



**REGULATIONS OF THE ELECTRONIC SHAREHOLDER  
FORUM OF MAPFRE, S.A.**

## I. INTRODUCTION

In accordance with current legislation, MAPFRE, S.A. will enable the Electronic Shareholder Forum of MAPFRE, S.A. (hereafter the "Forum") on the Company's webpage ([www.mapfre.com](http://www.mapfre.com)) on the occasion of each General Shareholders' Meeting, which will be operative from the publication of the calling until the date on which each General Meeting is held.

These Regulations govern the guarantees, terms and conditions of access to and use of the Forum as well as its accessibility to the individual shareholders of MAPFRE, S.A. and the voluntary shareholders' associations that may be set up in accordance with the legislation in force.

Likewise, these Regulations are contained within the ethical and legal framework of the Company, with special reference to the Institutional, Business and Organizational Principles of the MAPFRE Group, the Corporate Bylaws and the Regulations of the General Shareholders' Meeting of MAPFRE, S.A.

MAPFRE, S.A. reserves the right to amend, at any moment and without prior notice, these Regulations and/or the structure, operation and content of the Forum, as well as its access and conditions of usage, without prejudice to the legal provisions.

## II. AIM AND PURPOSE OF THE FORUM

The Forum is exclusively aimed at facilitating communication between MAPFRE, S.A.'s shareholders, only for the purposes envisaged by law, on the occasion of the calling until the date on which each General Shareholders' Meeting is held.

To this end, and once duly registered according to the terms set forth herein, shareholders may send for publication in the Forum any issues exclusively with the following purposes:

- Proposals to be included as supplements to the Agenda announced in the calling of the General Shareholders' Meeting.
- Applications to endorse the said proposals.
- Initiatives to achieve the percentage required to exercise the minority right in accordance with legal provisions.
- Offers of or requests for voluntary representation.

Therefore, the Forum shall not constitute in any case a communication channel between MAPFRE, S.A. and its shareholders. Accordingly, any notification from the latter to MAPFRE, S.A. referring to the exercise of their rights must be made through the channels and according to the requirements envisaged in current legislation, with the Forum being in no case a valid channel for this purpose or a substitution for such requirements.

Thus, the mere publication of a proposed supplement to the Agenda on the Forum shall in no case entail its acceptance by MAPFRE, S.A. or, consequently, the amendment of the Agenda announced in the calling of the Meeting.

### **III. ACCEPTANCE OF THE RULES OF THE FORUM**

Registration as user of the Forum (hereafter the “Registered User”) as well as its access and/or use involves full acceptance, without reserves, of the terms and conditions of the Regulations in force at every moment.

In any case, Forum Users undertake, from their first application, to use the Forum exclusively for the purpose it has been created pursuant to the law and these Regulations, and to act always in good faith and in accordance with the legislation in force.

MAPFRE, S.A. shall be the Forum Administrator (hereafter, the “Administrator”), and it shall be vested with the powers set forth in these Regulations, including the power to interpret its use in case of doubt or discrepancy.

### **IV. REGISTERED USERS**

The access to, and use of, the Forum is reserved exclusively for the individual shareholders of MAPFRE, S.A., as well as to the voluntary associations of said shareholders which have been validly set up and duly registered in the special register of the Spanish Securities and Exchange Commission (hereafter the “CNMV”).

In order to access and use the Forum, the shareholders and voluntary shareholders’ associations must sign in as a “Registered User” by completing the corresponding application form for Registered Users of the Forum, duly proving their identity and their status as shareholders of MAPFRE, S.A. or as voluntary shareholders’ associations duly set up and registered with the CNMV, as indicated in the aforementioned application form.

With regard to those shareholders who are legal entities or to voluntary shareholders’ associations, these must indicate in the application form, as laid down therein, the representative who is entitled to access the Forum on their behalf.

Once the Administrator confirms the identity and status as shareholder or voluntary shareholders’ association of the applicant and verifies that the proposal received complies with current legislation and these Regulations, he/she will register the applicant as a Registered User and the proposal will be published on the Forum.

For subsequent access and communications, the completion of a special form may be requested.

The access to, and use of, the Forum by the Registered Users shall be subject to maintaining at every moment the status of shareholder of MAPFRE, S.A. in keeping with applicable legislation or with the regulations governing voluntary shareholders’

associations, which must be duly set up and registered. The loss of the status of shareholder of MAPFRE, S.A. leads immediately to the voluntary waiver of all the actions which the former shareholder may have initiated through the Forum, and therefore all the communications posted by shareholders who lose their status as such, before the corresponding General Shareholders' Meeting is held, shall be automatically disregarded, as well as any communications made in this respect or linked thereto.

Likewise, those shareholders who lose their status as such during the period of calling of the Meeting, undertake to inform the Forum Administrator, as well as the Registered Users they may have contacted or whose initiatives they may have supported.

If MAPFRE, S.A., in its capacity as Forum Administrator, should have at any moment reasonable doubts as to the fulfilment of these conditions by any Registered User, may request that this person proves that he/she continues to fulfil such conditions, and may ask for all the information and documents it sees fit to verify the particulars herein.

The Administrator may request additional information, suspend or deregister those Registered Users who, at its discretion, do not meet the aforementioned conditions.

## **V. ACCESSING THE FORUM AND PUBLICATION OF COMMUNICATIONS**

### **1. Right to Access the Forum**

Every Registered User shall be entitled to access the Forum and to consult all the communications published therein.

Only communications from Registered Users in relation to the issues indicated in section II above will be published on the Forum, which does not represent an electronic discussion mechanism for Registered Users or a virtual chat forum. Therefore, the Administrator shall only include in the Forum those communications that comply with current legislation and internal rules, and which are made in good faith. Any other comments regarding such communications shall not be published.

### **2. Publication of communications on the Forum**

The Registered Users shall be entitled to send communications on those issues indicated in section II above, which meet the aim and purpose of the Forum. Communications shall be sent exclusively in text format using the template available in the Forum for this purpose and once published, will be accessible to any other Registered User.

Communications from Registered Users are posted in their personal capacity and, except for shareholders' associations duly authorised, no communication from shareholders' representatives, groups of shareholders that have not been registered with the CNMV, depositary institutions, financial brokers and other individuals who act on behalf of or in the interest of shareholders, shall be published.

The publications on the Forum will be undertaken by the Administrator between the hours of 09:30 to 19:00, from Monday to Friday.

Communications must be sent using the forms available in the Forum for this purpose, which shall include:

- Identification of the Registered User who posts the communication.
- Details of the communication, indicating precisely the content of the initiative.
- Brief justification of the communication.

Every communication that is published on the Forum shall include the identification of the Registered User who posts it (name and surname in the case of individuals; business name in the case of legal entities; name and registration number in the CNMV's register in the case of shareholders' associations, as well as, in the two latter cases, the identification of their respective representatives) and the date and time of entry.

Likewise, in the said form the contact details of the Registered User publishing on the Forum must be indicated, expressly including an email address; thereby, the Registered User expressly authorises that this information may be provided to other Registered Users with common interests in order to facilitate the electronic exchange of information among them.

By posting a communication, the Registered User responsible for it expressly declares and guarantees that its content is lawful and adheres to the law, to these Regulations and are in good faith, has all the authorisations and permissions required to publish the communication in question and does not infringe the rights of third parties.

The Administrator may verify whether the communications to be published comply with the legal requirements, these Regulations and are in good faith, and he/she may refuse to publish on the Forum or remove from it any communication that does not comply with these. Likewise, he/she may answer any communication from Registered Users using to this end the email address provided by the Registered User or via any other method of communication that as he/she deems fit.

### 3. Content of the communications

When using the Forum, the Registered Users must always act with full responsibility and all due respect for the legal system and these Regulations, in keeping with the purpose of this Forum and in good faith. Thus, it is expressly forbidden:

- To infringe upon the legitimate rights, assets and interests of MAPFRE, S.A., of other Registered Users as well as of third parties, such as their intellectual and industrial property rights, honour, reputation and privacy, protection of personal information and any other legally protected assets, rights or interests.
- To enter personal information or details of third parties without their prior informed and express consent or supplanting their identity.
- To include discriminatory, racist, sexist, violent, xenophobic or any other type of humiliating or offensive contents or expressions.

- To attach any type of inappropriate materials or not in good faith.
- To provide any type of information aimed at committing unlawful criminal, civil or administrative actions.
- To carry out any actions aimed at circumventing the technical restrictions of the various supports or programs in the Forum in order to prevent unauthorised usage (including the lack of protection of passwords or tools required to access the Forum).
- To include contents or materials without the express authorisation of the holders of the intellectual or industrial rights.
- To damage, render useless, overload or deteriorate the operation of the Forum or the IT equipment of MAPFRE, S.A., of other Registered Users or of third parties, as well as the documents, files and any contents stored in such IT equipment (Hacking), and to prevent the normal use of the Forum by other Registered Users.
- To communicate or disseminate any type of publicity or announcement by the Registered Users.

Any Registered User who is aware that any of the contents in the Forum or provided through the Forum is contrary to the law, to these Regulations or not in good faith, shall inform the Administrator of this fact using the contact e-mail referred to in the relevant section, without this involving any type of responsibility for MAPFRE, S.A., even in the event that no measure is taken in this respect.

#### 4. Elimination of communications after the General Shareholders' Meeting

Once the General Shareholders' Meeting has concluded, the Administrator reserves the right to eliminate and delete all the communications referring thereto.

## **VI. RESPONSIBILITY OF THE ADMINISTRATOR**

### 1. Scope of MAPFRE, S.A.'s responsibility

MAPFRE, S.A. shall assume no responsibility for the accuracy, veracity, validity, legitimacy or relevance of the communications sent by the Registered Users, as well as the communications finally published on the Forum, nor the opinions expressed therein by said Registered Users.

MAPFRE, S.A. shall only accept responsibility for its own services and contents, which it has directly produced and identified with its copyright as a brand or intellectual or industrial property of MAPFRE, S.A.

By accessing and/or using the Forum, every Registered User declares that he/she is aware, and expressly accepts, that the Forum must be used, under all circumstances, under his/her sole and exclusive responsibility.

The Administrator reserves the right not to publish on the Forum communications from the Registered Users and to exclude from such Forum any Registered User in accordance with the provisions in these Regulations.

## 2. Contents

The Registered Users may send communications regarding any of the issues mentioned in section II above.

The Administrator has the power, but not the obligation, to control the use of the Forum and its contents, which are the exclusive responsibility of the Registered Users who produce them. In any case, the Administrator may establish tools to filter and moderate the content of the communications, as well as remove contents in the cases envisaged in these Regulations.

The Registered Users shall assume the responsibility for any damages that may be caused to MAPFRE, S.A., another Registered User or any other third party as a result of the access to, and/or use of, the Forum (including, in particular, the communications produced) which are against the legal provisions, these Regulations and not in good faith.

## **VII. LACK OF LICENSE**

The Registered Users shall abstain from obtaining or trying to obtain access to and use of the Forum and its contents via channels or procedures different from those which have been made accessible through the Forum set up on the webpage of MAPFRE, S.A. ([www.mapfre.com](http://www.mapfre.com)).

MAPFRE, S.A. does not grant any license or authorisation with respect to its intellectual and industrial property rights or any other property or right related to the Forum, other than the authorisation to lawfully access and use the Forum pursuant to the provisions herein.

## **VIII. COST**

The Registered Users shall be entitled to access and use the Forum free of charge, except for the cost resulting from the connection to the telecommunications network provided by the operator contracted by each Registered User.

## **IX. PERSONAL DATA PROTECTION**

The information and/or personal data provided by Registered Users, including any disclosures or international transfers of such data, will be processed by MAPFRE S.A. for the purposes described in the "[Additional Information on Data Protection](https://www.mapfre.com/corporate/privacy/ForoElectronicodeAccionistas_2capa.pdf)" ([https://www.mapfre.com/corporate/privacy/ForoElectronicodeAccionistas\\_2capa.pdf](https://www.mapfre.com/corporate/privacy/ForoElectronicodeAccionistas_2capa.pdf)).

If the data provided refer to natural persons other than yourself, those people must have been informed and their consent obtained for the disclosure of their data prior to that disclosure under the terms of this clause and the ["Additional Information on Data Protection."](#)

Similarly, if the data provided refer to minors, you, as parent or guardian, expressly authorize the processing of said data for the purposes described in the ["Additional Information on Data Protection."](#)

<b>Basic information on data protection</b>	
<b>Controller</b>	MAPFRE S.A.
<b>Purposes</b>	<ul style="list-style-type: none"> <li>- Management of access and use of the Electronic Forum for Shareholders of MAPFRE S.A. under the terms established in its Regulations for Registered Users.</li> <li>- Comprehensive, centralized management of your relationship with the MAPFRE Group.</li> </ul>
<b>Legal basis</b>	Compliance with legal obligations.
<b>Recipients</b>	Data may be disclosed to third parties and/or transferred to third countries under the terms specified in the <b>Additional Information on Data Protection.</b>
<b>Rights</b>	You may exercise your rights of access, rectification, deletion, limitation, opposition and portability, as described in the <b>Additional Information on Data Protection.</b>

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