

Credit Face Cover
DINERITO AUDAZ S.A.P.I de C.V., SOFOM, E.N.R.

Commercial name of the product: DINERITOXTRA NOMINA
Type of credit: Payroll Deduction Loan

CAT (total annual cost)	REGULAR ANNUAL INTEREST RATE AND MORATORIUM	AMOUNT OR LINE OF CREDIT	TOTAL AMOUNT PAYABLE OR MINIMUM AMOUNT PAYABLE
_____ % without VAT No VAT for information and comparison purposes	_____ annual fixed per cent _____ annual fixed per cent	" _____ . pesos __/100 (national currency)	" _____ pesos __/100(national currency)
TERM OF THE CREDIT:	MATURITY: _____ CLOSING DATE: _____		

RELEVANT FEES

Application Fee: Not applicable
Annuity: Does not apply
Prepaid: Does not apply
Late payment : Not applicable

By Provision: Does not apply
Unfair claim: Does not apply
Collection: Does not apply
Other: Does not apply

WARNINGS

"breaching your obligations can generate fees and late payment interest"
 "Hiring credits that exceed your capacity to pay affects your credit history"
 "The guarantor, obligated solidario or coacreditado will be liable as principal for the total payment against the Financial Entity"

INSURANCE

Do not apply

STATEMENT OF ACCOUNT

Send to : Address _____

Branch _____

CLAIMS:

Specialized User Care Unit (UNE):
 Address: Gobernador García Conde 28, Col. San Miguel Chapultepec II Sección, Miguel Hidalgo County, ZIP. 11850 CDMX **Phone:** 01800 700 98 72 **E-mail:** atencionusuarios@dinerito.com, **Web Page:** www.dinerito.com

REGISTRATION OF ADHESION CONTRACTS NUMBER (RECA): 5781-140-012989/09-02993-0618
 National Commission for the Protection and Defense of Financial Services (CONDUSEF)
 Phone: 01 8009998080 and (55) 53400999, Web Page: www.condusef.gob.mx

This "CREDIT FACE COVER" is an integral part of the Credit "CONTRACT" that the "ACCREDITED" enters into with DINERITO AUDAZ, S.A.P.I. de C.V. SOFOM, E.N.R, on the _____ day of the _____ month of 20 ____; and the "ACCREDITED" when signing it, expresses its conformity with the content of the same, without any defect of consent, and of which a copy is given to the "ACCREDITED" duly signed.

Accredited Name and Signature

Contract Number _____

Accredited Number _____

RECA NÚMERO: 5781-140-012989/09-02993-0618

Amortization Chart

1/8/2019 6:11 PM

Contract No: 19860CP

Customer Name: EXAMPLE **Payment Type:** CATORCENAL

Entity: PEMEX **Currency:** PESOS **Base Rate:** FIXED

Type Operation: DINERITOXTRANOMIN **Period:** 78 **CAT NO/VAT:** 40.9

Capital: \$25,000.00 **Periodicity:** Every 14 days **Nominal Rate:** 34.12

Amount: \$25,000.00 **Program:** NONE

No	Starting Date	Ending Date	Enforceability Date	Initial Balance	interest	Amortization	Outstanding Balance	Payment	VAT	Payment+VAT	Total Payment
1	01/08/2019	31/08/2019	31/08/2019	25,000.00	331.73	167.90	24,832.10	499.63	53.08	552.71	552.71
2	31/08/2019	14/09/2019	14/09/2019	24,832.10	329.49	170.49	24,661.61	499.98	52.72	552.70	552.70
3	14/09/2019	28/09/2019	28/09/2019	24,661.61	327.23	173.11	24,488.50	500.34	52.36	552.70	552.70
4	28/09/2019	12/10/2019	12/10/2019	24,488.50	324.93	175.78	24,312.72	500.71	51.99	552.70	552.70
5	12/10/2019	26/10/2019	26/10/2019	24,312.72	322.60	178.48	24,134.24	501.08	51.62	552.70	552.70
6	26/10/2019	09/11/2019	09/11/2019	24,134.24	320.23	181.23	23,953.01	501.46	51.24	552.70	552.70
7	09/11/2019	23/11/2019	23/11/2019	23,953.01	317.83	184.02	23,768.99	501.85	50.85	552.70	552.70
8	23/11/2019	07/12/2019	07/12/2019	23,768.99	315.39	186.85	23,582.14	502.24	50.46	552.70	552.70
9	07/12/2019	21/12/2019	21/12/2019	23,582.14	312.90	189.73	23,392.41	502.63	50.07	552.70	552.70
10	21/12/2019	04/01/2020	04/01/2020	23,392.41	310.39	192.65	23,199.76	503.04	49.66	552.70	552.70
11	04/01/2020	18/01/2020	18/01/2020	23,199.76	307.84	195.61	23,004.15	503.45	49.25	552.70	552.70
12	18/01/2020	01/02/2020	01/02/2020	23,004.15	305.24	198.62	22,805.53	503.86	48.84	552.70	552.70
13	01/02/2020	15/02/2020	15/02/2020	22,805.53	302.60	201.68	22,603.85	504.28	48.42	552.70	552.70
14	15/02/2020	29/02/2020	29/02/2020	22,603.85	299.93	204.78	22,399.07	504.71	47.99	552.70	552.70
15	29/02/2020	14/03/2020	14/03/2020	22,399.07	297.21	207.94	22,191.13	505.15	47.55	552.70	552.70
16	14/03/2020	28/03/2020	28/03/2020	22,191.13	294.45	211.14	21,979.99	505.59	47.11	552.70	552.70
17	28/03/2020	11/04/2020	11/04/2020	21,979.99	291.65	214.39	21,765.60	506.04	46.66	552.70	552.70
18	11/04/2020	25/04/2020	25/04/2020	21,765.60	288.80	217.69	21,547.91	506.49	46.21	552.70	552.70
19	25/04/2020	09/05/2020	09/05/2020	21,547.91	285.91	221.04	21,326.87	506.95	45.75	552.70	552.70
20	09/05/2020	23/05/2020	23/05/2020	21,326.87	282.98	224.44	21,102.43	507.42	45.28	552.70	552.70
21	23/05/2020	06/06/2020	06/06/2020	21,102.43	280.01	227.89	20,874.54	507.90	44.80	552.70	552.70
22	06/06/2020	20/06/2020	20/06/2020	20,874.54	276.98	231.40	20,643.14	508.38	44.32	552.70	552.70
23	20/06/2020	04/07/2020	04/07/2020	20,643.14	273.91	234.96	20,408.18	508.87	43.83	552.70	552.70
24	04/07/2020	18/07/2020	18/07/2020	20,408.18	270.79	238.58	20,169.60	509.37	43.33	552.70	552.70
25	18/07/2020	01/08/2020	01/08/2020	20,169.60	267.63	242.25	19,927.35	509.88	42.82	552.70	552.70
26	01/08/2020	15/08/2020	15/08/2020	19,927.35	264.41	245.98	19,681.37	510.39	42.31	552.70	552.70
27	15/08/2020	29/08/2020	29/08/2020	19,681.37	261.15	249.77	19,431.60	510.92	41.78	552.70	552.70
28	29/08/2020	12/09/2020	12/09/2020	19,431.60	257.84	253.61	19,177.99	511.45	41.25	552.70	552.70

No	Starting Date	Ending Date	Enforceability Date	Initial Balance	interest	Amortization	Outstanding Balance	Payment	VAT	Payment+VAT	Total Payment
30	26/09/2020	10/10/2020	10/10/2020	18,920.48	251.05	261.48	18,659.00	512.53	40.17	552.70	552.70
31	10/10/2020	10/24/2020	10/24/2020	18,659.00	247.59	265.50	18,393.50	513.09	39.61	552.70	552.70
32	10/24/2020	11/07/2020	11/07/2020	18,393.50	244.06	269.59	18,123.91	513.65	39.05	552.70	552.70
33	11/07/2020	21/11/2020	21/11/2020	18,123.91	240.48	273.74	17,850.17	514.22	38.48	552.70	552.70
34	21/11/2020	05/12/2020	05/12/2020	17,850.17	236.85	277.95	17,572.22	514.80	37.90	552.70	552.70
35	05/12/2020	19/12/2020	19/12/2020	17,572.22	233.16	282.23	17,289.99	515.39	37.31	552.70	552.70
36	19/12/2020	02/01/2021	02/01/2021	17,289.99	229.42	286.57	17,003.42	515.99	36.71	552.70	552.70
37	02/01/2021	16/01/2021	16/01/2021	17,003.42	225.62	290.98	16,712.44	516.60	36.10	552.70	552.70
38	16/01/2021	30/01/2021	30/01/2021	16,712.44	221.76	295.46	16,416.98	517.22	35.48	552.70	552.70
39	30/01/2021	13/02/2021	13/02/2021	16,416.98	217.84	300.01	16,116.97	517.85	34.85	552.70	552.70
40	13/02/2021	27/02/2021	27/02/2021	16,116.97	213.85	304.63	15,812.34	518.48	34.22	552.70	552.70
41	27/02/2021	13/03/2021	13/03/2021	15,812.34	209.81	309.32	15,503.02	519.13	33.57	552.70	552.70
42	13/03/2021	27/03/2021	27/03/2021	15,503.02	205.71	314.08	15,188.94	519.79	32.91	552.70	552.70
43	27/03/2021	10/04/2021	10/04/2021	15,188.94	201.54	318.91	14,870.03	520.45	32.25	552.70	552.70
44	10/04/2021	24/04/2021	24/04/2021	14,870.03	197.31	323.82	14,546.21	521.13	31.57	552.70	552.70
45	24/04/2021	08/05/2021	08/05/2021	14,546.21	193.01	328.81	14,217.40	521.82	30.88	552.70	552.70
46	08/05/2021	22/05/2021	22/05/2021	14,217.40	188.65	333.87	13,883.53	522.52	30.18	552.70	552.70
47	22/05/2021	05/06/2021	05/06/2021	13,883.53	184.21	339.01	13,544.52	523.22	29.48	552.70	552.70
48	05/06/2021	19/06/2021	19/06/2021	13,544.52	179.72	344.22	13,200.30	523.94	28.76	552.70	552.70
49	19/06/2021	03/07/2021	03/07/2021	13,200.30	175.16	349.52	12,850.78	524.68	28.02	552.70	552.70
50	03/07/2021	17/07/2021	17/07/2021	12,850.78	170.52	354.90	12,495.88	525.42	27.28	552.70	552.70
51	17/07/2021	31/07/2021	31/07/2021	12,495.88	165.81	360.36	12,135.52	526.17	26.53	552.70	552.70
52	31/07/2021	14/08/2021	14/08/2021	12,135.52	161.03	365.91	11,769.61	526.94	25.76	552.70	552.70
53	14/08/2021	28/08/2021	28/08/2021	11,769.61	156.17	371.54	11,398.07	527.71	24.99	552.70	552.70
54	28/08/2021	11/09/2021	11/09/2021	11,398.07	151.24	377.26	11,020.81	528.50	24.20	552.70	552.70
55	11/09/2021	25/09/2021	25/09/2021	11,020.81	146.23	383.07	10,637.74	529.30	23.40	552.70	552.70
56	25/09/2021	09/10/2021	09/10/2021	10,637.74	141.16	388.96	10,248.78	530.12	22.58	552.70	552.70
57	09/10/2021	23/10/2021	23/10/2021	10,248.78	135.99	394.95	9,853.83	530.94	21.76	552.70	552.70
58	23/10/2021	06/11/2021	06/11/2021	9,853.83	130.75	401.03	9,452.80	531.78	20.92	552.70	552.70
59	06/11/2021	20/11/2021	20/11/2021	9,452.80	125.43	407.20	9,045.60	532.63	20.07	552.70	552.70
60	20/11/2021	04/12/2021	04/12/2021	9,045.60	120.03	413.47	8,632.13	533.50	19.20	552.70	552.70
61	04/12/2021	18/12/2021	18/12/2021	8,632.13	114.53	419.84	8,212.29	534.37	18.33	552.70	552.70
62	18/12/2021	01/01/2022	01/01/2022	8,212.29	108.97	426.30	7,785.99	535.27	17.43	552.70	552.70
63	01/01/2022	15/01/2022	15/01/2022	7,785.99	103.31	432.86	7,353.13	536.17	16.53	552.70	552.70
64	15/01/2022	29/01/2022	29/01/2022	7,353.13	97.57	439.52	6,913.61	537.09	15.61	552.70	552.70
65	29/01/2022	12/02/2022	12/02/2022	6,913.61	91.73	446.29	6,467.32	538.02	14.68	552.70	552.70
66	12/02/2022	26/02/2022	26/02/2022	6,467.32	85.81	453.16	6,014.16	538.97	13.73	552.70	552.70
67	26/02/2022	12/03/2022	12/03/2022	6,014.16	79.80	460.13	5,554.03	539.93	12.77	552.70	552.70
68	12/03/2022	26/03/2022	26/03/2022	5,554.03	73.70	467.21	5,086.82	540.91	11.79	552.70	552.70
69	26/03/2022	09/04/2022	09/04/2022	5,086.82	67.50	474.40	4,612.42	541.90	10.80	552.70	552.70
70	09/04/2022	23/04/2022	23/04/2022	4,612.42	61.20	481.71	4,130.71	542.91	9.79	552.70	552.70
71	23/04/2022	07/05/2022	07/05/2022	4,130.71	54.81	489.12	3,641.59	543.93	8.77	552.70	552.70

No	Starting Date	Ending Date	Enforceability Date	Inicial Balance	interest	Amortization	Outstanding Balance	Payment	VAT	Payment+VAT	Total Payment
72	07/05/2022	21/05/2022	21/05/2022	3,641.59	48.32	496.65	3,144.94	544.97	7.73	552.70	552.70
73	21/05/2022	04/06/2022	04/06/2022	3,144.94	41.73	504.29	2,640.65	546.02	6.68	552.70	552.70
74	04/06/2022	18/06/2022	18/06/2022	2,640.65	35.03	512.06	2,128.59	547.09	5.61	552.70	552.70
75	18/06/2022	02/07/2022	02/07/2022	2,128.59	28.24	519.94	1,608.65	548.18	4.52	552.70	552.70
76	02/07/2022	16/07/2022	16/07/2022	1,608.65	21.34	527.94	1,080.71	549.28	3.42	552.70	552.70
77	16/07/2022	30/07/2022	30/07/2022	1,080.71	14.34	536.07	544.64	550.41	2.29	552.70	552.70
78	30/07/2022	13/08/2022	13/08/2022	544.64	7.23	544.64	0.00	551.87	1.16	553.03	553.03
Total					15,612.84	25,000.00		40,612.84	2,498.10	43,110.94	43,110.94

CREDIT CONTRACT CONCLUDED BY ONE PARTY **THE CREDITOR** DENOMINATED **DINERITO AUDAZ, SOCIEDAD ANONIMA PROMOTORA DE INVERSION DE CAPITAL VARIABLE, SOCIEDAD FINANCIERA DE OBJETO MULTIPLE, ENTIDAD NO REGULADA**, THAT IN THE FUTURE AND FOR THE PURPOSES OF THIS "CONTRACT" WILL BE DENOMINATED AS "**DINERITO AUDAZ**", REPRESENTED BY PAUL BUSTOS GAMBOA, MOREOVER THE "**ACCREDITED**", THE ONE INDICATED WITH SUCH "**CREDIT FACE COVER**" IN THE "**APPLICATION**" ATTACHED TO THIS "CONTRACT" (HEREINAFTER REFERRED TO AS THE "APPLICATION") AND SIGNED BY THE PARTIES, FORMS AN INTEGRAL PART OF THIS "CONTRACT" AND; FOR THE LAST PART, THE "**ENDORSEMENT**" OR "**OBLIGATED SOLIDARITY**" WHICH IS SO INDICATED IN THE "APPLICATION" ATTACHED TO THIS "CONTRACT"; ACCORDING TO THE FOLLOWING BACKGROUND, STATEMENTS AND CLAUSES.

BACKGROUND AND DECLARATIONS:

In order to obtain the "CREDIT":

a. Declares the "ACCREDITED" under protest of truth, that:

(i) An adult, Mexican, with legal capacity and in full exercise of his or her powers; (ii) At the date of this "CONTRACT", it provides a personal and subordinate service to any private entity, or Municipal, State or Federal Government, and/or any government unit whether centralized or decentralized, including, but not limited to, the Mexican Social Security Institute ("IMSS"), the Institute of Security and Social Services for State Workers ("ISSSTE"), and/or any pension administrator either of the Municipal Government, State or Federal, which is mentioned as the Employer in the "APPLICATION" of this "CONTRACT" and which will be hereinafter referred to as the "ENTITY", performing THE CHARGE referred to in the same "APPLICATION" of this "CONTRACT", within the facilities of the "ENTITY" located in the "ADDRESS" indicated in the "APPLICATION" and currently receiving the remuneration for the services rendered to such "ENTITY" by bank deposit, in the account specified in the "APPLICATION" and/or cash payment in the aforementioned "ENTITY" for the amount mentioned in the "APPLICATION". In addition, at the date of conclusion of this "CONTRACT", it states that it has an age within the "ENTITY" indicated in the "APPLICATION" attached to this "CONTRACT"; (iii) It has financial resources of lawful origin, necessary and sufficient to fulfill the obligations arising from this "CONTRACT" and its Annexes; (iv) At the date of signature of this "CONTRACT", signs the respective authorization for the DOMICILIATION (as defined below) of bank payments, which is attached as an integral part of this "CONTRACT"; (v) In protest to the truth, it is obliged that the resources obtained through this financing, will be destined to the lawful personal uses that to their interest agree; (vi) At the date of signature of this "CONTRACT", the "ACCREDITED" is not subject to recovery processes or claims for unpaid payments with any person, and at greater abundance subscribes, the authorisation of *RESEARCH OF HISTORICAL CREDIT AND AUTHORIZATION FOR EXCHANGE OF CREDIT INFORMATION*, which is part and parcel of this "CONTRACT"; (vii) It is the will of the "ACCREDITED" to request and to receive the financing material of this "CONTRACT", under the terms and conditions indicated therein and, in particular, it expresses its "CONTRACT", authorizing and expressly instructing that the "ENTITY" makes the discounts to the salary that it receives for the amounts and dates that must be paid under this "CONTRACT", for which it signs, in this act, a "LETTER OF AUTHORIZATION OF DISCOUNT", which is attached to this instrument; (viii) You are aware of the right conferred upon you by the general transparency provisions applicable to Multiobject Financial Companies, Unregulated Entities (the "Provision") of the National Commission for the Defense of Users of Financial Services ("CONDUSEF") consisting of the power of the "ACCREDITED" to request "DINERITO AUDAZ" at any time, the cancellation of the service of payment of goods and services from their bank accounts, in accordance with the provisions of the Mexican Central Bank, without requiring the prior authorization of "DINERITO AUDAZ"; (ix) It understands the way in which this financing works, as well as the scope of the obligations it assumes in this act and the consequences that derive from the breach thereof. For the sake of clarity of the "ACCREDITED", the latter expresses having previously received from "DINERITO AUDAZ" the specialized advice required to understand the financial, operational and legal aspects of this operation, and expressly declares, know and understand the Total Annual Cost of Financing ("CAT"), which applies for this credit; being the one mentioned within the "CREDIT FACE COVER" attached to this instrument. For all legal purposes herein, the acronym "CAT" shall

mean "The Total Annual Financing Cost" expressed in annual percentage terms which, for information and comparison purpose incorporates all costs and expenses inherent in credits"; (x) Manifest to receive the total amount of the "CREDIT" at the signature of the "CONTRACT", by deposit, transfer of funds or payment order, for the amount appearing in the "CREDIT FACE COVER" attached to the "CONTRACT", and which represents the amount or "THE INITIAL BALANCE" OF THE FUNDING OF THIS ACT; (xi) "DINERITO AUDAZ" has not in any way conditioned the conclusion of this "CONTRACT" with the "ACCREDITED" in exchange for the latter's authorization to receive advertising or for its information to be used for technical marketing purposes, advertising or any other kind, or to the procurement of another financial service or product; (xii) The information provided by the "ACCREDITED" to "DINERITO AUDAZ" for obtaining the credit subject to this "CONTRACT" is truthful, accurate and up to date, the "ACCREDITED" being aware of the penalties even criminal, which may fall within the framework of the commercial legislation as well as applicable money laundering provisions; (xiii) Deliver a copy of the official identification of the "ACCREDITED" at the event and is attached to this "CONTRACT"; (xiv) Understands, know and is aware that: (1) failing to fulfill your obligations can generate Moratorium Commissions and interests; (2) Hiring credits in excess of your capacity to pay affects your credit history; (3) The guarantor who is obliged to provide solidarity or credit, shall be liable as principal for the total payment to the Financial Entity; (xv) Also, the "ACCREDITED" is obliged to return to "DINERITO AUDAZ" the amount indicated in the "PROMISORY NOTE" that is signed in this act and the is attached to the present as part of it (hereinafter called the "PROMISORY NOTE") within the period and in the terms stipulated in the said "PAYMENT", including, without limiting, the amount of the ordinary interest rates and arrears, with their respective value added tax "VAT"; (xvi) The "ACCREDITED" has the right granted by article fraction vi, paragraph e) of the Provisions, consisting of the possibility that the "ACCREDITED" has to cancel the credit, without any responsibility on its part, within a period of 10 (ten) working days counted from the day after the signature of the present, and in which case "DINERITO AUDAZ" may not charge any commission provided that the "ACCREDITED" has not used or operated the financial products or services contracted or disposed of the credit granted under the Financial Services Transparency and Management Act.

b. Declares "DINERITO AUDAZ", through its representative, that:

(i) It is a Financial Multiple Purpose Corporation, unregulated entity established in accordance with the laws of the United Mexican States; (ii) Does not require authorization from the Ministry of Finance and Public Credit to organize and operate as a Multipurpose Finance Corporation, Unregulated Entity; is also subject to supervision by the National Banking and Securities Commission (CNBV), only for the purposes of Article 56 of the General Law of Credit Auxiliary Organizations and Activities, in terms of those referred to in Article 87-J of the aforementioned Law; (iii) It is your intention to conclude this "CONTRACT" with the "ACCREDITED", since he currently maintains a working relationship with the "ENTITY"; (iv) Its representative(s) has sufficient power of attorney to subscribe to this instrument and its annexes; (v) An annex is included in the Register of Contracts of Accession to this "CONTRACT", in which the "ACCREDITED" will find transcribed all the legal provisions cited in the "CONTRACT", which is at your disposal in the branch where the "ACCREDITED" has contracted his "CREDIT", which you can consult by telephone, by way of consultation, in accordance with the

"CONTRACT"; (vi) This Credit "CONTRACT" is registered in the Registry of Accession Contracts of the National Commission for the Protection and Defence of Financial Service Users (CONDUSEF), under number RECA: 5781-140-012989/07-04962-1216.

c. The Contracting Parties, which agree to conclude this "CONTRACT", declare as follows:

CLAUSES:

FIRST.-CREDIT.

In the established terms and conditions, and through this "CONTRACT", "DINERITO AUDAZ" grants to the "ACCREDITED", a SIMPLE CREDIT (hereinafter referred to as the "CREDIT"), for the amount and terms indicated in the "FACE COVER" attached to this "CONTRACT" (which forms an integral part of it), in Mexican Pesos, National Currency.

Within the aforementioned "CREDIT", neither the ordinary interest and/or moratorium, nor the respective Value Added Tax ("VAT") of such interest caused by the present "CONTRACT" or its execution are covered, which shall be in charge of the "ACCREDITED" and which are specified in this "CONTRACT" and its annexes.

The "ACCREDITED", for such purposes disposes in this act and to his entire satisfaction of the amount or "INITIAL BALANCE" of the resources lent, the amount of which is specified in the "FACE COVER" of this "CONTRACT", so grants to "DINERITO AUDAZ" the broadest receipt applicable in law, being aware of the inadmissibility of the right referred to above in the Declaration made by the "ACCREDITED" through subparagraph (x) With a CAT equivalent to the percentage set out in the "CHARTER" of this "CONTRACT".

SECOND.-DISBURSEMENT AND DOCUMENTATION.

The provision of this claim is made in a single act and consists of the receipt in this instrument, irrespective of the "PROMISORY NOTE", by the "ACCREDITED", in favour of "DINERITO AUDAZ". The "ACCREDITED" hereby expressly authorizes "DINERITO AUDAZ" to assign, negotiate and discount the "PROMISORY NOTE", without implying any responsibility for "DINERITO AUDAZ" and without requiring the additional consent of the "ACCREDITED".

The "ACCREDITED", in this act, has the "CREDIT" in a single exhibition in terms of what previously mentioned in this "CONTRACT".

THIRD.- CONDITIONS FOR THE DISBURSEMENT OF THE CREDIT.

The parties agree that the "ACCREDITED", in order to be able to dispose of the "CREDIT", must present to "DINERITO AUDAZ" the following documentation in original and copy for its collation: (i) official identification, (ii) a record of the Single Population Register Key (CURP) and/or Tax Identification Card (RFC), when the "ACCREDITED" has them, (iii) proof of domicile, when the address stated in the "APPLICATION" contained in this "CONTRACT" does not coincide with or does not contain the identification, and where appropriate, (iv) the documentation required by DINERITO AUDAZ..

The "ACCREDITED" has instructed in this act to "DINERITO AUDAZ", so that the disbursement of the amounts received by the "ACCREDITED" under this "CREDIT", are made by: (i) wire transfer issued by "DINERITO AUDAZ" in favor of the "ACCREDITED" in some of the credit institutions that operate under Mexican law, and whose commission does not charge "DINERITO AUDAZ", so the "ACCREDITED" it must go directly to its credit institution to review the terms and conditions applicable to the commission, if any; or (ii) wire transfers to the account that the "ACCREDITED", for instance, designated or described in the "APPLICATION", in the name of the "ACCREDITED"; on the understanding that the account must be opened in the name of the same "ACCREDITED".

The "ACCREDITED" shall be deemed to have used the "CREDIT" when: (i) collects the amounts requested directly from a bank entry, pursuant to the payment order issued by "DINERITO AUDAZ", at the request of the "ACCREDITED"; or (ii) receive in your account the amounts requested in charge of the "CREDIT", under the bank transfer made by "DINERITO AUDAZ" at the request of the "ACCREDITED", in terms of this "CONTRACT".

The "ACCREDITED" expressly accepts as proof of the delivery of material resources derived from the "CREDIT", the documents issued

by the credit institution in which the payment order is collected, the electronic deposit or wire transfer, made for that purpose.

If "DINERITO AUDAZ" issues payment orders in favour of the "ACCREDITED", the latter may dispose of the "CREDIT" within 5 (five working days of the date on which the payment order was issued. If the "ACCREDITED" does not have the "CREDIT" in that term, "DINERITO AUDAZ" will cancel the "CREDIT" without liability for any of the parties. In case the reference number provided by "DINERITO AUDAZ" to the "ACCREDITED" to dispose of its "CREDIT" in a bank window, was lost, stolen or obtained by another person through deceit, the liability of the "ACCREDITED" by the misuse or inappropriate use of the reference number, it shall cease at the time when the latter communicates the said event to "DINERITO AUDAZ" through the ACCREDITED service centre located at Gobernador García Conde 28, Colonia San Miguel Chapultepec II Section, Miguel Hidalgo delegation, CP. 11850 in Mexico City. Between Calle Gobernador Rafael Rebollar and General Tiburcio Montiel, telephone +52 (55) 5202-7688. The foregoing, provided that the "CREDIT" has not been disposed of by means of its collection in a bank window.

FOURTH. STATES OF ACCOUNT.

The "ACCREDITED" understands and accepts that "DINERITO AUDAZ" will provide the statements of account (hereinafter referred to as the "States of Account" and in singular as the "Statement of Account") corresponding(s) to transactions and services contracted, in any of the branches of "DINERITO AUDAZ" or by electronic means, at no cost to the "ACCREDITED", at least once every six months, provided that there is a prior request submitted by the "ACCREDITED" with 10 (ten) calendar days of anticipation, in any of the SUCURSALES OF "DINERITO AUDAZ" with its official identification.

This Statement of Account shall express the social name of "DINERITO AUDAZ", the name of the "ACCREDITED", the account number corresponding to the "CREDIT", the payments made by the "ACCREDITED" and its form of application by "DINERITO AUDAZ" among others.

FIFTH. PAYMENT OBLIGATIONS OF THE CREDIT BY THE "ACCREDITED".

5.1. PAYMENT OF MAIN.

The "ACCREDITED", or where appropriate, the "OBLIGATED SOLIDARITY", is obliged to return to "DINERITO AUDAZ" the amount of the "CREDIT" that is granted here, as well as to pay the interest and taxes to the "CREDIT" which are stipulated in the "PROMISORY NOTE" and / or in the "CREDIT FACE COVER", without the need for an requirement, notification or demand; on a weekly basis, monthly or fortnightly expired, as the case may be, on the dates of cut and payment deadlines, as the case may be, which may be consulted in the "STATEMENT OF ACCOUNT", "CREDIT FACE COVER" and/c "PROMISORY NOTE", must be covered by the amount of payment and during the period specified therein, and thus not generate interest on arrears. The parties agree in this act that the period provided for in this Clause shall not be extended. In the event that some of the dates indicated are unusable days, the next working day shall be covered without the recovery of interest arrears.

The court dates shall be those indicated in the "CHARTER" of the "CONTRACT", on the day of the month in which the movements are recorded.

This "CONTRACT" shall be terminated when the "ACCREDITED" complies with each and every obligation under this "CONTRACT" and once "DINERITO AUDAZ" is satisfied with the performance of these obligations. In the event that the "ACCREDITED" ceases to provide its services in the "ENTITY", this fact **will NOT** terminate the "CONTRACT", nor will the "CREDIT" expire in advance, on the contrary, the obligations undertaken by the "ACCREDITED", in the "CONTRACT", they shall subsist in the agreed terms, being directly responsible to "DINERITO AUDAZ" for their fulfillment, without the intervention of "ENTITY".

5.2. THE INTEREST.

A) Ordinary Interests and Interests

The "ACCREDITED", or where appropriate, the "OBLIGATED SOLIDARITY", is obliged to pay "DINERITO AUDAZ" the fixed interest indicated in the "CREDIT FACE COVER" of this Contract, or the CREDIT AMOUNT or INITIAL BALANCE established in the "CREDIT FACE COVER" of this "CREDIT". Ordinary interest shall be

generated from the date of conclusion of this "CONTRACT" until the full payment of the "CREDIT". The above rate shall be reflected in the promissory note. Ordinary interest shall be calculated on the basis of the following formula:

Capital * interest rate ----% fixed annual / periodicity * credit term = ordinary interest.

You must apply the indicated rate plus your corresponding Value Added Tax (VAT), this interest is a fixed rate, calculated annually.

The foregoing, without the need of any requirement, notification or demand of any kind, agreeing the parties that, in no case, the payment of such ordinary interest may be demanded in advance, but only for periods due.

B) Interest on moratoriums.

In the event that the "ACCREDITED" ceases to pay promptly any amount to which it is bound under the terms of this "CONTRACT", the unpaid amount will cause interest on arrears (hereinafter referred to as interest on arrears), from the date on which it was to be covered and to the date of its full payment. The calculation is carried out as follows:

Payment Due and not paid * number of days actually elapsed of default * interest rate --% fixed annual / 360 = interest defaults.

The resulting amounts shall be added to the corresponding Value Added Tax (VAT).

In accordance with Article 18, paragraph II, of the Provisions, except as stated in this "CONTRACT" in respect of RESTRUCTURES, the interest rates agreed by the parties under this "CONTRACT" may not be amended, except with the express consent of the "ACCREDITED".

5.3. THE RESTRUCTURING PROCESS.

The parties agree that when, for reasons that are immediately detailed, the "ENTITY" is prevented from carrying out the retention from payroll or pension or retirement that the "ACCREDITED" has irrevocably instructed to pay "DINERITO AUDAZ", and therefore "DINERITO AUDAZ" ceases to receive the payment of the repayments of the "CREDIT" for 60 (sixty) calendar days or more, "DINERITO AUDAZ" may propose to the "ACCREDITED" the restructuring of the unpaid balance of the "CREDIT" by modifying the periodic amount to be paid, extending the period for the fulfillment of payment obligations by the "ACCREDITED", or both at the same time, as specified in the printed document that to the effect "DINERITO AUDAZ" send the "ACCREDITED" address, together with amounts and effects of the restructuring, at least 30 (30) calendar days before the date on which the restructuring is intended to be carried out. Notwithstanding the restructuring offers he has received, the "ACCREDITED" shall retain the right to refuse the restructuring and continue to pay the "CREDIT" on the terms originally agreed, being, at all times, responsible for "DINERITO AUDAZ" for the payment of the amounts not paid to the latter by the "ENTITY".

The reasons which may lead to restructuring as envisaged are:

(i) operational delays on the part of the person who is obliged to withhold the amount of depreciation payable by the "ACCREDITED"; and/or (ii) operational errors on the part of the person who is obliged to withhold the amount of depreciation payable by the "ACCREDITED"; and/or (iii) Lack of "ACCREDITED" capacity to pay. (iv) for any of the reasons set out in this "CONTRACT".

Should any of the above cases materialize, the "ACCREDITED" and "DINERITO AUDAZ" may agree to a restructuring of the "CREDIT" for the benefit of both parties.

5.4 PLACE AND FORM OF PAYMENT.

The payments to be made in connection with this "CONTRACT" must be covered in cash and in national currency in the domicile of "DINERITO AUDAZ", indicated in the "CREDIT FACE COVER" of this "CONTRACT", or in the Bank Account that "DINERITO AUDAZ" carries in Pesos, National Currency in SCOTIANBANK account number 00106060040, interbank clabe 0441800010604006, Branch Prado Norte Plaza, Mexico City, being obliged "DINERITO AUDAZ" to issue, in favor of the "ACCREDITED" (s) payment(s) corresponding(s), the (s) respective receipt(s), same(s) to be submitted(n) in original for any clarification before "DINERITO AUDAZ".

Payments may also be made by cheque issued in the name of DINERITO AUDAZ S.A.P.I. DE C.V., SOFOM, E.N.R., which shall be received unless otherwise agreed. Payment made in accordance with this paragraph shall be credited on the following bank working day.

As a result of the foregoing, the "ACCREDITED" is obliged to carry out without requiring or prior collection, the payment of the total amount of the "CREDIT", the ordinary accrued interest and arrears and the taxes deriving from this "CREDIT" directly and unconditionally, however, depending on the quality of the worker of the "ENTITY" "DINERITO AUDAZ" accepts the following mechanism of payment through discount in the following terms and conditions:

A) The "ACCREDITED", must instruct irrevocably by letter of authorization of disapproval, that payments are made to "DINERITO AUDAZ" from his payroll, pension or retirement, or termination of employment as a result of the periodic depreciation to "DINERITO AUDAZ", in accordance with this "CONTRACT" and in terms of "CREDIT FACE COVER" and/or "PROMISORY NOTE".

The discount of the amount of your salary, salary, pension or retirement must correspond to the payments agreed in this "CONTRACT" and detailed in the "PROMISORY NOTE" and/or in the "CREDIT FACE COVER". These discounted amounts must be delivered by the "ENTITY" to "DINERITO AUDAZ" in terms of this "CONTRACT" and in accordance with the deadlines and amounts indicated in the "PROMISORY NOTE" and/or "CREDIT FACE COVER".

In the event that the "ACCREDITED" has issued the instruction referred to in this paragraph A), the latter assumes the following obligations:

(i) Provide "DINERITO AUDAZ" with true information as to the amount of their income, so that the "ENTITY" may deliver to "DINERITO AUDAZ" the amounts agreed between "DINERITO AUDAZ" and the "ACCREDITED", for payment of the "CREDIT." If any difference is presented, since due to the insufficiency of the income of the "ACCREDITED", the "ENTITY" has not delivered to "DINERITO AUDAZ" the respective amount in accordance with this "CONTRACT", and the letter of authorization to decommission referred to in this paragraph A of this Clause, the "ACCREDITED" undertakes to cover this difference immediately through the deposit it makes in favour of "DINERITO AUDAZ" in the bank account cited in the first paragraph of paragraph 5.4 above, by the amount of the difference, for which the "ACCREDITED" must first request "DINERITO AUDAZ" a reference number and other information necessary for that purpose. (ii) Check through your payroll receipts or proof of payment of salary, pension or retirement issued by the "ENTITY", in your character as employer of the entity that completes your salary, pension or retirement, you 1.- The "ENTITY" has made the first payment or amortization that the "ACCREDITED" agreed with "DINERITO AUDAZ" in terms of this Contract, as agreed in the "PROMISORY NOTE" and / or in the "CREDIT FACE COVER", and that; 2.- The "ENTITY" is effectively making the subsequent payments for the amount and dates on which the "ACCREDITED" was obliged, if not, the "ACCREDITED" is obliged in this act, to make the payments derived from the "CREDIT" by deposit in favour of "DINERITO AUDAZ", for which the "ACCREDITED" must first request from "DINERITO AUDAZ" a reference number and other information necessary for that purpose.

(iii) Report immediately to "DINERITO AUDAZ" when the existing working relationship with "ENTITY" is terminated for any reason whether by dismissal, resignation, permanent incapacity or retirement, or there is a separation by license or interim. In this case the "ACCREDITED" authorizes in this act, expressly the "ENTITY", to withhold from its liquidation or settlement, the amount corresponding to the balance and interest insolvent at the date of termination of the employment relationship or separation, in order that this amount be surrendered to "DINERITO AUDAZ" to settle the "CREDIT" and its accessories, and if there is still a balance to be paid, or the "ENTITY" ignores the authorization to withhold the settlement or settlement the "ACCREDITED" is obliged to pay the debit on a voluntary basis by deposit in favour of "DINERITO AUDAZ" in the bank account referred to in the first paragraph of paragraph 5.4 of this Clause, under the reference number provided by the latter, upon request of the "ACCREDITED".

(iv) Not to "CONTRACT" credits that could affect the priority of the "CREDIT" granted to you by "DINERITO AUDAZ".

B) To authorize "DINERITO AUDAZ" to instruct a credit institution operating under Mexican law to make the direct charges to the account that the "ACCREDITED" has opened in its name, payment of the agreed depreciation (transaction known as "DOMICILIATION"). The "ACCREDITED" will have, at any time, the power to request to the banking institution concerned, the cancellation of the service of DOMICILIATION, without prior authorization of "DINERITO AUDAZ". In case, for any reason, the bank account provided by the "ACCREDITED" is cancelled and in respect of which the latter authorized the DOMICILIATION, the "ACCREDITED" is obliged to make the knowledge of "DINERITO AUDAZ" your new bank account number and to sign the corresponding authorization for the respective DOMICILIATION in respect of that account.

When for reasons of force majeure or fortuitous event, the banking institution does not charge the account of the "ACCREDITED" through the DOMICILIATION, or the "ACCREDITED", after the cancellation of his account, does not open a new bank account in which it can authorize a DOMICILIATION, the payment of the amortisations agreed and specified in this "CONTRACT", the "PROMISORY NOTE" and in the "CREDIT FACE COVER", must be made by deposit in favour of "DINERITO AUDAZ" in the bank account referred to in the first paragraph of paragraph 5.4 of this Clause, under the reference number "DINERITO AUDAZ" provides to the "ACCREDITED" at the latter's request.

In the event that the "ACCREDITED" fails to pay any of the "CREDIT" amortisations, regardless of whether it has chosen to make the payments arising from this "CONTRACT" by cash payment, by cheque, bank transfer or through the instructions and mechanisms cited in subsections A) and B) above of this Clause, the "ACCREDITED", and/or, where applicable, the "SOLIDARY OBLIGATED", in this act HAVE AN IRREVOCABLE MANDATE FOR THE INSTRUMENT AND AUTHORIZATION OF ANY OF THE GOVERNMENT ORGANS, Administrative, Judicial and/or Legislative, AT THEIR THREE LEVELS OF GOVERNMENT, decentralized entities of the federal civil service; including, but not limited to, the Mexican Social Security Institute ("IMSS"), the Institute of Security and Social Services for State Workers ("ISSSTE"), and/or any pension administrator either of the Municipal Government, State or Federal; likewise, to any of the sections of the National Union of Educational Workers, National Union of Workers of the Ministry of Health, or of any other Trade Union, with the (the) that the "ACCREDITED" and/or the "OBLIGATED SOLIDARITY" have or become involved in an employment relationship, or have the power to pay the latter in the form of wages, pensions, annuities or any other, so that, in the event of an outstanding "DINERITO AUDAZ" under the "CREDIT" granted, retain from the payroll, pension, retirement, lifetime income or any other to which it is entitled to receive the "ACCREDITED" and/or the "OBLIGATED SOLIDARITY", the maximum possible amounts of retention for delivery to "DINERITO AUDAZ", to cover the total amount of the "CREDIT".

5.5 ADVANCE PAYMENTS AND PAYMENTS.

"DINERITO AUDAZ" does not grant any authorization, nor do advance or advance payments need to be notified, in advance of "DINERITO AUDAZ" for the receipt of the same, however, it simply provides the "ACCREDITED", means of implementation and provenance.

a) Payments in advance

"Advance payments", meaning partial or total payment, which is not yet due, applied to cover periodic payments of the following "CREDIT". Payments made before the date on which they are due in respect of these appropriations shall be considered as advance payments and not advance payments, as their own rules are set out below. Advance payments shall apply under the following terms and conditions: (i) Advance payments shall be made by the "ACCREDITED", on a personal basis, by written request in the Branch where the "ACCREDITED" CONTRACTed the "CREDIT", provided that he is aware of his obligations under this "CONTRACT". (ii) The application will be signed expressly and autographed by the "ACCREDITED". (iii) The "ACCREDITED" must inform what amount it wants to pay in advance, (iv) the prepayment must be within the

period before such payment is due, provided that the "ACCREDITED" has the express purpose of applying them to cover immediate periodic payments following. (v) Where the amount of the payment exceeds that to be covered in a Period, the above request shall include the following legend: "The User authorizes that the resource that are given in excess of their obligations due, are not applied for the advance payments of the principal, are used to cover the advance the following immediate immediate credit payments". (vi) Once you have filled out the application and made the payment "DINERITO AUDAZ" will give the "ACCREDITED" a voucher to support such advance payment.

b) Advance payments made.

The parties recognize that "prepayments" may be received meaning that they may be used for the partial or full payment of the insolent balance of a claim, before the date on which it is due.

In order to receive an advance payment, the "ACCREDITED" must comply with the following Terms and Conditions: (i) "DINERITO AUDAZ" is obliged to accept advance payments of credits smaller than the equivalent of 900,000 UDIS. (ii) The "ACCREDITED" personally, by written request in the Branch where the "ACCREDITED" hired the "CREDIT", may request that the prepayment be received provided that it is aware of its obligations under this "CONTRACT" with regard to payment, in addition, the advance payment to be made, must be for an amount equal to or greater than the payment to be made in the relevant period. (iii) Advance payments shall apply exclusively to the insolent balance of capital. (iv) When the Advance Payment Request is made, "DINERITO AUDAZ" will make the "ACCREDITED" aware of the insolent balance on that day, which will be delivered in writing. (v) Once you have filled out the application and made the payment, "DINERITO AUDAZ" will give the "ACCREDITED" a voucher to cover such advance payment. (vi) In the event that the amount of the advance payments is not sufficient to amortize the unblemished balance in full, the amount of the periodic outstanding payments shall be reduced. (vii) "DINERITO AUDAZ", will deliver to the "ACCREDITED" a table of depreciation that besides the new insolent balance and the elements indicated in the present "CONTRACT", that contain the Tables of Amortization the amount of interest payable shall be recalculated on the basis of the new insolent balance and a statement of account. (viii) Once the debits have been settled, the "CONTRACT" will be terminated. After the payment of the total insolent balance of the "CREDIT" "DINERITO AUDAZ", it is obliged to make available to the "ACCREDITED", within the next 10 (ten) working days or on the next date of cut, the Statement of Account or document which records the end of the CONTRACTual relationship and the absence of debit arising exclusively from the "CREDIT".

5.6. EXCESS OR REMAINING PAYMENTS.

In the event that, for any reason, the "ACCREDITED" has made overpayments to "DINERITO AUDAZ" or there is any remnant derived from the "CREDIT", "DINERITO AUDAZ" is obliged to return to the "ACCREDITED" or, where appropriate, beneficiary of the latter, the amounts deriving therefrom, provided that an advance payment process has not been exhausted.

5.7. REPORT CREDIT BUREAU.

"DINERITO AUDAZ" shall report to credit reporting companies that the account is closed without any debit within the period specified by the Law on Regulating Credit Information Agencies.

5.8. TERMINATION BY THE "ACCREDITED".

The "ACCREDITED" is entitled to request termination of the "CONTRACT", by written request and autograph signature, in the Branch where it contracted the Credit, submitted original credit credential to vote and "CONTRACT" number. In this case, "DINERITO AUDAZ" will receive with acknowledgement of receipt the Request and folio number, verifying your personal data via telephone. As a result, no additional charges may be made from the time of cancellation; terminate, the local clearance service on the date of the termination request.

Upon receipt of the application, the "CONTRACT" shall be terminated from the working day following the day on which the application is received if there are no debits. Otherwise, the "ACCREDITED" shall be delivered on the working day following the

receipt of the application, the report with the amount of the debts at a specified date, this information shall be provided in writing within five working days of receipt of the application, at the branch where the "CREDIT" was CONTRACTed by the "ACCREDITED", and once the debts have been settled the "CONTRACT" shall be terminated.

In case the "ACCREDITED", in the payment that aims to settle the debits, results a Balance in favor of the "ACCREDITED", "DINERITO AUDAZ" will require the "ACCREDITED" by telephone or electronic mail the procedure for returning this amount, however, the receipt of the same will not imply interest in favor of the "ACCREDITED".

Upon termination, the "ACCREDITED" shall be provided with a statement of account indicating the end of the CONTRACTual relationship and the absence of any debit arising solely from that relationship, within 10 working days of the payment of the debits.

In case the "ACCREDITED" has not requested the termination of the "CONTRACT" and makes the payment of the entire "CREDIT" granted, as well as the generated accessories, "DINERITO AUDAZ" will be kept in branch, at the disposal of the "ACCREDITED" the statement of account with the absence of debits arising exclusively from that relationship, within 10 working days of the payment of the debits or on the following date of withdrawal, where it does not comply within 20 working days with the provision of this State of Account, paragraph 5.6 of this "CONTRACT" shall be construed.

5.9. THE TAXES.

The principal amount, and the ordinary interest and/or arrears thereon, if any, shall be paid by the "ACCREDITED" without any deduction for any or all taxes, present or future, without prejudice to interests and penalties arising from the "CONTRACT"; so that the "ACCREDITED", in its case, assumes the obligation to add all those amounts that are necessary or that correspond to any such taxes, taxes or contributions in order that "DINERITO AUDAZ" receive, free of all and any deduction, the principal and interest amounts that the "ACCREDITED" is obliged to pay under this "CONTRACT".

5.10. AMORTISATION TABLE.

At the opening of the credit, "DINERITO AUDAZ" hands over to the "ACCREDITED" the Depreciation Table of the Credit annexed hereto. In addition, the Depreciation Table shall be delivered whenever an advance payment and restructuring is received in accordance with the provisions of this "CONTRACT". The parties agree that the delivery of the Amortization Chart, in addition to the purchase of the credit, will be done with the corresponding Statement of Account.

SIXTH. IMPLEMENTATION OF PAYMENTS.

The sums that the "ACCREDITED" hands over to "DINERITO AUDAZ", will be applied to satisfy the amount of the concepts derived from the obligations stated in this "CONTRACT", in the exact order that is immediately specified: contributions, default interest, ordinary interest and the remaining capital. Where more than one periodic amortisation is due, the payment shall first apply to the oldest outstanding amortisation, in the order stipulated in this Clause for each amortisation.

SEVENTH. PROMISORY NOTE.

In this act, the "ACCREDITED" subscribes in favor of "DINERITO AUDAZ" the "PROMISORY NOTE", which is issued by the amount of the "CREDIT" or main lot of the same, plus the ordinary interest caused by the agreed rate and expressed in simple annual terms on "INITIAL BALANCE" in the "CREDIT FACE COVER" of this "CONTRACT", as well as the corresponding Value Added Tax on the quoted Ordinary Interests.

EIGHTH. CONTRACT VALIDITY.

The parties agree that this "CONTRACT" shall be in force from the date of its subscription and until the expiry of the term of the credit referred to in the "CREDIT FACE COVER", which shall not be renewable. However, the "ACCREDITED" shall continue to be obliged to cover the entire "CREDIT" and ordinary interest, taxes, and, if any, the corresponding default interest.

NINTH. PREPAID NOTICE.

"DINERITO AUDAZ" and the "ACCREDITED" expressly agree that, if any of the events set out below occurs, "DINERITO AUDAZ" may give up in advance the period for payment of the "CREDIT" by giving written notice of "DINERITO AUDAZ" and without prior judicial declaration, in

which case, the "ACCREDITED" must immediately pay the insolent balance of the "CREDIT" together with the accrued and unpaid interest from the date on which the "CREDIT" was granted until the due date, taxes and any other amount due under this "CONTRACT" the "PROMISORY NOTE" and the "CREDIT FACE COVER": (i) For failure to make one or more of the scheduled capital payments, interest taxes and accessories in full and timely fashion, in terms of the "CONTRACT", "PROMISORY NOTE" and "CREDIT FACE COVER"; (ii) any statement made or information submitted by the "ACCREDITED" for the purpose of obtaining this "CREDIT", is false or inaccurate ceases to be true; (iii) In general, if the "ACCREDITED" uses the amount of the "CREDIT" or part of it for illicit purposes; (iv) If the "ACCREDITED" fails to comply with any of its obligations under the "CONTRACT"; and (v) If the "ACCREDITED" admits in writing his inability to pay debts, or makes a general assignment of goods for the benefit of a third party.

-Once the deadline for payment of the "CREDIT" has been declared the "ACCREDITED" must pay within 15 (fifteen) calendar days to the date of termination to "DINERITO AUDAZ", the insolent balance of the "CREDIT", plus their respective interests, taxes and any other concept due.

Additionally, "DINERITO AUDAZ" expressly reserves the right granted to it by article 294 of the General Law on Titles and Operations of Credit to denounce or to give up this credit in advance. The content of this article is quoted below:

"Article 294 of the General Law on Titles and Credit Transactions. even if the "CONTRACT" has fixed the amount of the claim and the period within which it is entitled to make use of it, the "ACCREDITED" may agree that any or only one of them shall be entitled to restrict one or the other, or both at the same time, or to terminate the "CONTRACT" from a specified date or at any time, by giving notice to the other party in the manner provided for in, or in the absence of, the "CONTRACT" by a notary or broker, and, failing this, through the first political authority of the place of residence, the third and fourth paragraphs of Article 143 being applicable to the respective act.

Where no term is stipulated, either party may terminate the "CONTRACT" at any time, notifying the other party accordingly of the notice referred to in the preceding paragraph.

Upon termination of the "CONTRACT" or notification of termination in accordance with the foregoing, the claim shall be terminated in the part where the creditor has not made use up to the time of such acts; but unless otherwise stipulated, the creditor shall not be released from paying the prizes, commissions and expense corresponding to the sums not made available to him, except when the complaint or notification comes from the creditor."

TENTH. PROCESS OF CONSULTATION, CLARIFICATION INCONSISTENCIES AND COMPLAINTS.

In case the "ACCREDITED" wishes to carry out queries of balances transactions and movements, it will be able to go to the branch of "DINERITO AUDAZ" to request the necessary information, in writing with 10 (ten) calendar days of anticipation, you need to make the request, your official identification, in addition to your "CONTRACT Number or ACCREDITED Number.

Should the "ACCREDITED" have any doubts or require clarification in respect of the amounts reported as outstanding balances, interest collected or in general a difference in relation to the information provided, in respect of its statement of account, it shall have a period of thirty (30) working days from the date on which the statement of account in question was issued to submit its request for clarification, which shall be resolved by "DINERITO AUDAZ" within a maximum period of ten (10) working days following the request for such clarification. As long as that clarification is not resolved, the amounts subject to that clarification shall not be a portfolio matter due for the purposes of the Credit Information Agencies.

For the purposes of consultation, information, clarification and complaints, regarding any operation and/or service given by "DINERITO AUDAZ", the "ACCREDITED" may: (i) Contact the Specialized User Care Unit (UNE) of DINERITO AUDAZ, S.A.P.I de C.V. SOFOM E.N.R., indicated in the "CREDIT FACE COVER" of the "CONTRACT", domicile in Avenue Gobernador García Conde 28

Colonia San Miguel Chapultepec II Section, delegation miguel hidalgo, CP. 11850 in Mexico Federal District. Between Gobernador Rafael Rebollar street and General Tiburcio Montiel street. Phone 018007009872; email atencionusuarios@dinerito.com. where you must submit a request for clarification with the characteristics listed below and provide your name, Federal Tax Register and the name of the "ENTITY" in which he or she works or who receives the full amount corresponding to his or her salary, pension or retirement; (ii) Go directly to the National Commission for the Protection and Defense of Users of Financial Services (CONDUSEF), with the numbers of the Telephone Care Center in Mexico City (55) 5340 0999 or in the national territory 01 800 999 80 80, as well as its Internet address www.condusef.gob.mx, or to email asesoria@condusef.gob.mx.

The request for clarification may also be submitted to the branch of "DINERITO AUDAZ", in which this "CREDIT" has been processed, or to the Specialized Unit for the Care of Users (UNE) of "DINERITO AUDAZ" (the particulars of which are mentioned in paragraph (i) above of this Clause), within 90 calendar days from the closing date or at the performance of the operation or service, by means of a free document, email or any other means by which you can reliably check your receipt. In all cases, "DINERITO AUDAZ" shall be obliged to acknowledge receipt of such request.

Upon receipt of the request for clarification, "DINERITO AUDAZ" shall have a maximum period of 45 (forty five) calendar days to deliver the relevant opinion to the "ACCREDITED", attaching a simple copy of the document or evidence considered for the issue of that opinion, on the basis of the information which, in accordance with the applicable provisions, must be in their possession, as well as a detailed report in which all the facts contained in the application submitted by the "ACCREDITED" are answered. The opinion and report referred to above shall be made in writing and signed by the staff of "DINERITO AUDAZ" empowered to do so. In the event that, according to the opinion issued by "DINERITO AUDAZ":

(i) Where the respective amount is to be collected, the parties shall be subject to the following: a) If the "ACCREDITED" has paid the claimed amount, no reimbursement shall be made; and b) If the "ACCREDITED" has not yet paid the amount claimed, he must pay the amount at his own expense, including the agreed ordinary interest, no default interest is payable on the suspension of payment under this Clause.

(ii) That the collection of the respective amount is not applicable: a) If the "ACCREDITED" has already paid the claimed amount, that amount shall be reimbursed in a period not exceeding 30 (30) calendar days from the issuing of the opinion referred to.

Until the request for clarification in question is resolved in accordance with the procedure set out in this Clause, "DINERITO AUDAZ" may not report the amounts subject to such clarification to the Credit Information Agencies as expired.

This provision is without prejudice to the right of the "ACCREDITED" to appeal to the National Commission for the Protection and Defence of Financial Services Users (CONDUSEF) or to the relevant judicial authority in accordance with the applicable legal provisions, however, the procedure provided for in this Clause shall lapse as soon as the "ACCREDITED" file your claim with a judicial authority or conduct your claim under the Financial Services User Protection and Defense Act (CONDUSEF).

ELEVENTH.- FEES.

"DINERITO AUDAZ" does not charge the "ACCREDITED" any fees of any kind for the granting of the "CREDIT" or related thereto, or collection costs, or the like. Similarly, pursuant to Article 18, Section II of the Provisions, no commissions shall be established in respect of this "CONTRACT" unless expressly agreed and consented to by the "ACCREDITED", in the case of RESTRUCTURING as set out in this "CONTRACT".

TWELFTH.-OTHER OBLIGATIONS BORNE BY THE "ACCREDITED".

The "ACCREDITED" is obliged for the duration of this "CONTRACT" and until the total payment of the capital of the "CREDIT", its interest, and taxes, to comply with the following obligations: i) To assign the amount of the "CREDIT", subject matter of this "CONTRACT", for lawful purposes of convenience; (ii) Notify "DINERITO AUDAZ" as soon as possible of any adverse situation which may affect the

RECA NUMBER: 5781-140-012989/09-02993-0618

"ACCREDITED" and which may constitute a cause of termination under the terms of this "CONTRACT"; (iii) Subscribe and deliver to "DINERITO AUDAZ" the corresponding "PROMISORY NOTE"; (iv) Give written notice to "DINERITO AUDAZ" of the term of the employment relationship with the "ENTITY" within 5 (five) calendar days after the date of its separation, submitting such a letter in days and hours of office, at the address indicated by "DINERITO AUDAZ" in Clause Thirteenth, or by going to the SUCURSAL OF "DINERITO AUDAZ", in which the present "CREDIT" has been processed; (v) Inform "DINERITO AUDAZ" of the deposit made, in the event that the payment corresponding to insolvent credit balances, are made directly and not by means of "ENTITY".

THIRTEENTH.-ADDRESSES.

For all purposes of this "CONTRACT", the parties agree to establish the following as conventional domiciles:

The "ACCREDITED" indicates as domicile that it mentions in the "APPLICATION" of this "CONTRACT".

For its part, "DINERITO AUDAZ" indicates as its domicile that is located in: Gobernador García Conde 28, Colonia San Miguel Chapultepec II Section, delegation miguel hidalgo, CP. 11850 in Mexico Federal District. Between Calle Gobernador Rafael Rebollar and General Tiburcio Montiel.

If any of the parties changes the abode above, they must give written notice to the other within ten (10) working days following the date of their change. Otherwise, communications addressed to registered domiciles shall have full legal effect.

FOURTEENTH.- EXPENDITURE.

The Contracting parties agree that the expenses and costs incurred in the event of a trial shall be borne by the "ACCREDITED".

FIFTEENTH. AMENDMENTS TO THE CREDIT "CONTRACT".

For any modification related to this "CONTRACT", "DINERITO AUDAZ" shall give notice to the "ACCREDITED", with 30 (thirty) calendar day prior to the day on which the amendment in question enters into force, through the respective account statement, or through the website of "DINERITO AUDAZ", in order to obtain the express consent of the "ACCREDITED". In the event that the "ACCREDITED" does not agree with the amendment proposed by "DINERITO AUDAZ", the "ACCREDITED", in accordance with Article 17 of the Provisions, shall have the right to request, within 30 (thirty) days of notice, the termination of the "CONTRACT", without any liability at your expense, and under the terms originally agreed upon, should cover where applicable, the debts generated up to the end of the transaction, without the "DINERITO AUDAZ" being able to charge a penalty for such cause

SIXTEENTH.-ASSIGNMENT OF RIGHTS AND SUBROGATION.

The CONTRACTING Parties agree that "DINERITO AUDAZ" shall at a times have the right to assign and/or discount in full or in part the rights due to it under this "CONTRACT" or the "CONTRACT" itself including the "PROMISORY NOTE".

The "ACCREDITED" may not in any way assign the debt or its obligations, nor the "CONTRACT" itself, but by prior written consent of "DINERITO AUDAZ".

SEVENTEENTH.- VALIDITY OF THE PROVISIONS.

The parties agree that in the event that any of the provisions of the "CONTRACT" are declared null and void, the remainder of the provisions shall remain in force and enforceable, and therefore the obligation to repay the amounts rendered.

EIGHTEENTH.-TITLES OF THE CLAUSES.

The titles with which each of the clauses appearing in the "CONTRACT" is denominated have been placed with the sole purpose of facilitating their reading, therefore they do not necessarily define or limit the content of these clauses. For the purposes of interpreting each Clause, attention should be paid exclusively to its content and in no way to its title.

NINETEENTH. AUTHENTICITY OF THE INFORMATION.

The "ACCREDITED" declares, in protest of telling the truth, that the information and documents provided to "DINERITO AUDAZ" for the authorization and granting of the "CREDIT" are authentic, and that it is known that, in case of providing false information and forged documents, with their conduct will be a crime.

TWENTIETH. DENUNCIATION.

The parties agree that "DINERITO AUDAZ" has the exclusive right to restrict the amount of the "CREDIT" and the period of DISBURSEMENT thereof without any liability for "DINERITO AUDAZ" as well as to denounce this "CONTRACT" at any time, by written notice to the "ACCREDITED" in his domicile cited in Clause Tenth Third, in accordance with those established in this "CONTRACT".

TWENTY FIRST. NOTIFICATIONS.

Each and every notice and communication to be made by the parties under this "CONTRACT", must be made in writing and sent to the party to whom they are addressed in the addresses detailed in Clause Tenth Third of this "CONTRACT".

TWENTY SECOND.- "FORCED SOLIDARITY" AND "ENDORSEMENT".

The Obligated Solidarity, in this act, is also constituted with the character of endorsement (hereinafter referred to as "ENDORSEMENT" or "OBLIGATED SOLIDARITY" in an indistinct way) of each and every one of the obligations of the "ACCREDITED" arising from this "CONTRACT", including, but not limited to, the obligations arising from the "PAYMENT" subscribed in favor of "DINERITO AUDAZ", as well as from the fulfillment of each and every payment obligation arising from this "CONTRACT", of the "PAYMENT" the provisions of the laws in force and applicable, and of any court decisions that may be taken in connection with them.

The "OBLIGATED SOLIDARITY" is also obliged to subscribe, as a guarantor, the "PROMISORY NOTE" (s) signed by the "ACCREDITED" in favor of "DINERITO AUDAZ" in the terms provided for in this "CONTRACT".

The "SOLIDARY OBLIGATE" expresses its "CONTRACT" in favour of "DINERITO AUDAZ", so that the obligations undertaken by signing this "CONTRACT" subsist in all its scope, by committing to the fulfillment of the obligations resulting from the "CONTRACT" and expressly renounces any benefit of order and excusion that by law may correspond to it.

The "SOLIDARY OBLIGATE" also subscribes to a DISCOUNT AUTHORIZATION LETTER and must provide its services in the same "ENTITY" of the ACCREDITED; and expressly gives its consent in the terms of this "CONTRACT", to be discounted or charged, where applicable, any amount not paid and due by the "ACCREDITED" to "DINERITO AUDAZ", in terms of this "CONTRACT" and its annexes.

For the purposes of this "CONTRACT", the "SOLIDARY OBLIGATE" states that its domicile is that expressed in the "APPLICATION" attached to this "CONTRACT".

TWENTY THIRD.- JURISDICTION AND APPLICABLE LAWS.

The parties agree that for the purposes of interpretation and enforcement of this "CONTRACT" and for the purposes of any dispute arising out of the interpretation or performance of this "CONTRACT", The Courts of the Common Jurisdiction of Mexico City, the Federal District shall be competent, for the purpose of which the parties waive the jurisdiction of any other domicile which may correspond to them by reason of their current or future domicile.

"DINERITO AUDAZ" STATES THAT IT MADE THE KNOWLEDGE OF THE "ACCREDITED" THE CONTENT OF THIS "CONTRACT" AND OF EACH AND EVERY DOCUMENT REFERRED TO THEREIN AND ITS SCOPE, AS WELL AS THE INTERESTS, "CAT" AND OTHER TERMS AND CONDITIONS APPLICABLE TO THE CREDIT TO BE CONTRACTED. WITH FULL KNOWLEDGE OF THE LEGAL AND ECONOMIC SCOPE DERIVED FROM THE ABOVE CLAUSES, WITHOUT COERCION BASED ON COMPULSION, ECONOMIC NECESSITY OR ANY OTHER SITUATION OR CONDITION,

_____ "ACCREDITED" TOGETHER WITH ITS ANNEXES, "AMORTISATION TABLE" AND "CREDIT FACE COVER.

"ACCREDITED"

MR (MRS).

BY HIS OWN RIGHT

"ENDORSEMENT" or "OBLIGATED SOLIDARITY"

RECA NUMBER: 5781-140-012989/09-02993-0618

MR (MRS).

BY HIS OWN RIGHT

DINERITO AUDAZ, S.A.P.I. DE C.V., SOFOM, ENR.

**REPRESENTED BY MR. PAUL BUSTOS GAMBOA
LEGAL REPRESENTATIVE**

NOTICE OF PRIVACY

DINERITO AUDAZ S.A.P.I. DE C.V., SOFOM, E.N.R., hereinafter referred to as "Responsible" under the brand "DINERITOXTRA", with address in Calle Gobernador García Conde 28, Colonia San Miguel Chapultepec II Section, delegation Miguel Hidalgo, CP. 11850 in Mexico City. Between Gobernador Rafael Rebollar Y General Tiburcio Montiel streets, web page www.dinerito.com. The Responsible issues this Privacy Notice, so that the Holder of personal data, hereinafter referred to as "Holder", will have knowledge of the treatment that the Responsible gives to their Personal Data. The information of the headlines or the media between the headline and the Responsible can be verbal, written, electronic, optical and other technology such as mail, internet or telephone.

The Personal Data collected by the Head of Holders are Identification Data, Contact Data, Labour Data, Tax Data, Biometrics, Property Data and Financial Data. Treatment of sensitive data of the categories of data of identification and biometric indicated in the previous list on the basis of a legal provision for the Products that are granted.

The purposes of Personal Data Treatment are: (i) original purposes: Personal Information is collected, used and stored to provide financial services or products in accordance with the Holder's request; as well as to integrate files requested by law for the provision of the Service or the granting of Products; and likewise, in order to require the fulfillment of obligations and payment, all the above purposes are essential for the conclusion of the Legal Relationship, or for the attention to the request of the Holder. (ii) Secondary Purposes: They are used for statistical purposes, offering and promoting financial products and services. In case you do not wish to be given your data processing for Secondary purposes please send an email with the subject "Negative Secondary Purposes" to privacidad@dinerito.com

The Responsible may transfer the personal data of the holder to a national third party acting as a Collection Manager or belonging to the Collection Sector, provided that it fulfils the purpose of requiring the performance of obligations and payment as set out in this Notice of Full Privacy in accordance with article 36 of the Law on the Protection of Personal Data in Possession of Particulars. In case you do not wish your personal data to be transferred, please send an email with the subject "Negative Transfer" to privacidad@dinerito.com

The Holder has the right, of his own person or through a Representative, to request at any time the Access, Rectification, Cancellation or Opposition, in respect of the personal data that the Responsible treats. ARCO Rights Procedure is as follows: The Holder must email a Free Written Request with the following Requirements: (i) The Name of the Holder, address and email to let you know the answer to your request. (ii) Documents proving identity that will only be accepted credential to vote, passport, military service card, Migratory Card, attached as image to the post on both sides a clear and legible. (iii) In the case of a representative, identification of the representative shall also be provided and a letter signed by two witnesses acting on behalf of the holder, attaching a picture of the power letter and the identification that are readable and clear. (iv) The relationship he held or sustains with the Responsible. (v) A clear and precise description of the personal data in respect of which any of the rights of access, rectification, cancellation or opposition are sought. (vi) Where appropriate, amendments to be made and documentation supporting your request. (vii) That the letter is addressed to the Responsible and to the Responsible Privacy

Area. The Request will be sent to the email of the Private Personal Data Area, privacidad@dinerito.com, from 8:00 am to 5:00 pm, Monday to Friday. The Responsible shall inform the Holder, within twenty working days from the date of receipt of the request for access, rectification, cancellation or opposition, of the determination made to the same address. The moment in which the Responsible receives the request is that in which it has entered in our server, answering the same one with an accusation of Receipt. Once the reply has been sent within the prescribed period, the Responsible will have 15 working days to execute the Access, Rectification, Cancellation or Opposition of the personal data according to the request. The answer, if any, will be sent by email. If the holder so decides and if appropriate, the information shall be sent to the owner's address, provided the holder so requests and pays for the justified or justifiable shipping or with the cost of reproduction in copies or other formats.

Limit of use or disclosure of Personal Data. In order for the Data Controller to exercise his right to limit the use or disclosure of personal data, but with the intention of continuing to use the services provided by the Data Controller, the user must state it by writing to the following private email address address@dineritoxtra.com, such writing must contain the following: (i) The name of the holder and email where the reply is received. (ii) Directed to the Responsible and the Responsible Privacy Area. (iii) ACCREDITED or account registration, or any other reference to prove your identity or the relationship you have with the Responsible. (iv) Documents proving identity that will only be accepted credential to vote, passport, military service card, Migratory Card, attached as image to the post on both sides as clear and legible. (v) In the case of a representative, identification of the representative shall also be provided and a letter signed by two witnesses acting on behalf of the holder, attaching an image of the power letter and the identification that are legible and clear. (vi) Clear and precise description of the data you want to limit your use or disclosure. Any information that has been limited, has a record that is registered in a Public Registry or that has been exercised Opposition, will be given the same treatment expressed in this title and will be entered in a list of exclusion of the Responsible. Personal data that have been fulfilled but cannot be cancelled and/or deleted by law or CONTRACTual ministry will be blocked from the purposes to which they were subjected until it can be removed. During this period, personal data may not be further processed and stored.

The Public Registry of Financial Services Users is the register in which you can go as a Financial Services User so that you can limit the use and disclosure of your Personal Data to the Responsible and different financial institutions in advertising aspects. This registration is in charge of the Condusef on the page www.condusef.Gob.mx and will be governed by the applicable provisions.

The Responsible, as well as the Holder, recognize that this Privacy Notice is of unlimited validity. However, the Responsible shall endeavour to keep this Notice up to date. The publication of the Modifications to the Privacy Notice shall be generalized to any holder. The Responsible may at any time modify the Privacy Notice, the Responsible recommends that the Holder reads this document again regularly, so that he is always informed of any changes. Any alterations or modifications to this Privacy Notice shall become effective immediately after its publication on the Responsible's Website, without prejudice to the use of any other means for the Responsible for the aforementioned publications. Once the modifications are made, it will be presumed that the Holder who continues to use the Responsible's Website, requested its services, or perform the acts that gave rise to the relationship with the Responsible, will have full knowledge, read and consent to the Reformed Privacy Notice. Amendments to the Privacy Notice may be communicated to the Holder through a notice on the Responsible's Page, email, by telephone or in writing.

Consent may be revoked at any time without retroactive effect. To revoke consent the Holder must send a Request to privacidadt@dinerito.com which, must be in writing with the following requirements: (i) Documents proving identity that will only be accepted credential to vote, passport, military service card,

RECA NUMBER: 5781-140-012989/09-02993-0618

Migratory Card, attached as image to the post on both sides as clear and legible. (ii) In the case of a representative, identification of the representative shall also be provided and a letter signed by two witnesses acting on behalf of the holder, attaching a picture of the power letter and the identification that are readable and clear. (iii) The relationship that held or sustains with the Responsible. (iv) The letter is addressed to the Responsible and to the Responsible Privacy Area. The Responsible will issue a response in which it will confirm the revocation of the consent, or if necessary, it will indicate the reasoning depending on the specific case, counting the Responsible with 15 days to issue this answer. Deadlines will be counted from the moment the mail enters our server, issuing the Responsible the respective accuse of Receiving of Request. The Request shall not be valid in the absence of the foregoing.

The holder may exercise his rights and carry out the consultation referred to in this document, as well as in the law, through the Privacy Area of the Responsible to which the Requests indicated in this document and in the Law are to be addressed. The User will have to use the multireferenced privacidad@dinerito.com, to contact the Privacy area.

For any questions or additional information, as well as exercising different types of rights and procedures in addition to those stated herein, the User may contact the National Institute of Transparency, Access to the Information and Protection of Personal Data "INAI" to the phone 01800-835-4324 by the website www.ifai.org.mx

I have read, understand the Notice of Integral Privacy and consent by this means, expressly and freely the treatment of my personal data by DINERITO AUDAZ, S.A.P.I. DE C.V., SOFOM, E.N.R., for the purposes stated in the Notice of Integral Privacy, in accordance with article 8 of the Law on the Protection of Personal Data in Possession of Individuals. I give my consent to the transfer of my information to a third national who acts as a Collection Manager and belongs to the Collection Sector, provided that it fulfils the purpose set out in the Notice of Full Privacy in accordance with Article 36 of the Law on the Protection of Personal Data in Possession of Individuals.

"ACCREDITED"

MR (MRS). _____

BY HIS OWN RIGHT

ENDORSEMENT" _____ or "OBLIGATED SOLIDARITY" _____

MR (MRS). _____

BY HIS OWN RIGHT

DECLARATION OF PROPERTY OF RESOURCES.

The "ACCREDITED" and, where appropriate, the "SOLIDARIAN OBLIGATED" hereby declares, in protest of truth, that in the recruitment of the "CREDIT" it acts: _____

_____, acting in his own name and on his own behalf, stating that the resources with which he shall make payment of the obligations arising from this "CONTRACT" are his property, and in the event that such resources are the property of a third party, is obliged to notify "DINERITO AUDAZ" of such a situation and the name of the third party concerned.

A name and on behalf of a third party.

"ACCREDITED"

MR (MRS). _____

BY HIS OWN RIGHT

"ENDORSEMENT" or "OBLIGATED
SOLIDARITY" _____
MR (MRS). _____

BY HIS OWN RIGHT

"CONTRACT" DATE, _____ 20____, BETWEEN
DINERITO AUDAZ, S.A.P.I. DE C.V. SOFOM E.N.R. AND

"CONTRACT" NUMBER: _____.

"ACCREDITED"

BY HIS OWN RIGHT

"ENDORSEMENT" or "OBLIGATED SOLIDARITY"

BY HIS OWN RIGHT

DINERITO AUDAZ, S.A.P.I DE C.V., SOFOM, ENR.

REPRESENTED BY MR.. PAUL BUSTOS GAMBOA
LEGAL REPRESENTATIVE

IRREVOCABLE AUTHORIZATION FOR PAYMENT TO THIRD PARTIES

By means of this IRREVOCABLE MANDATE I authorize and grant special power with all legal facilities necessary to (hereinafter, "ENTITY") so that, through the Human Resources department or the one designated by that ENTITY, I may pay _____ from my payroll or the amounts I receive for pension or retirement, a maximum amount for the amount of \$ _____ () in _____ payments to DINERITO AUDAZ, S.A.P.I. de C.V., SOFOM, E.N.R (hereafter, "DINERITO AUDAZ") in payment of the cash I am receiving at this time (capital), interest and VAT for the financing granted to me by "DINERITO AUDAZ"; on the understanding that I agree, I instruct and authorize the retention to be made as detailed below to be delivered directly to "DINERITO AUDAZ" in the terms already stated in this mandate, until the total amount of the Credit amounting to _____ pesos (includes capital, applicable interest and taxes), regardless of the Union to which I belong or may belong in the future, where applicable, and irrespective of the percentage and amount of the assigned item corresponding to my salary, pension or retirement. Also, and in the event that due to my capacity to pay, the "ENTITY" cannot make the retentions up to the amount consented in this document, I authorize the said "ENTITY" to make deductions from my salary or from the amounts I receive for pension or retirement, in amounts less than the authorized amount, but should always be, in any case, the maximum possible amounts of retention for delivery to "DINERITO AUDAZ", to cover the amount of the credit referred to.

In the event that the existing employment relationship with the "ENTITY" is terminated for any reason, whether by dismissal, resignation, permanent incapacity or retirement, or there is a separation by leave or interim, I expressly authorize the "ENTITY" to withhold from my liquidation or settlement, the amount corresponding to the late balance of the Credit and be delivered, on my behalf and on behalf of "DINERITO AUDAZ" for the liquidation of the CREDIT.

In the event that the right of the claim is transferred to a third party (assignee), I authorize and instruct the "ENTITY" to ensure that the sums retained under this irrevocable order are retained, in my name and on my behalf, to the assignee or to whom the latter designates, for the payment of the late balance of Credits.

Also, by this mandate, I grant to the "ENTITY" a power to replace any power, being able to reserve for itself the exercise of those powers, in terms of the provisions of article 2574 of the Civil Code for the Federal District and its correlatives in the civil laws of the Federal Entities of the Mexican Republic. The duration of this mandate extends until the total settlement of the amount of the claim.

Periodic retention \$	In words	
Total amount to be retained \$	In words	
Name of the principal	Initiates the	
Signature of the principal and Received of Conformity	End of the	
	Signature of Human Resources (if required)	
Name and Signature / Witness	Name and Signature / Witness	

Given in the City of _____

PROMISORY NOTE

No: 1/1

In _____ to _____ of _____ of 20__

I will pay hereby, _____ (hereinafter, the "ACCREDITED"), promises to pay unconditionally to the order of DINERITO AUDAZ, SAPI DE CV, Sociedad Financiera de Objeto Multiple, ENR, (hereinafter, the "CREDITOR"), the amount of \$ _____ (_____ Pesos _____ / 100 MN) at the Creditor's address. The amount of this promissory note will be settled by the Accredited in _____, through _____ consecutive and uninterrupted partial payments, each for the amount of \$ _____ (_____ pesos _____ / 100 MN) payable on the _____ days of each _____, beginning in the month of _____ of the year 20_____.

The "ACCREDITED" expressly states: (i) hereby authorizes the creditor and/or any subsequent holder (hereinafter referred to as the "HOLDER"), to endorse and/or transmit and/or discount and/or credit and/or pledge this promissory note and the rights of credit which, at any time and in any place, serves the present as the most extensive and necessary authorization of the accredited in this regard; (ii) expressly waives the provisions of the second paragraph of Article 299 of the General Law on Titles and Credit Transactions; (iii) extends the period for the submission of this promissory note so that its payment can be made within one year of the date of the last planned partial payment, in accordance with Article 12 of the General Law on Titles and Credit Transactions; (iv) authorizes the creditor and/or holder, in the event that the debtor fails to settle any of the agreed partialities, on the date of payment concerned, to be able validly give up in advance the period laid down in this promissory note and, therefore, the debtor shall be obliged to pay the creditor and/or the holder the late balance outstanding; (v) to pay late payment interest at the rate of _____% monthly, payable together with the principal.

It is expressly stated that in the case of judicial recovery, the debtor shall cover the expenses, costs and fees arising from the proceedings.

For any dispute or litigation of any kind in relation to this promissory note, the parties waive jurisdiction over the territory of their present or future domicile, expressly subject to the jurisdiction of the courts or tribunals of Mexico City.

Address of the creditor:

Address/Street Neighborhood
Gobernador Garcia Conde No. 28 Colonia San Miguel Chapultepec,

Details of the debtor:

Nombre _____ telephone _____
()
Address/Street _____ Neighborhood _____
Zip code _____ Delegation/Municipality _____ State _____

I accept it
Name and Signature