTML language and that can be accessed by a User through the Internet.
- Cookies: small pieces of code that the web server places on the user's computer to constitute a unique identifier of the anonymous user and the computer he/she is using.

Availability of the portal to the public

BancoEstado through its portal allows any person to access and take knowledge of the information provided in its pages and to use the services offered therein.

Operations reserved for customers

The Bank's customers in possession of an access code may also obtain the services, information and carry out transactions reserved for this class of users. In this case, the services offered by the portal are subject to the particular conditions established in the contracts entered into between the customer and the Bank, which in turn are complemented by these General Conditions, in all that is not contradictory to what is expressed therein.

Continuity Guarantee

The Bank's portal is permanently available. However, due to the characteristics of the technology used on the Internet, the Bank cannot guarantee continuity of service. Notwithstanding the foregoing, the Bank will ensure proper operation of the portal, and will use the security systems adequate to the standards required by the authority (SBIF) to most of the banking institutions in the country.

The use of the services and information and the performance of transactions available on the portal by users shall be made on the understanding that the Bank reserves the right to terminate or change the accessibility attributes of the portal, unilaterally and at its discretion.

Modifications

The Bank may at any time, at its own and exclusive will, modify the portal, the information available on it, the services it offers, the transactions it allows to be carried out, and also these general terms and conditions.

Use of information, goods or services

Users must use the Portal and the Services offered in it in accordance with these General Conditions, and with full respect for the law, public order and good customs.

This Portal and the information contained are protected by Law No. 17.336 on Intellectual Property, so when they are used by a user for a purpose other than that contemplated in the Portal, the source of the information must be indicated, unless its reproduction is expressly prohibited.

Personal data

The personal data voluntarily provided by users, whether natural or legal persons, to the Bank through the portal, will be treated under reserve and only for the Bank's own purposes. Subsequently, whenever the user so desires and at his/her request, such personal data may be deleted from the Bank's database.

Privacy and Personal Data Policy Facebook Leads

By entering your personal data in this Facebook publication, through the form established for this purpose, you are acknowledging and accepting that BancoEstado will process them and incorporate them into its databases.

BancoEstado ensures confidentiality of the personal data of the users that enter this database.

BancoEstado will only process the personal data that have been voluntarily submitted by the Users in the aforementioned form. Likewise, you are authorizing BancoEstado to contact you in the future, to make offers of products and services marketed by BancoEstado.

Product Offering

Requests addressed by the user to the Bank through the portal, in order to contract the products offered therein, do not imply their approval. Consequently, all offers are understood to be made under the condition that the applicant meets the requirements demanded by the Bank, and that the Bank approves such request.

In the event of discrepancies between the conditions of the offer of a product made on the portal, by electronic means, and the written version thereof, it shall be presumed that there is a factual error and the latter shall prevail. Notwithstanding the foregoing, the Bank reserves the right to make special offers through the portal, in which case it shall expressly state that the conditions offered in the portal shall prevail.

Use of Cookies

BancoEstado uses "cookie" technology when a user browses its websites and pages. The cookie is only associated with an anonymous user and his/her computer and does not provide references that allow us to

deduce the user's name or other data. We use cookies only for administrative purposes, such as to recognize users who have already selected their default portal and prevent them from having to make that selection again; to diagnose problems between servers; to identify electronic transactions, or to store preferences for certain types of information.

Liability

The use of the Internet is exposed to malicious or negligent intervention of third parties, which may cause damage to the user or his/her computer equipment, a situation that under no circumstances shall be attributable to the Bank. Consequently, the user, having become aware of this fact and having voluntarily chosen to operate on the site, assumes under his/her responsibility and liability the risks of possible damages to which he/she may be exposed.

The Bank's portal includes hyperlinks that allow access to third party websites, considering that the services, information or operations available therein may be useful for the user. The user will access them under the conditions established by such sites and under his/her own responsibility. However, the Bank will execute the instructions communicated from those sites with which it has entered into transaction agreements allowing the use of its own products.

Encryption

Whenever operations require maintaining the privacy of the information flowing between the user's computer and the web server, user authentication will be required and a secure environment will be provided using standardized encryption protocols (SSL) used by most companies operating on the Internet.

Security recommendations

For your own security, follow these tips

- You are responsible for the secure use of passwords for access to automated means.
- Protect the privacy of your secret password, you should not share it with third parties for any reason.
- Periodically change your personal identification codes (PIN) and use different secret codes for the bank services that require it. In particular, use a different code than the one on your card for telephone banking or Internet banking.
- Use non-trivial or difficult to guess secret codes.
- Avoid using "obvious" passwords such as digits of your RUT, years of birth or easy to reproduce sequences such as 1234, 1111, etc.
- Memorize your secret code, do not carry with you notes in which it appears.

Legislation and Jurisdiction

Any dispute arising from the use of the information, services or the performance of available operations by the user will be settled in accordance with the legislation in force and applicable in Chile and by the Chilean courts.