Consumers and End Users Policy

This Consumers and End Users Policy establishes the principles, rights, and responsibilities governing the relationship between Telefónica Factoring España S.A. and its consumers and end users (hereinafter "users"). This policy aims to ensure transparency, service quality, and user satisfaction.

1. Commitment to Service Quality

Telefónica Factoring España S.A. is committed to providing high-quality services, complying with all current technical and legal regulations. Our employees and staff are highly trained and use state-of-the-art equipment to ensure that the services are safe, efficient, and durable.

2. Rights and Obligations of Users

- **Right to Information**. Users have the right to receive clear and precise information about the services we offer, including prices, execution times, and maintenance.
- **Right to Safety**. We guarantee that all our services meet the necessary safety standards to protect the physical integrity of users and their environment.
- **Right to Privacy**. We respect our users' privacy and are committed to protecting their personal data in accordance with current data protection regulations.
- **Right to Customer Service**. Users have the right to receive timely and effective assistance for any inquiries, complaints, or claims related to our services.
- **Provide Information**. Users must provide truthful and complete information to facilitate the correct provision of our services.

3. Inquiry and Complaint Handling Process

Users can submit their inquiries and complaints through our customer service channels: phone and email. Telefónica Factoring España S.A. is committed to responding to all inquiries and complaints within no more than 5 business days. If the claim requires more detailed analysis, the user will be informed of the estimated time for its resolution.

This policy has been approved by the Board of Directors of Telefónica Factoring España S.A. on June 27, 2024.