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"**User**" means every person who establishes a connection for access to and use of www.evertecinc.com.

"**Agreement**" refers to these terms and conditions that apply to use of www.evertecinc.com by User.

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Controlling Law

This Agreement shall be construed in accordance with the laws to the Commonwealth of Puerto Rico, without regard to its conflict of laws rules. Any cause of action of any nature arising out this Agreement shall be brought in the Commonwealth of Puerto Rico

Weblinking Practices

Evertec is committed to providing you with the most complete information possible. As a convenience to you, Evertec may provide access to information, products or services offered on websites or Internet resources that are owned or operated by other companies, that are not otherwise affiliates of Evertec ("third-party website"). We provide this access through the use of hyperlinks that automatically move you from and out of Evertec websites to a third-party website. When you link from a Evertec website to a third-party website, the linked site will appear in a new browser window or an alert will appear to notify you that you are leaving the Evertec website.

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Evertec offers hyperlinks to you on an "as is" basis. When you visit a third-party website by using a hyperlink on an Evertec website, you will no longer be protected by Evertec's privacy policy or security practices, as well as other policies. The data collection, use and protection practices of the linked third-party website may differ from the practices of Evertec websites. You should familiarize yourself with the privacy policy and security practices of the linked third-party website before providing personal information. Those are the policies and practices that will apply to your use of the linked third-party website, NOT Evertec's policies and practices. In the event you conduct a transaction on a linked third-party website, Evertec will not represent either members or the owner of the linked or accessed third-party website.

Here are some tips to help you tell if you have left an Evertec website:

- Instead of an Evertec Internet address, the URL of the linked third-party website appears in the location box (or address field) of your web browser.
- The linked third-party website is shown in a new browser window. The appearance of the linked third-party website, including its colors and graphic design, is significantly different from the Evertec website.
- The linked third-party website or webpage does not appear in a new browser, but you find one or more of the following:
 1. The phrase "Evertec linked third-party website" beneath the Evertec.
 2. The logo of a different company in the upper right hand corner or other prominent location on the linked third-party website, along with the words "Powered by", "Brought to you by" or "Provided by".
 3. The layout and content of the navigation tools on the left-hand side of the linked third-party website or in the header at the top of the new webpage are different from Evertec's navigation.
 4. The first navigation hyperlink refers to a description of the company that sponsors the third-party website. It may be titled "About (Third Party's Name)".
 5. A third party's privacy policy and terms of use statement are identified instead.
 6. Information in the footer at the bottom of the webpage contains information about a company other than Evertec.

Evertec is committed to providing you with quality online services. If you find any information on any Evertec website that you believe to be inaccurate or have concerns about a hyperlink to a third-party website, please contact us.

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