



PROPENSIONES  
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## TERMS AND CONDITIONS

By accessing and using the website [propensionesabogados.com](https://propensionesabogados.com) and any of its subdomains, owned by Propensiones Abogados in conjunction with Fundación Atlas (hereinafter referred to as "Propensiones Abogados"), THE USER expressly accepts the Terms and Conditions of Use contained in this document, declaring their acceptance through electronic means, in accordance with the laws in force in Colombia.

If the user does not fully and completely accept these terms and conditions, they must refrain from accessing or using the website [propensionesabogados.com](https://propensionesabogados.com) and any of its subdomains.

Accessing and using the site will be considered as absolute and express acceptance of the Terms and Conditions of Use established herein. Therefore, it is recommended to carefully read these terms each time the page is used.

Any modification to these Terms and Conditions will be made at the sole discretion of Propensiones Abogados, and it is the user's responsibility to stay informed about such changes, which is why it is recommended to review these terms regularly.

### 1. Age Requirements

To use the website [propensionesabogados.com](https://propensionesabogados.com) and any of its subdomains, the user must be of legal age, as per Colombian legislation. If they do not have the legal capacity or necessary authorizations to access this site, they are requested to refrain from using it. Likewise, parents and guardians are encouraged to supervise the access of minors.

### 2. Site Use Agreement

- a. Propensiones Abogados grants the user a non-exclusive and non-transferable right to view and use the website [propensionesabogados.com](https://propensionesabogados.com) and any of its subdomains, in accordance with the Terms and Conditions of Use established herein.
- b. The User may print and/or copy any information from the site exclusively for personal use. Commercial use of such information is strictly prohibited.
- c. Reprinting, publishing, distributing, sublicensing, selling, or reproducing any information from the site for purposes other than personal, non-commercial use is prohibited unless prior written authorization is obtained from Propensiones Abogados.
- d. If the user does not agree with these Terms and Conditions of Use, they are requested not to use the site or access its content.
- e. The user's use or access to the site does not imply the existence of a contractual relationship.
- f. Propensiones Abogados reserves the right to unilaterally suspend or terminate access to the website and any of its subdomains.
- g. By accessing the site, the user accepts these Terms and Conditions of Use, agreeing to use it for lawful and legal purposes, avoiding the publication of false



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or misleading information related to Propensiones Abogados, and not impersonating others.

### 3. Rules for the Use of the Website and Subdomains

The user and Propensiones Abogados agree that the use of the website [propensionesabogados.com](http://propensionesabogados.com) and any of its subdomains is subject to the following rules:

- a. **Information:** The user acknowledges that the information available on the website is provided by Propensiones Abogados.
- b. **Right to Block Content:** Propensiones Abogados reserves the right to restrict access or remove any content deemed abusive, fraudulent, in violation of intellectual property rights, or contrary to the policies and terms established on its website and subdomains.
- c. **Third-Party Content:** If users are authorized to post comments on the Propensiones Abogados website and subdomains, these will not be controlled or censored as long as they are objective, respectful, and comply with legal terms.

Propensiones Abogados reserves the right to remove or modify any content on this website and any of its subdomains that, at its sole discretion, does not meet its standards or may violate current regulations.

Additionally, Propensiones Abogados may investigate any complaint or claim related to the use of the site, taking necessary legal measures to prevent any harm.

### 4. Copyright and Industrial Property

The website [propensionesabogados.com](http://propensionesabogados.com) and any of its subdomains, along with its logos and all material presented on it, constitute the property of their respective owners, including trademarks, domain names, trade names, and artistic works. This content is protected by international treaties and intellectual property and copyright laws in Colombia.

The copyrights on the organization, compilation, content, logos, photographs, images, programs, and applications, as well as any other information published on the site, are duly protected in favor of Propensiones Abogados, affiliates, providers, and respective owners, in accordance with applicable intellectual and industrial property laws.

Users are expressly prohibited from modifying, altering, or deleting, in whole or in part, notices, trademarks, trade names, logos, or any indication of ownership of the information contained on the site.

Our policy is to take firm action against any infringement of intellectual property rights, in accordance with applicable legislation, which includes removing or blocking access to material that infringes third-party intellectual property rights.

### 5. Disclaimer of Warranties

The user acknowledges that access and use of the website [propensionesabogados.com](http://propensionesabogados.com) and any of its subdomains is at their own risk. Propensiones Abogados does not



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guarantee that the site and subdomains are free of errors, interruptions, viruses, or other harmful components, nor that access will be uninterrupted or secure.

Likewise, Propensiones Abogados is not responsible for any damage or harm that may result from the use of the site, including but not limited to data loss, profit loss, or any other direct or indirect damage.

## 6. Limitation of Liability

To the extent permitted by applicable law, Propensiones Abogados shall not be liable, under any circumstances, for direct, special, incidental, indirect, or consequential damages that may arise or be related to:

- The use of the website [propensionesabogados.com](http://propensionesabogados.com) and any of its subdomains, including delays or lack of availability.
- The lack of services, information, or graphics contained or published on the site.
- Any total or partial alteration or modification of the information published on the Propensiones Abogados website and any of its subdomains, based on the company's needs.

## 7. Modifications to the Website and Subdomains

Propensiones Abogados reserves the right to make, at any time and as necessary, corrections, additions, improvements, or modifications to the content, presentation, information, services, areas, databases, and other elements of the site, either partially or totally.

These modifications will take effect upon publication on the website, without prior notice to the user. Likewise, Propensiones Abogados may decide, at its sole discretion, to terminate the site or remove any of its sections or content at any time, without requiring authorization or prior notice to the user.

## 8. User Comments

Users may submit comments regarding the functionality or content of the Propensiones Abogados website and/or file complaints about their user experience.

The user agrees to submit such complaints clearly and transparently, in accordance with applicable regulations, and through the channels enabled by Propensiones Abogados.

## 9. Additional Terms

Occasionally, Propensiones Abogados may incorporate additional provisions into the TERMS AND CONDITIONS related to specific areas or new services offered on the website [propensionesabogados.com](http://propensionesabogados.com) and any of its subdomains. These additional terms will be published in the corresponding sections of the website for consultation. The user acknowledges and accepts that such additional terms are an integral part of the website's policies and have full legal validity.



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10. Indemnification

The User agrees to indemnify Propensiones Abogados, as well as its affiliates, providers, partners, and advisors, for any action, claim, or demand, including attorney fees and legal costs, resulting from the User’s failure to comply with the policies and terms established for its website and subdomains.

11. No Waiver of Rights

The failure or delay of Propensiones Abogados, its affiliates, or providers in exercising any right or action derived from these terms and conditions shall not, under any circumstances, be interpreted as a waiver of such rights or actions.

12. Authorization for Credit, Financial, and Commercial Information

By registering and accessing propensionesabogados.com and any of its subdomains, the User expressly and irrevocably authorizes Propensiones Abogados, or whoever represents its rights, to consult, request, provide, report, process, and disclose to financial sector information agencies, data credit bureaus, or any other entity managing similar databases, all information related to their credit, financial, and commercial behavior, as necessary for commercial and financial transactions.

Additionally, the User consents to Propensiones Abogados obtaining references about their credit behavior, payment habits regarding their accounts and credit cards, as well as any other information related to the fulfillment of their obligations. For this purpose, the User must authorize Propensiones Abogados and any entities that belong to or may become part of its BUSINESS GROUP to process their information in accordance with the personal data processing policy available at the following [link](https://atlasconciliacion.propensionesabogados.com/processing-of-personal-data) ([‘https://atlasconciliacion.propensionesabogados.com/processing-of-personal-data’](https://atlasconciliacion.propensionesabogados.com/processing-of-personal-data)), which the User acknowledges upon completing their registration on the entity’s website.

13. Applicable Law and Jurisdiction

These TERMS AND CONDITIONS shall be interpreted and enforced exclusively in accordance with the laws of the Republic of Colombia, without prejudice to conflict of law provisions that may exist in other countries.

Versión	Fecha de publicación (DD/MM/AAAA)	Descripción del cambio	Responsable de la acción	Aprobado por
1.0.0	21/02/2025	Creación del documento	CEO COO CTO	Jorge Vega Carlos Morales Sebastián Morales

