

COVER PAGE OF YOUR CREDIT CONDITIONS OF THE CREDIT, RULES AND EXECUTION

RECA: "The contract RECA number will be here" DATE: "The contract date will be here"

Commercial Name of the Product: CREDILIKEME Type of Credit: PERSONAL CREDIT

TAC (Total Annual Cost):*

Default and Ordinary Annual Interest:*

Amount of Credit Total Amount Payable

"Your TAC will appear" %

___ % Ordinary \$"This will show the amount granted"

\$"This will show the total amount

___ % Default

payable"

Without VAT for information and comparison purposes

TERM OF CREDIT:

Limit date for payment: Cut-off date:

RELEVANT COMMISSIONS Opening: Card replacement: Annuity: Unfounded claim: Prepayment: Collections: Late payment* (default): Pause:

For other commissions, see clause three of the contract: Applicable commissions.
WARNING Violation of your obligations may generate default interests and penalties.
Contracting credit that exceeds your ability to pay will affect your credit rating.

INSURANCE Insurance: N/A Insurer: N/A Clause: N/A ACCOUNT STATEMENT Send to: Home Address _____ Send by e-mail: ____ Query: By Internet ____ Clarifications and Claims Specialised Care Unit. Manager: José Arturo Rochin Gutiérrez Address: Kiki Murillo 102 local 22a en Culiacán, Sinaloa, México CP 80300 from 09:30 to 19:00 (Central time) from Monday to Friday. Telephone: 667-744-0901 or 01-800-MAS-LIKE (6275453) Email: une@credi.mx Website: www.credilike.me Contract Adhesion Registry (RECA) No.: "The contract's RECA number will appear" National Committee for the Protection and Defence of Users of Financial Services (CONDUSEF): Telephone: 01 800 999 8080 and 53400999. Website: www.condusef.gob.mx

CONTRACT OF CONDITIONS OF THE CREDIT, RULES AND EXECUTION

RECA: CREDIT ID:

"Your credit number will appear" **PLAYER ID:** "Your player number will appear"

This contract will have the following conditions for the user, in order to receive the benefits granted by the company CONFIANZA DIGITAL S.A.P.I. de C.V. SOFOM E.N.R., which will be subject to the following declarations and clauses:

DECLARATIONS:

"THE LENDER", CONFIANZA DIGITAL S.A.P.I DE C.V. SOFOM E.N.R. declares to be a Multiple Purpose Financial Entity with the corporate purpose of providing credit, with the necessary authorisations and approval from the corresponding authorities in order to carry out this activity herein and in conformance with the provisions of art. 87-J of the General Act on Credit Organizations and Related Activities for its constitution and operation as such, does not require authorisation from the Ministry of Finance and Public Credit and is subject to supervision by the National Banking and Securities Commission in conformance with the provisions of article 56 of said law, with address at Avenida Kiki Murillo 102 Local 22-A Col. La Primavera, C.P. 80300, Culiacán de Rosales, Sinaloa, Federal Registry of Taxpayers: CDI120714UZ9 and website <https://credilike.me>.

"THE BORROWER" declares under oath that their general personal data is that which has been stated in the general data section and that the information and accuracy of the same is their own responsibility, being liable for any controversy or problem that may be generated due to this information. Furthermore, they declare under oath that they are acting in their own name and not on behalf of a third party and that the resources used are of lawful origin and/or for lawful purposes.

General Data of "THE BORROWER":

Name: Your full name will appear. E-mail: This will show the e-mail address you gave Facebook. Facebook ID: Your name on Facebook. Home telephone: Telephone provided when confirming your data. Mobile telephone: The mobile number provided will appear. Bank: Bank where you have your bank account. Account / Card number: Account number provided. CLABE: The banking CLABE provided will appear.

CLAUSES

One. Ordinary interest. "THE LENDER" agrees to lend "THE BORROWER", with a fixed annual rate of This will show the interest rate% (This will show the interest rate agreed upon as a percentage) on the outstanding balance, which is capitalised daily and will start to be generated from the date on which the credit is deposited and will end on the final day according to the payment plan. Payment of the ordinary

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interest will not be demanded in advance. The daily ordinary interest is calculated in the following manner: Outstanding Balance x (Ordinary annual interest rate / 360).

Two. Default interest. A fixed rate is established of double the ordinary interest agreed upon, which would give an annual fixed rate of This will show the interest agreed upon% (This will show the interest agreed upon as a percentage) on the outstanding balance in the concept of default interest, which will start to be generated on the day of the last date agreed upon in the payment plan when the "BORROWER" fails to comply with the payment of the credit in due time, and this is capitalised daily. Payment of the default interest will not be demanded in advance. The daily default interest is calculated in the following manner: Amount pending payment x (Double the ordinary annual interest rate / 360).

Three. Applicable commissions.

- Opening commission. "THE BORROWER" accepts the payment of a single opening commission for an amount of \$150.00 pesos + VAT. This commission is registered as a single event and will be discounted when "THE LENDER" deposits the credit.
- Non-compliance with payment: There will be a penalty of \$150.00 pesos + VAT when the programmed direct debit payment on the dates established is not carried out, whether because the account provided by "THE BORROWER" does not have sufficient funds or due to any situation unrelated to "THE LENDER". If there is a valid promise of payment, the non-compliance penalty may be forgiven and this penalty will not be applicable if "THE BORROWER" is generating default interest.
- Lack of payment (Non-compliance with promise of payment): Furthermore, every time that "THE BORROWER" does not comply with two promises of payment, documented electronically, in a period of no more than 30 days, a penalty of \$200 + VAT will be charged for the unfulfilled promises in the next payment. This penalty will not be applicable if "THE BORROWER" is generating default interest.
- THE PAUSE. "THE BORROWER" will have the option to request a credit extension if required, which is called "THE PAUSE". This consists of halting the generation of interest (Ordinary or Default) from the start date of "THE PAUSE" for a period of 30 days. During these 30 days, "THE LENDER" will allow "THE BORROWER" to catch up without affecting their credit rating. The cost per event of "THE PAUSE" is 12.5% + VAT of the outstanding balance on the date requested. To start "THE PAUSE", "THE BORROWER" must pay the entire cost of the same no later than three natural days after requesting it.

Four. Place and form of payment. "THE BORROWER" authorises "THE LENDER" to perform the direct debit in accordance with the payment plan in Annex B. The penalties agreed upon for any non-compliance and other charges that are described in this contract may be registered for direct debit on the date considered suitable by "THE LENDER". "THE LENDER" may order "THE BORROWER" to establish direct debit for partial or total payments on the day considered suitable, with prior authorisation for any of the methods described above with 1 days of notice

before the date.

The payments received will be recorded in the following way: Commissions, Penalties, Default interest, Ordinary interest and Remaining capital.

In the event that the payment by direct debit is not processed due to lack of funds, "THE LENDER" may generate partial payment for 80%, 50%, 25% or a smaller percentage of the authorised payment, on the days

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after the date of payment registered in the payment plan, unless "THE BORROWER" presents the payment.

The payment plan agreed upon reflects the payment dates agreed upon, as well as the delivery of the amortisation table in Annex B of this contract. When the limit date for payment falls on a non-working day, it will be passed to the following working day, without incurring Commissions or default interest. Date of elaboration: "This will show the date your credit was opened" A table is shown with the amount of the request, in this example, \$3,150 including the commission"

Payment

Limit payment

date for

Balance Capital Interest Fixed Payment VAT

Payment

Net Balance

Final 1

Friday,30/08/2013	3,150.00	733.35	150.23	883.58	24.04	907.61	2,416.65	2	Friday,13/09/2013	2,416.65	768.32	115.25	883.58	18.44	902.02	1,648.33	3	Friday,27/09/2013	1,648.33	804.97	78.61	883.58	12.58	896.15	843.36	4	Friday,11/10/2013	843.36	843.36	40.22	883.58	6.44	890.01	-	
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"THE LENDER" commits NOT to collect any unauthorised payments under the terms of this contract. Our fair service GUARANTEE establishes that if a payment is collected without any justification (With Penalties or requests from "THE BORROWER" being considered as justified), 100% of the interest and commissions charged up to that date will be refunded and the interest generated afterwards during the entire duration of the current credit will not be charged. "THE BORROWER" must simply repay the total of the capital loaned, therefore the loan will be free of interest and commissions.

DIRECT DEBIT AUTHORISATION

ISSUER: R.F.C.

Confianza Digital SAPI de CV SOFOM ENR CDI120714UZ9

ISSUER'S REGISTERED OFFICE:

Av. Kiki Murillo 102 local 22-A Desarrollo Urbano La Primavera. Culiacán, Sinaloa CP 80300

NAME (Full name) REFERENCE

"Your name will appear here" "Your player number will appear here"

INVOICE CONCEPT

AGREED LOAN PAYMENT

TITLEHOLDER OF THE BANK ACCOUNT (Full name)

"You must include the name of the titleholder of the bank account where we will request payment"

RECEIVING BANK WHERE THE BANK ACCOUNT IS HELD

BANKING CLABE NUMBER "You must register the name of the bank that owns that account" "The number provided will appear"

ACCOUNT OR CARD NUMBER

"You must include the number"

I authorise the Receiving Bank to make payments on my behalf for the concepts detailed in this document from the bank account identified by the Customer Account Code or debit card number indicated in the heading. I agree that the Receiving Bank will be held harmless from all liability if the Issuer were to exercise any action against me, derived by Law or the Contract that we have entered into, and that the Receiving Bank will not be obliged to send any claim to the Issuer, nor to file any appeal of any kind against penalties, sanctions or incorrect charges, all of which, where necessary, must be done by myself. The Receiving Bank will not be liable if the Issuer does not deliver the service receipts in a timely manner, or if the payments are carried out in an untimely manner for reasons not attributable to the Receiving Bank, which will have absolute freedom to cancel this service if I do not have sufficient funds in my account to cover one or more of the payments required by the Issuer, or if they are blocked for any reason.

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"THE BORROWER", in the case of making a deposit or a transfer, has the obligation to make note of their personal reference # "Your reference will appear" and to notify said deposit to "THE LENDER", whether by telephone, e-mail or another form of contact, otherwise the payment will be registered on the date that "THE LENDER" registers it.

Cash payment: Bank: Bancomer Account: 0191136747

Bank: Bancoppel Account: 22000001337

Bank: BanBajio Account: 11357001

**Electronic transfer payment: Bank: Payment and Transfer System (STP) CLABE:
"Assigned in the 1st contract"**

Bank: Bancomer CLABE: 012730001911367474

Bank: Bancoppel CLABE: 137730220000013379

Bank: BanBajio CLABE: 030730900002736149 Beneficiary: Confianza Digital SAPI de CV
SOFOM ENR

Five. Pre and Advance Payments.

Prepayments. "THE LENDER" is obliged to accept Prepayments for credits under 900,000 UDIs, provided that this is requested by "THE BORROWER", who is up to date with their payments and the amount is a quantity equal or greater to the payment to be made. Prepayments will be received, and will be exclusively applied to the Outstanding Balance of the capital, provided that "THE BORROWER" does not have any outstanding debt at the time of payment, otherwise the payment will be registered in conformance with the establishments of clause four, "Place and form of Payment". There is no minimum amount for making a prepayment.

"THE BORROWER" may request early termination of the contract through a signed document requesting cancellation, including their Player # and attaching a copy of their official identification, which must be delivered to the address of "THE LENDER". Once the request has been received, "THE LENDER" will provide proof of receipt and page number, once the authenticity and veracity of the identity of the person making the request has been confirmed to be "THE BORROWER".

Advance payments. Advance payments may be received, i.e., payments which are not yet due, in order to apply them to cover the immediately subsequent periodic payments. The payment will be registered in conformance with the establishments in clause four, "Place and form of payment".

There will be no monetary penalty of any type for settling or making advance or early payments, however, "THE BORROWER" cannot move up a level if they settle the account before at least 50% of the defined duration of the contract has passed.

Six. Account Statements. "THE LENDER" will provide "THE BORROWER" with their account statement through the website and smartphone app, where it can be downloaded by accessing

with their username and password. It will be provided with the frequency registered on each date scheduled on the amortisation table and the presentation of each programmed payment, through an e-mail with a link to download the same. To consult the balances,

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transactions and other movements, these can also be viewed on the website and app available.

Seven. Communication. "THE BORROWER" authorises "THE LENDER" to contact them through the methods known on the Internet and telecommunications. The user accepts to receive, at their e-mail address "Email that you provided", messages from "THE LENDER" with advertising, information on their credit or information that "THE LENDER" considers important for "THE BORROWER". "THE LENDER" understands that the main communication method is via Internet and that the messages through platforms such as Facebook, Twitter, Skype and WhatsApp will have validity in the agreements that "THE BORROWER" and "THE LENDER" may reach, such as promises for payment and refinancing.

"THE BORROWER" may contact "THE LENDER" through the following means:

E-mail: contacto@credi.mx Telephone: (667) 744 0901, (667) 744 0904 and 01-800-MAS LIKE (627 5453) WhatsApp: (667) 163 3135 and (551) 801 9861 Skype user: Credilikeme Twitter: @Credilikeme Facebook: <http://www.facebook.com/credilikeme> Our registration key with CONDUSEF is: 693985

Eight. Collections and Settlement. "THE BORROWER" accepts that "THE CREDITOR" may use Social Media to manage collections, including contacting their Facebook friends and references that supported the credit, as well as any means of communication in order to manage the same, without specifying days or times, which will be subject to the criteria of "THE LENDER".

"THE LENDER" will resolve the contract, at the latest, the working day after that on which they receive the request if there is no debt. Otherwise, "THE BORROWER" will be informed, at the latest, the working day after receipt of the request, of the amount of the debt, and within the five working days following receipt of the request, they will make said data available to a certain date, through the methods of communication established in this contract, and once the debts have been settled the contract will be resolved.

A balance payable or receivable of less than \$10.00 Mexican pesos that appears on the date that the transaction is considered complete will be registered in your account as balance payable or receivable for your next credit. When the transaction is complete, any balance receivable that is found after the transaction is complete may be requested by "THE BORROWER", and if "THE BORROWER" does not attend the branch or office, it will be available and will be returned through the methods agreed upon between the parties.

At the time that "THE BORROWER" effectively settles their credit, the authorisations for the direct debits that were established with their accounts will be revoked. "THE LENDER" will provide "THE BORROWER" with the account statement showing the non-existence of debts within 10 working days from the payment of the debts. The settled account will be reported to the credit rating companies as an account closed without any debt within the period established by the Credit Information Companies Law.

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THE CREDIT BEHAVIOUR OF "THE BORROWER" WILL BE REPORTED TO THE CREDIT BUREAU AND THE CREDIT CIRCLE and to other Credit Information Companies as considered suitable by "THE LENDER.

Nine. Authorisation to report to the Credit Bureau. By the present, I expressly authorise CONFIANZA DIGITAL S.A.P.I. DE C.V. SOFOM, E.N.R. to, through their employees, investigate my credit report at Trans Unión de México, S.A. SIC and/or Dun & Bradstreet, S.A. SIC and Círculo de Crédito, S.A. de C.V. SIC and I understand that this is a separate service to my credit request, and it not linked in any way to the authorisation of the same.

Furthermore, I declare that I understand the nature and scope of the Credit Information Companies and the information contained in the credit reports and special credit report. I declare that I understand the nature and scope of the information that will be requested, the use that CONFIANZA DIGITAL S.A.P.I. DE C.V. SOFOM, E.N.R. will make of said information and that they may make periodic queries about my report or the company that I represent, consenting to this authorisation which will be valid for a period of 3 years to be counted from the date of issue and, in any case, during the time that the legal relationship is maintained.

Ten. Formalisation. Both parties accept the conditions stated in this contract. Furthermore, they provide the corresponding acceptance that all data is correctly registered within the table for general data and the amortisation table shown in Annex B.

The credit will be available from the time that the amount requested is deposited to the account provided by "THE BORROWER", stated in the section of general data, through an electronic transfer, sending confirmation of the same by e-mail.

"THE BORROWER" can cancel this contract without any liability and without paying commissions during the period of 10 working days after the signature of this Contract, provided that they have not used the Credit.

Eleven. Validity. This contract will be valid from the date ("This date of your last payment will appear"), beginning on the date that the requested deposit is made and cannot be extended. On said date, "THE BORROWER" must settle the credit, including any commission or interest generated in full. In the event that, on said date, the credit has not been settled in full, in conformance with the establishments of clauses four (Place and form of payment) and five (Early Payment), this contract will produce all of its legal effects.

Twelve. Level of Trust. "THE BORROWER" may request the loan again and may participate on the stairs of trust. The stairs of trust represent 6 levels, where each level has its own credit conditions. The rules of these stairs can be found in ANNEX C and can also be validated on the website <https://credilike.me/>.

"THE BORROWER" must not present more than 2 delays in order to increase a level and comply with the promises of payment established, and not have been subject to penalties throughout the lifetime of the credit.

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The loan amount is subject to review and validation by the company. Regardless of whether "THE BORROWER" increases a level, they must provide credible documentation of their income in order to verify that their payment capacity is not affected.

Every two levels, there will be an update of "THE BORROWER's" general data, as well as their references in order to increase to the next level, as well as when considered appropriate by the company. If any of the references cannot be validated, another must be designated in order to be able to conclude the update process.

Thirteen. Trust and friendship networks. If the applicant has a friend within their network who has an active credit with "THE LENDER", and this friend is behind on their payments, we will not authorise a new credit until your friend has resolved their situation.

Fourteen. Acceptance. This mutual contract will be accepted at the time that "THE LENDER" deposits the amount requested by "THE BORROWER", with this being the most extensive document stating their intentions, with all applicable legal consequences. At the time of acceptance of this contract, a copy of the same will be sent to the e-mail address registered in the section for General Data, together with all of its annexes, which includes the cover page that forms part of the same.

Fifteen. Authorisation for use of Personal Data. "THE BORROWER" authorises "THE LENDER" to use their personal data with third parties in order to provide better service. This process will always be carried out in compliance with the data protection laws and data will only be shared with reliable applications and service providers.

I ACCEPT

Sixteen. Jurisdiction and Competence. For any issues relative to the compliance and interpretation of this contract, the parties will expressly submit to the jurisdiction of the courts of the city of Culiacán, Sinaloa, rejecting any other jurisdiction which may correspond to them at present or in the future. The legal provisions mentioned in this contract may be consulted in Annex E "Legal Provisions", on the CONDUSEF website, Legal Framework section, and is also available in the offices and branches of "THE LENDER".

Seventeen. Updates. The policies and clauses in this contract may be updated by "THE LENDER" without affecting the initial economic agreement with "THE BORROWER". In other words, the amount, fees and commissions already agreed upon will not be increased, except in the case of restructuring. In the case of update, "THE BORROWER" will be notified via the previously registered e-mail address, with 30 days of notice before the entry into force of the same. "THE BORROWER" may request resolution of the Contract in the 30 days following notification without any liability on their behalf, and under the conditions initially agreed upon, and must cover, in this case, the debts that have been generated up to the settlement of the credit, without any penalty for this reason.

Eighteen. Clarifications. For any issue where "THE BORROWER" wishes to present a query, clarification, complaint or claim, they must do the following:

1. Send a personal letter to the customer care team at une@credi.mx, briefly discussing the matter. In the case that the claim is for an unregistered payment, you

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must attach a copy of the deposit or transfer proving the same. Add your full name and telephone number, e-mail address and address where you can be contacted in order to respond in a maximum period of 5 working days. 2. You can also contact the customer care team at Av. Kiki Murillo 102 22a Col. La

Primavera en Culiacán, Sinaloa México CP 80300, via telephone 01-800-627-5453.

Nineteen. UNE. Manager: José Arturo Rochin Gutiérrez Address: Kiki Murillo 102 local 22a en Culiacán, Sinaloa, México CP 80300 from 09:30 to 19:00 (Central time) from Monday to Friday. Telephone: 667- 744-0901 or 01-800-MAS-LIKE (6275453). Email: une@credi.mx National Committee for the Protection and Defence of Users of Financial Services (CONDUSEF), freephone 01-800-999-8080, or visit the website www.condusef.gob.mx. E-mail: opinion@condusef.gob.mx

TAC (Total Annual Cost): "Your TAC will appear" %

TAC: The Total Annual Cost of financing expressed in annual percentage points that, for information and comparison purposes, include the entirety of the costs and expenses inherent to the credits.

This contract was accepted by: "Your full name will appear" From the IP: "Your IP connection will appear" On the date: "The current time and date will appear"

SIGNATURE: "Your signature will appear"

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ANNEX A PROMISSORY NOTE

No. "The Contract # will appear" Good for \$ "the amount of the loan plus commission will appear"

I, "The Applicant's name will appear", declare that I am of legal age, with address at: "Your city will appear", "Your address will appear (Street, #)", through this document, acting on my own behalf, declare that I OWE AND WILL PAY, unconditionally, CONFIANZA DIGITAL SAPI DE CV SOFOM ENR (CREDILIKEME), their transferees or endorsees, on "Day" of "Month" of "Year", the amount of "Amount in Words" EXACT PESOS (\$"The amount loaned plus commission will appear").

Value received to my full satisfaction. This promissory note forms part of the player's contract and is subject to the condition that, if not paid by the due date, this document will enter into force until the date of settlement.

I accept and will pay on the due date.

Signature

PROMISSORY NOTE

"Your signature will appear here"

RECA:

ANNEX B PAYMENT PLAN

RECA: Date of elaboration: "The date your credit was opened will appear" Payment plan agreed upon. "A list is shown in accordance with the amount of your request, in this example, \$3,000"

Payment Limit date for payment Balance Capital Interest

Fixed payment

Net payment

Final Balance 1 Friday 30/01/2016 3,150.00 733.35 150.23 883.58 24.04 907.61 2,416.65 2 Friday 13/02/2016 2,416.65 768.32
115.25 883.58 18.44 902.02 1,648.33 3 Friday 27/02/2016 1,648.33 804.97 78.61 883.58 12.58 896.15 843.36 4 Friday
11/03/2016 843.36 843.36 40.22 883.58 6.44 890.01 0

TOTAL 3,595.79

TAC (Total Annual Cost): "Your TAC will appear"% Ordinary Annual Interest: "Your ordinary interest rate will appear"% Default Annual Interest: "Your default interest rate will appear"%

Player Name: "Your full name will appear" Loan ID: "Your credit number will appear" Player ID: "Your player number will appear"

Due VAT

RECA:

ANNEX C Rules for Increasing a Level

A. All players are eligible to receive a new credit, unless the player has received a penalty. The amount to be loaned will be at least the same as the previous credit without further analysis, with the benefit of increasing a level. B. The player must not present more than 2 delays in order to increase a level and comply with the promises of payment established, and not have been subject to penalties throughout the lifetime of the credit.

C. At least 50% of the defined duration of the player's credit contract must have passed at the time of settlement. D. Furthermore, players under 26 years of age on levels 1 to 4 can only request increases of up to \$500 pesos. From level 5, a loan can be provided in accordance with the payment capacity if they comply with the guidelines described below. E. For credits of \$8,000 pesos or more, the payments will obligatorily use direct debit. (If you have never used direct debit and want a credit of \$8,000 or more, first you must take a credit with the previous amount and with direct debit as the payment method). F. Only players that are employees and self-employed can access credits over \$6,000. To proceed with these amounts, first they must show proof of their income. (Employee = wage slip, self-employed = photo with business & merchandise). In the case of employees with income of up to \$5,000 pesos, the maximum amount loaned will be \$5,000 pesos. For those with salaries between \$5,000 and \$7,000 pesos, the maximum amount loaned will be \$10,000 pesos.

*In the case that the player has sent proof for their first credit, they must send up-to-date proof.

To increase the amount, in accordance with the rules for each level and the respective guideline, the following analysis will be carried out. If the player does not comply 100% with the conditions defined for each increase, they must stay at the previous amount.

1

. Increases up to 500 pesos

A. Credit bureau report. Must NOT have 2 or more MOP 02 or MOP 03 in order to receive an amount higher than before.*

2

. Increases from \$501 to \$999.

A. The player must have 3 references validated by "THE LENDER". B. Credit bureau report. They must NOT present or have MOP 02 or greater, to be shown in the latest credit information query from the credit information company chosen by "THE LENDER".* C. Credit bureau report. Verify that they do not have an increase higher than \$500 in their commitments with other financial entities, nor commitments with other credits over 20% of their income. D. If the amount of the amortisation to pay in this new credit is over 1.3 times that of the previous credit, the term must be increased as far as the rule of the level allows. If the level they are on does not

permit this, the new credit will be a maximum that adapts to this condition.

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3

. Increase from \$1,000 to \$1,999

A. The player must have 4 references validated by "THE LENDER". B. Credit bureau report. They must NOT have 2 or more MOP 02 or MOP 03 in order to lend them an amount higher than before. C. Verify that they do not have commitments with other credits over 20% of their income. D. If the amount of the amortisation to pay in this new credit is over 1.3 times that of the previous credit, the term must be increased as far as the rule of the level allows. If the level they are on does not permit this, the new credit will be a maximum that adapts to this condition. E. Credit bureau report. Verify that they do not have an increase higher than \$500 in their commitments with other financial entities, nor commitments with other credits over 20% of their income. F. In accordance with their income situation:

a. Employee: Have been in their current job for over 6 months. b. Commission agent: Have been in their current job for over 12 months. c. Self-employed: Have been in this activity for over 12 months. d. Positive friendship network.**

4

. Increase from \$2,000 to as far as the rules allow.

A. The player must have 5 references validated by "THE LENDER". B. "THE BORROWER" must provide the address and phone number of their place of work. C. Credit bureau report. Must NOT have 2 or more MOP 02 or MOP 03 in order to receive an amount higher than before.* D. Verify that they do not have commitments with other credits over 20% of their income. E. If the amount of the amortisation to pay in this new credit is over 1.3 times that of the previous credit, the term must be increased as far as the rule of the level allows. If the level they are on does not permit this, the new credit will be a maximum that adapts to this condition. F. Positive friendship network.** G. Have reached this point by paying previous credits in the period established, without early payment. If any of the previous credits were paid early, the amount to increase cannot be greater than that in point 3 above. H. At least one family reference with a landline telephone that can verify the work situation.

*If we cannot generate the bureau, the application will generate it and we will refund the cost through the commissions. If the loan is not granted, this money will not be refunded.

**In cases where there is a negative friendship network, you must receive special authorisation from management.

***Any person that wishes to jump by over \$2,000 and does not comply with the requirements must provide a cash guarantee of 20% of the credit amount, which will be returned at the end of the credit or can be used to settle the credit.

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ANNEX D UNE / CONDUSEF CONTACT

Specialised Customer Care. To clarify any concerns, report something unusual in the services provided to you or a suggestion, you can contact the manager, José Arturo Rochin Gutiérrez, at our offices located in Av. Kiki Murillo 102 local 22a in Culiacán, Sinaloa, Mexico CP 80300, or at the numbers 667-744-0901 or 01-800-MAS-LIKE (6275453). You can also send an email with the subject "For UNE manager" to arturo@credi.mx. Our customer care hours are from 09:30 to 19:00 (Central time) from Monday to Friday.

CONDUSEF (National Committee for the Protection and Defence of Users of Financial Services).- If you need any additional information, you can visit CONDUSEF at Insurgentes Sur No. 762, Colonia del Valle, Delegación Benito Juárez, Código Postal 03100, México, Distrito Federal. Or, contact them by telephone: 01-800-999-80-80. You can also visit their website, www.condusef.gob.mx or write them an email at asesoria@condusef.gob.mx.

* Not applicable when default interest is generated.

ANNEX E LEGAL PROVISIONS

RECA: "The contract RECA number will be here"

This annex presents the applicable legal references for the contract registered with the RECA number "The contract's RECA number will appear here" for the personal credit called Credilikeme. For the purposes of transparency and clarity of the legal concepts stated in the contract and in compliance with the provisions of the Financial Services Transparency and Regulation Law and the provisions issued by the National Committee for the Protection and Defence of Users of Financial Services, this document contains the transcription of all mentioned legal concepts.

GENERAL ACT ON CREDIT ORGANISATIONS AND RELATED ACTIVITIES

Article 56.- The inspection and surveillance of the auxiliary credit institutions, exchange offices and regulated multi-purpose financial companies is entrusted to the National Banking and Securities Commission, which shall have, without opposing this Law, regarding said auxiliary credit institutions, exchange offices houses and regulated multi-purpose financial companies, all of the powers in the area of inspection and surveillance as conferred by the Credit Institutions Law for multiple banking institutions, who will be subject to the provisions of the law, the respective Regulation and the other provisions that may be applicable. Regarding unregulated multi-purpose financial companies, the exchange offices and money transmitters, the inspection and surveillance of these companies will be carried out by the mentioned Committee, exclusively to verify compliance with the concepts referred to in article 95 Bis of this law and the general provisions derived from the same.

Article 87-J. In the contracts for financial lease, credit and financial factoring, as well as the other activities expressly authorised by law, that are entered into by the multi-purpose financial companies, these must expressly state that for their constitution and operation under this nature, they do not require authorisation from the Ministry of Finance and Public Credit and, in the case of unregulated multi-purpose financial companies, these must, in addition to the above, expressly state that they are subject to the surveillance of the National Banking and Securities Commission, only for the purposes of the provisions of article 56 of this Law. This information should also be stated in any type of information that, for the purpose of promoting their operations and services, is used by the unregulated multi-purpose financial companies.

Article 95 bis. The unregulated multi-purpose financial companies, the exchange offices and the money transmitters, in terms of the general provisions issued by the Ministry of Finance and Public Credit, with a prior opinion from the National Banking and Securities Commission, will be obliged, in addition to complying with the other obligations application, to:

I. Establish measures and procedures to prevent and detect acts, omissions or transactions that may favour, assist, aid or cooperate in any way with the committing of crimes as established in articles 139 or 148 bis of the Federal Criminal Code or that may be included in the cases stated in article 400 bis of the same Code; II. To present the Ministry of Finance and Public Credit, through the National Banking and Securities Commission,

reports on:

- The acts, transactions and services performed with their customers and users regarding the section above, and

- All acts, transactions and services that may be included in the case stated in section I of this article or that, where applicable, may contravene or infringe upon the adequate application of the provisions

stated in the same, performed by any member of the board of directors, administrator, executive, civil servant, employee, factor and representative, or with the intervention of the same. III. Register in their accounting each of the transactions or acts carried out with customers or users, as well as the transactions carried out with financial institutions. The reports referred to in section II of this article, in conformance with the general provisions established in the same, will be elaborated and presented in consideration, at the very least, of the modalities that are referred to in said provisions for this purpose; the characteristics that must be met by the acts, transactions and services referred to by this article to be reported, taking into consideration the amounts, frequency and nature, the monetary and financial instruments used and the commercial practices observed in the places where they are carried out; as well as the frequency and systems through which the information must be transmitted. The reports must at least refer to the transactions defined by the general provisions as relevant, internal, concerning and unusual, those related to international transfers and cash transactions carried out in foreign currency. Furthermore, the Ministry of Finance and Public Credit, in the mentioned general provisions, will issue the guidelines on the procedure and criteria that the unregulated multi-purpose financial companies, the exchange offices and money transmitters must observe with regards to:

a. Adequate knowledge of their customers and users, for which they must consider their background, specific conditions, economic or professional activity and the places they hold; b. The information and documentation that said unregulated multi-purpose financial companies, exchange offices and money transmitters must gather in order to enter into the transactions and services provided and to fully verify the identity of their customers; c. The way in which the unregulated multi-purpose financial companies, exchange offices and money transmitters must maintain and guarantee the security of the information and documentation relative to the identity of their current or past customers and users, as well as of the acts, transactions and services reported in conformance with this article; d. The terms to provide training inside the unregulated multi-purpose financial entities, exchange offices and money transmitters with regards to the content of this article. The general provisions referred to in this article will indicate the terms for correct compliance; e. The use of automated systems that contribute to compliance with the measures and procedures established in the general provisions referred to in this article, and f. The establishment of internal structures that must operate as areas of compliance for the subject, within each unregulated multi-purpose financial company, exchange office and money transmitter.

The unregulated multi-purpose financial companies, exchange offices and money transmitters, in the terms of the general provisions established in the first paragraph of this article, must store, for at least ten years, the information and documentation referred to in point c) of the previous paragraph, without prejudice to the establishments of the same or other applicable standards. The Ministry of Finance and Public Credit will be authorised to request and collect, through the National Banking and Securities Commission, information and documentation related to the acts, transactions and services referred to in section II of this article. The unregulated multi-purpose financial companies, exchange offices and money transmitters will be obliged to provide said information and documentation.

* Not applicable when default interest is generated.

The unregulated multi-purpose financial companies, exchange offices and money transmitters must immediately suspend the performance of acts, transactions or services with the customers or users that the Ministry of Finance and Public Credit informs them of through a list of blocked people which is of a confidential nature. The list of blocked people has the purpose of preventing and detecting acts, omissions or transactions that may be included in the situations established in the mentioned articles of section I of this article. The obligatory suspension referred to in the previous paragraph will no longer be effective when the Ministry of Finance and Public Credit removes the customer or user in question from the list of blocked people. The Ministry of Finance and Public Credit will establish, in the general provisions referred to by this article, parameters for determining the inclusion or removal of people from the list of blocked people. Compliance with the obligations stated in the article will not imply any transgression of the obligation for legal confidentiality, nor will it constitute infringement of the restrictions on disclosing information as established in the contract. The general provisions referred to by this article must be observed by the unregulated multi-purpose financial companies, exchange offices and money transmitters, as well as by the members of the board of directors, administrators, executives, civil servants, employees, factors and representatives, therefore, both the companies and the people mentioned will be responsible for strict compliance with the obligations established in said provisions. Infringement of the provisions referred to in this article will be penalised by the National Banking and Securities Commission in conformance with the procedure established in article 88 bis of this Law, with a fine equivalent to ten percent of one hundred percent of the amount of the act, transaction or service being carried out with a customer or user that has been reported to be on the list of blocked people as referred to in this article; with a fine equivalent to ten percent of one hundred percent of the unusual unreported transaction or, where application, of the series of transactions related to the same customer or user that should have been reported as unusual transactions; in the case of relevant, internal, concerning transactions, those related to international transfers and cash transactions carried out in cash, unreported, as well as non-compliance with any of the points a., b., c., e., and f. of the third paragraph of this article, will be penalised with a fine from 10,000 to 100,000 days of salary and in other cases of non-compliance with this concept and the provisions derived from the same, the fine will be from 2,000 to 30,000 days of salary. The penalties mentioned may be imposed on unregulated multi-purpose financial companies, exchange offices and money transmitters, as well as on members of the board of directors, administrators, executives, civil servants, employees, factors and representatives, as well as on individuals and legal entities that, due to their acts, have caused or intervened in said financial entities incurring in an irregularity or are responsible for the same. The National Banking and Securities Commission will have the capacity to supervise, monitor and inspect compliance and observance of the provisions of this article, as well as the general provisions issued by the Ministry of Finance and Public Credit in the terms of the same. Furthermore, the National Banking and Securities Commission may order the credit institutions, brokerage firms and exchange offices that work with the exchange centres and money transmitters to suspend or cancel the contracts maintained with said people and to abstain from performing new transactions when it is presumed that the provisions of this article or the general provisions derived from the same are being violated. The public servants in the Ministry of Finance and Public Credit and in the National Banking and Securities Commission, the exchange centres, the unregulated multi-purpose financial companies and the money transmitters, the members of the boards of directors, administrators, executives, civil servants, employees, factors and representatives, must abstain from discussing the reports and other documentation and information referred to by this article with people or authorities other than those expressly authorised in the relative standards

* Not applicable when default interest is generated.

to request, receive or conserve said documentation and information. Violation of these obligations will be penalised in the terms of the corresponding laws.

GENERAL LAW OF CREDIT INSTRUMENTS AND TRANSACTIONS

Article 295. Except where otherwise agreed, the borrower can avail of the sum which is the purpose of the contract.

CODE OF COMMERCE

Article 363. The interest accrued and not paid will not accrue interest. The contracting parties can, however, capitalise these.

GENERAL LAW OF CREDIT INSTRUMENTS AND TRANSACTIONS

Article 143. Any dispute for lack of acceptance must be raised with the borrower and their references, in the place and address indicated for acceptance, and if the document does not have a designated place, at the address or residence of the same. Any dispute due to lack of payment must be raised with the people and in the places and addresses indicated in article 126. If the person that the dispute is raised with is not present, the diligence will take place with their employees, family members or staff, or with a neighbour. When the address or residence of the person in the dispute is not known, this can take place at the address established by the notary public, agent or public authority raising the same.

Article 294. Even when the contract has established the amount of the credit and the term in which the borrower can make use of the same, the parties may agree that either or only one of the same will be authorised to restrict one or the other, or to report the contract from a certain date or at any time, through notification given to the other party through the method established in the contract, or in the absence of this, through any notary public or agent, and in their absence, through the first political authority in the place of residence, in application of paragraphs three and four of article 143. When no term is established, it will be understood that either of the parties can resolve the contract at any time, notifying the other party of the same in the same manner as for the notification referred to in the previous paragraph. Once the contract has been reported or its resolution has been notified in accordance with the above, the part of the credit that had not been used by the borrower up to that point will be extinguished; but unless specified otherwise, the borrower will not be released from paying the awards, commissions and expenses corresponding to the sums not used, except when the report or notification in question comes from the lender.

Article 299. The granting or transmission of a credit title or of any other document from the borrower to the lender, as recognition of the debt resulting in favour of the same in virtue of the provisions of the credit granted, does not authorise the lender to discount or transfer the documented credit before its due date, except when expressly authorised by the borrower. Once the credit is negotiated or transferred by the lender, they will transfer to the borrower, from the date of said acts, the interests corresponding to the amount of the provision from said credit, in conformance with the rate established upon opening the credit; but the credit granted will not be understood to be renewed except where the parties have agreed to this.

CREDIT INSTITUTIONS ACT

* Not applicable when default interest is generated.

Article 68. The contracts or policies, where applicable, that indicate the credits granted by the credit institutions, together with the account statements certified by the accountant provided by the credit institution, will be executive titles without the need for a signature or any other requirement. The account statement certified by the accountant as referred to in this article will declare, except where there is evidence otherwise, in the respective trials for establishing the outstanding balances of the borrowers. The certified account statement mentioned above must include the borrower's name; contract date; notary public and deed number, where applicable; amount of the credit granted; capital available; date to which the debt was calculated; capital and other payment obligations due on the cut-off date; the subsequent provisions of the credit, where applicable; ordinary interest rates applied to each period; payments made for the interest, specifying the rates applied for interest and amortisations made for the capital; default interest applied and applicable rate for default interest. For the credit contracts referred to in the first paragraph of this article, the certified statement account issued by the accountant will only include the transactions from one year prior to the time that the last payment non-compliance is verified.

Article 115. In the cases mentioned in articles 111 to 114 of this Law, proceedings will continue at the request of the Ministry of Finance and Public Credit, which will request a prior opinion from the National Banking and Securities Commission, or at the request of the credit institution in question, or anyone with legal interest. The provisions in the articles mentioned in this Chapter do not exclude the imposition of penalties applicable in conformance with other laws due to committing a crime. The credit institutions, in terms of the general provisions issued by the Ministry of Finance and Public Credit, considering a prior opinion from the National Banking and Securities Commission, will be obliged, in addition to complying with the other obligations application, to:

I. Establish measures and procedures to prevent and detect acts, omissions or transactions that may favour, assist, aid or cooperate in any way with the committing of crimes as established in articles 139 or 148 bis of the Federal Criminal Code or that may be included in the cases stated in article 400 bis of the same Code, and the altered Section. II. To present the Ministry of Finance and Public Credit, through the National Banking and Securities Commission, reports on:

a. The acts, transactions and services carried out with their customers and users regarding the previous section, and b. All acts, transactions and services carried out by the members of the board of directors, executives, civil servants, employees and representatives that may be included in the case stated in section I of this article or that, where applicable, may contravene or infringe upon the adequate application of the provisions indicated. The reports referred to in section II of this article, in conformance with the general provisions established in the same, will be elaborated and presented in consideration, at the very least, of the modalities that are referred to in said provisions for this purpose; the characteristics that must be met by the acts, transactions and services referred to by this article to be reported, taking into consideration the amounts, frequency and nature, the monetary and financial instruments used and the commercial and banking practices observed in the places where they are carried out; as well as the frequency and systems through which the information must be transmitted. Furthermore, the Ministry of Finance and Public Credit, in the mentioned general provisions, will issue the guidelines on the procedure and criteria that the credit institutions must observe with regards to:

a. Adequate knowledge of their customers and users, for which they must consider their background, specific conditions, economic or professional activity and the places they hold; b. The information and documentation that said institutions must gather in order to open accounts or enter into contracts relative to the transactions and services provided and to fully verify the identity of their customers;

* Not applicable when default interest is generated.

c. The way in which the same institutions must maintain and guarantee the security of the information and documentation relative to the identity of their current or past customers and users, as well as of the acts, transactions and services reported in conformance with this article, and d. The terms to provide training inside the institutions with regards to the content of this article. The general provisions referred to in this article will indicate the terms for correct compliance. The credit institutions must store, for at least ten years, the information and documentation referred to in point c) of the previous paragraph, without prejudice to the establishments of the same or other applicable standards. The Ministry of Finance and Public Credit will be authorised to request and collect, through the National Banking and Securities Commission, from the credit institutions, who will be obliged to provide information and documentation related to the acts, transactions and services referred to in section II of this article. The Ministry of Finance and Public Credit will be authorised to obtain additional information from other people with the same purpose and to provide information to the corresponding authorities. Compliance with the obligations stated in this article will not imply any transgression of the provisions in articles 117 and 118 of this Law. The general provisions referred to by this article must be observed by the credit institutions, as well as by the members of the board of directors, executives, civil servants, employees, and representatives, therefore, both the entities and the people mentioned will be responsible for strict compliance with the obligations established in said provisions. Violation of the provisions referred to by this article will be penalised by the National Banking and Securities Commission in conformance with the procedure established in article 110 of this Law, with a fine equivalent to 10% of 100% of the unreported unusual transaction, and in all other cases with a fine of up to 100,000 days of general minimum salary valid in the Federal District. The public servants in the Ministry of Finance and Public Credit and in the National Banking and Securities Commission, the credit institutions, the members of the boards of directors, executives, civil servants, employees and representatives, must abstain from discussing the reports and other documentation and information referred to by this article with people or authorities other than those expressly authorised in the relative standards to request, receive or maintain said documentation and information. Violation of these obligations will be penalised in the terms of the corresponding laws.

FINANCIAL SERVICES TRANSPARENCY AND REGULATION LAW

ARTICLE 23. In all transactions and services that the Financial Entities enter into through mass Adhesion Contracts and for the maximum amounts established by the National Committee for the Protection and Defence of Users of Financial Services in general provisions, they must provide their Customers with the service, access and facilities necessary to respond to the clarifications related to said operations and services. For this purpose, notwithstanding all other procedures and requirements imposed by other financial authorities with capacity for the same regarding transactions in their scope of capacity, the following must be complied with:

I. I. When the Customer does not agree with any of the movements that appear in their respective account statement or electronic or optical media or any other technology agreed upon, they may present a request for clarification within the period of ninety natural days counted from the cut-off date or, where applicable, from the performance of the transaction or the service. The respective request can be presented at the branch where the account is held, or in the specialised unit of the institution in question, through a letter, e-mail or any other method where receipt of the same can be proven. In any case, the institution

* Not applicable when default interest is generated.

is obliged to acknowledge receipt of said request. For amounts charged to the Customer made available through any mechanism determined for this purpose by the National Committee for the Protection and Defence of Users of Financial Services in general provisions, the Customer will have the right not to make the payment for which clarification has been requested, or for any other amount related to said payment, until the clarification is resolved in conformance with the procedure referred to by this article;

II. Once the request for clarification is received, the institution will have a maximum period of forty five days to provide the Customer with the corresponding response, attaching a simple copy of the document or proof considered for the emission of said response, based on the information that, in conformance with the applicable provisions, is held by the same, as well as a detailed report which responds to all of the statements contained in the request presented by the Customer. In the case of claims relative to transactions performed abroad, the term established in this paragraph will be up to one hundred and eighty natural days. The response and report mentioned above must be provided in writing and signed by personnel from the institution authorised for the same. In the event that, in conformance with the response issued by the institution, collection of the amount in question is correct, the Customer must make payment of the amount, including the ordinary interest as agreed, without application of any default or other interest generated by suspension of the payment made in terms of this provision;

III. Within the period of forty five natural days counted from the delivery of the response referred to in the previous section, the institution will be obliged to provide the Customer, either in the branch where the account is held or in the specialised unit of the institution in question, with the report generated regarding their request, and to include in the same, under their strict responsibility, all documentation and information that, in conformance with the applicable provisions, is held by them and is directly related to the corresponding request for clarification, without including data corresponding to transactions related to third parties;

IV. In the case that the institution does not provide a timely response to the Customer's request or does not provide a response and detailed report, as well as the documentation or evidence mentioned above, the National Committee for the Protection and Defence of Users of Financial Services will impose a fine in the terms established in section XI of article 43 of this Law for an amount equivalent to that claimed by the Customer in the terms of this article; and

V. Until the request for clarification in question has been resolved in conformance with the procedure stated in this article, the institution cannot report the amounts subject to said clarification as overdue to the credit information companies. All of the above is without prejudice to the Customer's rights to attend the National Committee for the Protection and Defence of Users of Financial Services or the corresponding jurisdictional authority in conformance with the applicable legal provisions, as well as the penalties that must be imposed on the institution for non-compliance with the establishments of this article. However, the procedure established in this article will have no effect once the Customer presents their claim to the jurisdictional authority or files their complain in the terms and periods of the Law for the Protection and Defence of Users of Financial Services.

All of the above is without prejudice to the Customer's rights to attend the National Committee for the Protection and Defence of Users of Financial Services or the corresponding jurisdictional authority in conformance with the applicable legal provisions, as well as the penalties that must be imposed on the institution for non-compliance with the establishments of this article. However, the procedure established in this article will have no effect once the Customer presents their claim to the jurisdictional authority or files their complain in the terms and periods of the Law for the Protection and Defence of Users of Financial Services.

* Not applicable when default interest is generated.

GENERAL TRANSPARENCY PROVISIONS APPLICABLE TO THE MULTI-PURPOSE FINANCIAL COMPANIES, UNREGULATED ENTITIES

Article 7. For formalisation of the Adhesion Contracts of the Financial Entities the express consent of the User is required, through the methods determined for this purpose in conformance with the applicable regulations.

GENERAL PROVISIONS REFERRED TO BE ARTICLES 115 OF THE CREDIT INSTITUTIONS ACT REGARDING 87-D OF THE GENERAL ACT ON CREDIT ORGANISATIONS AND RELATED ACTIVITIES AND 95-BIS OF THE REGULATION AS APPLICABLE TO MULTI-PURPOSE FINANCIAL COMPANIES.

4. The Entities must elaborate and store an identification report for each of their Customers before entering into a contract for Transactions of any type. For this purpose, the entities must ensure that the identification for each Customer complies with at least the following requirements:

... IV. In the case of the companies, offices and entities referred to in Annex 1 of these Provisions, the Entities may apply simplified measures to identify the Customer and, in any case, must elaborate the respective identification report with at least the following data:

- corporate name; - corporate activity or purpose; - Federal Registry of Taxpayers (with taxpayer ID); - serial number of the Advanced Electronic Signature, where applicable; address (including street name, exterior and, where applicable, interior number, city or town, district or municipality, federative entity and post code); - telephone number(s) for said address; - e-mail address and, where applicable, full name without abbreviation of the administrator(s), director, general manager or legal representative that, with their signature, can enforce the company, office or entity for the purposes of entering into the Transaction in question. The Entities can apply the simplified measures referred to in this section provided that the companies, offices and entities in question have been classified as Low Risk Customers in the terms of 21a of these Provisions.

* Not applicable when default interest is generated.