

FINANCIAL AGREEMENT TO CREATE REVOLVING CREDIT LIMIT AND ACCESS TO THE RAPIDCREDIT.COM PLATFORM

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1. DEFINITION OF THE PARTIES:

1.1 CREDITOR:

1. RAPICREDIT is an online lending platform, operated by COMPAÑÍA DE CRÉDITOS RÁPIDOS SAS - RAPICREDIT aims to provide fast, innovative, easy and inclusive credit solutions through the intelligent use of technology.

The RAPICREDIT service has associated costs. RAPICREDIT reports your good credit behavior to the credit bureaus, which helps you obtain a good credit score. Defaults on payments may affect your credit history. Late payments generate penalty interest, collection costs, and are reported to the credit bureaus.

RAPICREDIT DOES NOT conduct brokerage activities or publicly raise funds or other similar activities restricted to financial institutions. Also, the company's business purpose shall not involve the administration, management or investment of third-party funds in securities listed in the Colombian Stock Exchange.

RAPICREDIT NEVER shares client information with third parties other than those authorized by this agreement, nor does it charge commissions or costs in advance. WE DO NOT use intermediaries to fill out, examine or expedite your application, or to disburse and process your loan. DO NOT be misled. Let us know immediately should you receive any such offers by sending an email to ayuda@RAPICREDIT.com. The Terms and Conditions published on our website form an integral part of this agreement and are accepted by you upon registration.

CREDITOR'S INFORMATION:	COMPAÑÍA DE CRÉDITOS RÁPIDOS SAS
TAX ID # (NIT):	900.546.668-4
CONTACT:	WWW.RAPICREDIT.COM
EMAIL ADDRESS:	ayuda@RAPICREDIT.com
ADDRESS:	Calle 93B # 18-12 Oficina 307
CITY:	Bogota

1.2 INFORMATION ABOUT THE CONTRACTED PRODUCT:

At RAPICREDIT we deliver fast, easy, innovative and inclusive credit solutions through the intelligent use of technology, which can be used through our platform of services and quick loans, which is exclusively for clients with an active membership.

RAPICREDIT: Loans repayable in 30 days, to help you in emergencies, and which we deposit in your bank account within 24 business hours. Our clients, according to the limit approved by the company, based on your financial situation, decide how much money they need and the length of time for repayment. The main characteristics of this service are its flexibility, speed, and upon your request, the absence of physical procedures. These are unique credit facilities tailored to the

client's needs and with the option to be processed 100% online whenever you use our technological platform. This service can be used from a minimum amount per request of one hundred and ten thousand pesos (\$110.000), and a financing term of not less than five (5) calendar days. Use only in emergencies or in special cases.

1.3 PERSONAL REQUIREMENTS:

- Colombian citizenship.
- At least eighteen (18) years of age.
- Currently reside in the country.
- Bank account in your name.
- Have an email account.
- Have a mobile phone.

2. REVOLVING CREDIT LIMIT:

You (Debtor):	@Nombre
Your document:	@Documento
Your phone number:	@celular
Your email address:	@email
Your address:	@direccion
Your city:	@ciudad

Before acceptance, the CREDITOR will inform you (as the DEBTOR), via RAPICREDIT's platform, or via email, about the detailed conditions of your approved credit as follows:

2.2 PRODUCT CONTRACTED IN THIS AGREEMENT:

Approved product:	RAPICREDITO2
Approved revolving credit limit:	@Cupo
Date of approval:	@FechaAprobacion
Credit category:	CONSUMER AND ORDINARY CREDIT
Approved term (days):	@Plazo
Installments:	1
Approved credit amount:	@Monto
Effective annual interest	@Credito_Interes
Rate (EAR):	@Credito0_Interes
Maturity date:	@FechaVencimiento

Our RAPICREDIT product will be disbursed by the CREDITOR into your account (as the DEBTOR), no later than the business day following confirmation of approval. Some payments may be delayed, depending on the banking institution associated with the account registered for disbursement. RAPICREDIT may disburse to other accounts upon verification of ownership of the

account. If the DEBTOR registers an account number that is not in his/her name, the agreement shall be deemed non-existent, and as a result, no obligations of any kind shall be due by COMPAÑÍA DE CRÉDITOS RÁPIDOS SAS – RAPICREDIT.

By using your credit limit in the network of partnered companies and activating your credit line, you (as the DEBTOR) confirm your consent for **RAPICREDIT** to pay these partnered companies the amounts you owe, such that the CREDITOR assumes the condition of new creditor of the DEBTOR under the conditions established in this document. **Payment of the Debt by RAPICREDIT**: By signing this document, you (as the DEBTOR) hereby give your consent to the CREDITOR to pay debt directly to third parties in your name and from your account, such that the NEW CREDITOR subrogates, whether conventionally or legally, the rights of third parties as creditors of the DEBTOR with respect to the obligation(s). In addition, by signing this agreement, you are aware of, accept, and acknowledge the business establishment's assignment of your debt to RAPICREDIT, in accordance with the terms of Articles 887 and 888 of the Commercial Code.

NOTIFICATION OF ASSIGNMENT: By signing this document, you (as the DEBTOR) are aware of, and accept any type of assignment granting the condition of creditor of the debt that THE CREDITOR may wish to make in favor of a third party, such that the assigned debt can eventually be construed as chargeable to you by simple notice sent by the CREDITOR to any contacts indicated in this document. You (as the DEBTOR) accept that any assignment of debt includes sharing of information as defined in clause 3.7.

In addition, you (as the DEBTOR), agree to guarantee the fulfillment of the obligation assumed by you, via the creation of a bank guarantee, bond or insurance policy, to the satisfaction of the CREDITOR.

The costs associated with the creation of a bank guarantee, bond or insurance policy for the payment of debt, must be assumed by you, in accordance with the terms of Article 2367 of the Colombian Civil Code.

COMPAÑÍA DE CRÉDITOS RÁPIDOS SAS – RAPICREDIT reserves the right to accept or reject the refunding or disbursements of any credits requested by the DEBTOR for payment to third parties (partnered companies) and to determine the authorized amount and limit based on its policies without such action entitling the DEBTOR to compensatory claims of any kind.

COMPAÑÍA DE CRÉDITOS RÁPIDOS SAS – RAPICREDIT has limited resources and does not raise funds publicly. For this reason, in exceptional or high demand situations, it may suffer cash flow restrictions. RAPICREDIT shall inform customers of such situations. RAPICREDIT is not responsible for any losses or damages in the event of "non-disbursement," including for refusing to make payments if we find fraudulent information or possible default by clients after the request is made; and in any event, a credit approval does not mean RAPICREDIT is obliged to grant loans to the Debtor, or extend the terms for overdue debts, and of debts incurred before or after this agreement.

2.3 OPTION TO USE THE TECHNOLOGICAL PLATFORM:

As the DEBTOR, should you decide to use the aforementioned technology, you shall bear the costs of using our technological platform RAPICREDIT, for which COMPAÑÍA DE CRÉDITOS RÁPIDOS SAS – RAPICREDIT shall charge you the indicated price. By using the RAPICREDIT technological platform, you will be allowed, among other things, to expedite and automate the electronic signature process for the documents pertaining to your credit, from the comfort of your computer or mobile device.

By using our technological platform and its automated limit examining process, and 100% electronic and online document signing, you will be able to save time and money. These are some of the savings you will make by using our technology:

- Printing of the mutual agreement, power of attorney, promissory note, letter of instructions and payroll loan order,
- Transport to notary public,
- Notarization of documents,
- Billing for registered mail,
- Printing of other documents,
- Other transport services (courier, obtaining of other documents),
- Cost of time spent (independent) 2 hrs.

2.3.1 ELECTRONIC SIGNATURE

The fee for the OPTIONAL USE OF THE TECHNOLOGICAL PLATFORM will not be charged if you DO NOT wish to use our RAPICREDIT technological platform for the signing and processing of the documents required for/related to the credit limit. In such a case, you should have the necessary documents physically delivered in order for us to check your credit status: i) a copy of your full identification card, AND you must also print and send us ii) this mutual agreement, iii) the payroll-deductible loan order, iv) the power of attorney, v) the promissory note and vi) the letter of instruction, duly processed and notarized, to the address of one of our offices listed on our website: WWW.RAPICREDIT.COM. A single use of our RAPICREDIT technological platform and the signing of this document via the same, imply your acceptance of the technological platform usage charges.

Optional RAPICREDIT Platform (daily charge during the effective credit term):

\$@Credito_Alquiler_Plataforma

In addition, by paying to use the technological platform, clients gain access to all the educational material and discount plans with associated establishments or businesses, such as added value, as well as the additional credit payment options that the platform allows.

2.4 SERVICES AVAILABLE TO THE DEBTOR ASSOCIATED WITH THE PLATFORM:

The following services are included in the technological platform:

2.4.1 FINANCIAL EDUCATION

We at RAPICREDIT believe it is VERY important to help you manage your personal finances properly. Through our technological platform, you will have access to financial education courses. This value-added benefit is provided at NO additional cost for our clients and is included in the technological platform membership.

2.4.2 FINANCIAL TOOLS

We at RAPICREDIT also believe that it is our duty to provide you with tools to help you control your expenses and, for this reason, we offer access to different tools as a part of our technological platform. These tools may have additional features that may be charged separately, but in that case, we will inform you in advance. Access to these tools is an added value and will NOT involve additional costs. They are part of your educational package included in the technological platform, with the exception of the courses or tools developed with conditions and costs for their use, which you will be duly informed about in advance.

3. AUTHORIZATIONS AND DISCLOSURES FOR ALL PRODUCTS:

As the DEBTOR, you expressly authorize the CREDITOR to perform the following actions in your name and on your behalf:

3.1 Provide consultation, conduct verifications, issue reports, disclose and process information related to your debt situation and/or the fulfillment of financial and commercial commitments.

3.2 As the DEBTOR, you certify and declare that the information provided is accurate, true, and verifiable and you promise to update your information while using RAPICREDIT's services.

3.3 As the DEBTOR, you authorize the CREDITOR, and whomever may represent them in future, to search for information in legally authorized databases, as well as in official public registries.

3.4 As the DEBTOR, you understand that the storage of negative or positive data, where applicable, shall be in accordance with legislation, wherein information database operators are liable for ensuring the law is followed in strict accordance with the provisions established in Law 1581 of 2012 regarding the constitutional right to access, update and rectify data collected about you in databases or records; its Regulatory Decree 1377 of 2013, and ruling C-748 of 2011 of the Constitutional Court, which, in conjunction, make reference to the preservation of the right to HABEAS DATA, and that the above-mentioned rights and duties are centered in these legal, regulatory and jurisprudential provisions.

3.5 As the DEBTOR, you promise to notify THE CREDITOR of any changes made to the information provided during the application process, or in the course of the relationship between the parties.

3.6 As THE DEBTOR, you authorize COMPAÑÍA DE CRÉDITOS RÁPIDOS SAS – RAPICREDIT, the CREDITOR, and whomever may represent them in future, to hire third parties located in Colombia or abroad to provide services regarding data processing, transmission and storage of orders and information, for domestic and international use.

3.7 As THE DEBTOR, you authorize COMPAÑÍA DE CRÉDITOS RÁPIDOS SAS – RAPICREDIT and/or its partners, affiliates, or main office, funders, investors and or concessionaires, domestic and foreign, to preserve, keep, share, distribute, remit, sell and exchange between themselves, any information related to the personal, financial and/or trade conditions, and credit behavior pertaining to you, as the DEBTOR, for the purposes of offering the products and/or services relevant to the corporate objectives of COMPAÑÍA DE CRÉDITOS RÁPIDOS SAS – RAPICREDIT, or the products and/or services offered by third parties according to their legal business purposes and activities as defined in this clause.

3.8 Pursuant to the provisions of articles 8 and 13 of Law 1581 of 2012, you authorize INTEGRATED SOCIAL SECURITY DATA COLLECTION AGENCIES to provide COMPAÑÍA DE CRÉDITOS RÁPIDOS SAS – RAPICREDIT, the CREDITOR, with information about your income and secondary income. For these purposes, you award special, ample and sufficient privilege to COMPAÑÍA DE CRÉDITOS RÁPIDOS SAS – RAPICREDIT for the retrieval of this information as many times as is necessary and as long as this privilege is not revoked by you via written communication, this information may be used for updating this information and to offer you financial products. In addition, you state that you are aware that your information, when transferred to COMPAÑÍA DE CRÉDITOS RÁPIDOS SAS – RAPICREDIT, may be revised, updated or modified.

In this manner, the company is expressly authorized to use this data for commercial and promotional objectives in relation to their services and products, and for the products and services of third parties, for the purposes of which you, as the DEBTOR, accept the use of this data for the aforementioned objectives, expressly authorizing COMPAÑÍA DE CRÉDITOS RÁPIDOS SAS – RAPICREDIT and/or third parties to send you advertisements related to the products, services and activities of COMPAÑÍA DE CRÉDITOS RÁPIDOS SAS – RAPICREDIT and/or third parties.

3.9 As the DEBTOR, you expressly authorize COMPAÑÍA DE CRÉDITOS RÁPIDOS SAS – RAPICREDIT to contact you for commercial and promotional purposes whether in relation to their own services and products, or those of third parties with which COMPAÑÍA DE CRÉDITOS RÁPIDOS SAS – RAPICREDIT maintains partnerships or alliances, via email, telephone or any other means known or to be known, through which we may contact you. By means of this agreement, you authorize COMPAÑÍA DE CRÉDITOS RÁPIDOS SAS – RAPICREDIT to share your contact details with associated businesses, as well as your sociodemographic profile, in order to offer products and services of interest to you. COMPAÑÍA DE CRÉDITOS RÁPIDOS SAS – RAPICREDIT will share, among other things: your full name, your email, you cell phone number, date of birth, address and general demographic information, maintaining your financial details and sensitive information strictly

confidentiality.

3.10 You, as the DEBTOR and Owner of the information, acting freely and voluntarily, expressly authorize COMPAÑÍA DE CRÉDITOS RÁPICREDIT to access your personal data contained in the database of pension administrators and / or other social security information operators authorized by the Ministry of Health and Social Protection, to process this data under the terms expressed in the Personal Information Processing Policy of COMPAÑÍA DE CRÉDITOS RÁPICREDIT SAS - RÁPICREDIT and for credit risk management purposes such as: (i) creation of credit scores, income validation tools, income prediction tools, tools to prevent fraud and, in general, to conduct adequate credit risk management, (ii) Compare, contrast and complement this data with financial, commercial, credit, service and third country information from DataCrédito Experian.

COMPAÑÍA DE CRÉDITOS RÁPICREDIT SAS - RÁPICREDIT shares certain personal information with third parties who help us detect and prevent fraudulent transactions. The information we share with these third parties includes some of the information you share with us (such as your email address), and some of the information that comes from your online interactions (such as the IP address of your device). This information is used to determine whether a transaction is likely to be fraudulent. One of the third parties we use to help us detect and prevent fraudulent transactions is Emailage Limited, a UK company, which is responsible for the use of your personal information and will use it only for the purposes established in its privacy policy (www.emailage.com/privacy-policy).

4. PROVISION OF COLLATERAL FOR PAYMENT:

However, as the DEBTOR, in order to be granted credit, you must comply with the prerequisite of providing a financial guarantee or collateral, or a co-signer, who agrees to complete payment in full or in part, if you as the principal debtor do not complete payment of the debt acquired. This co-signer must meet the following minimum prerequisites: co-signer owner of non-mortgaged real estate, ownership history and no-lien certificate issued within the previous 30 days, co-signer labor certification, accountant certified income statement, and promissory note, and letter of instructions signed by the co-signer and duly notarized. All of the original documents must be sent to our address as specified in this agreement.

However, as the DEBTOR, you may also provide these policies, financial guarantees or collateral (any of these) that may function as guarantees of payment, created individually with other legally authorized entities, whose beneficiary must appear in the name of COMPAÑÍA DE CRÉDITOS RÁPIDOS SAS – RÁPICREDIT, with our prior written authorization. Remember that the guarantee must cover the total term until the date of payment of your loan.

In addition, as an option, you have the option to contract with a third party who provides services to our users, where the cost of processing through our platform is:

Guarantee (Optional): @ValorAval

Important: If the optional guarantee is contracted through the RAPICREDIT platform, the calculation value of this guarantee provided by a third party is:

Amount paid for the guarantee: $\text{Reimbursement Value} \times (10.8\%) + \text{Reimbursed Value} \times (0.01\%) \times \text{Total term in days}$. Value-add tax (VAT) must also be included in this amount.

5. COMPENSATORY INTEREST:

A fee authorized by commercial legislation will be charged, in accordance with the provisions established by the Government, in order to compensate the costs of consumer credit, between natural persons and/or legal entities, in accordance with the provisions established in Article 2221 of the Civil Code.

6. METHODS FOR PAYING OFF OBLIGATIONS:

As THE DEBTOR, you shall comply with the credit amortization plan, as communicated by the CREDITOR through the platform <https://micredito.RAPICREDIT.com> or email, SMS, or any messaging system, via wire transfer, or by deposit in one of RAPICREDIT'S accounts published on our website. You will also use these same procedures to make prepayments. Remember that you can make prepayments for any of our credit products whenever you wish, and without any penalty.

The CREDITOR'S main accounts:

Bancolombia Deposit Account #00589747411 with Agreement Code 50407

Davienda Deposit Account #452900076244

Banco Itaú: Checking Account #153084850 Agreement Code 0263

Corresponsales Bancarios Bancolombia with Agreement Code 50407

Baloto with Agreement Code 951060

Efecty with Agreement Code 111456

The DEBTOR irrevocably agrees to repay the principal amount plus any corresponding accrued commercial and moratory interest.

It is important that you bear in mind that if your payments are in arrears under this agreement, any payment made will be first attributed to the payment of interest on arrears, collection expenses (where applicable), followed by the debt's components (compensatory interest, principal and insurance premiums), in accordance with law.

As added value within our technological platform, we have enabled electronic payment methods, which imply no additional cost to you:

- PSE/ACH Button

In the event that you do not wish to use the technological platform, which is optional, you MAY NOT use the aforementioned payment methods, which are designed to provide you with simplicity and comfort. In this case, you deposit debts in the bank accounts mentioned above. The costs associated with payment are the responsibility of the DEBTOR, in accordance with Article 1629 of the Colombian Civil Code.

6.1 DIRECT DEBIT AUTHORIZATION FOR ALL PRODUCTS:

Notwithstanding the provisions of this section, by accepting this agreement you, as the DEBTOR, irrevocably authorize the CREDITOR, or whomever represents it, to direct debit, commencing on the first day of default, all or part of the debt (principal, charges and interest, technological utilization and guarantee) from your bank account registered upon application and/or any other bank account known to the CREDITOR, whether at the moment of acceptance of the conditions of use of our products and services, or subsequently via use of the RAPICREDIT technological platform, or email, or any other means of communication.

Account initially registered by you as the DEBTOR:
@Cuenta(Banco Davivienda, Ahorros - #####)

6.2 OTHER DEBITS FOR ALL PRODUCTS:

If it is impossible to complete the direct debit due to the unavailability of funds in the authorized account or accounts, or if it is only possible to perform a partial debit due to insufficient funds, you as the DEBTOR authorize the CREDITOR to continue to direct debit the account or accounts within the banking system until the obligations have been repaid, along with any authorized charges under the regulations associated with the approval of your credit.

6.3 LATE PAYMENTS FOR ALL PRODUCTS:

In the event that payment is not made by the agreed-upon date, the following consequences will be your responsibility, as the DEBTOR, to the CREDITOR:

DEFAULT INTEREST:

You, as the DEBTOR, shall pay default interest corresponding to the number of days taken to make the overdue payment, at the maximum default rate permitted in Colombia.

MATURITY OF OBLIGATIONS:

Default on the payment of any of your obligations as the DEBTOR shall entitle the CREDITOR to automatically declare the maturity of the credit agreement, and to immediately enforce all current debts with RAPICREDIT S.A.S.

PRE-COURT AND IN-COURT COLLECTION FEES:

As the DEBTOR you shall acknowledge and pay, in favor of the CREDITOR, in addition to default

interest, for collection fees due to default on the mutual agreement, up to a maximum of thirty percent (30%) of the amount owed, in addition to the taxes thus generated, acknowledging that we do not apply automatic charges, due to the mere existence of defaults, and that costs associated with legal fees will be proportional to the proceedings which take place.

This amount shall be charged according to the collection efforts employed to cover the costs that COMPAÑÍA DE CRÉDITOS RÁPIDOS SAS– RAPICREDIT incurs in its efforts to collect the debt through personnel contracted for this purpose or outsourced specialized companies; the collection of debts as communicated with you to this effect cannot be charged unless we have made efforts to recover the debt. This pre-court collection shall commence once the debt is overdue, and consists of contacting and informing the clients of the condition of their debts through several means of communication, including but not limited to:

- Telephone calls with direct contact and/or automated voice messages
- Visits.
- Letters and/or telegrams.
- SMS messages.
- Email.
- Notifications.

Under the terms suggested by the FINANCIAL SUPERINTENDENCE OF COLOMBIA, in the GUIDE TO BEST COLLECTION MANAGEMENT PRACTICES, we inform you that we will keep a verifiable record of the contacts and telephone conversations, which is why all calls made within the collection process may be recorded and will be kept together with the records containing the information about the person making the collection, and the date, time and place of the contact and a summary of what was discussed, which may be used as evidence of commitments made and the quality of the call within the standards suggested by the national regulator, for the purpose of extrajudicial collection procedures.

It should be noted that, after contact is made, these records must be kept for the minimum time established by law.

The payment agreements agreed upon within the process of pre-legal collection may be incorporated into a record of the payment agreement through legally verifiable means, which must include the conditions of that agreement.

The collection expenses resulting from the prejudicial and/or judicial collection management process will always be settled based on the value of the effective collections, and collected at the time the DEBTOR makes the payment.

In the event of any concern about the status of your account, please contact (1) 744 98 12 within the pre-legal collection process in order to solve or clarify issues such as settlements, payment history and others.

DISCOUNTS AND/OR PROMOTIONS:

RAPICREDIT recurrently or occasionally grants discounts and/or promotions, and will inform you of these through the technological platform, text messages and traditional advertising. Among the discounts we offer are consumer reference discounts, or the granting of free credits. Upon application for your credit, you will see the promotions or discounts which apply to you in the amount presented as follows:

Discounts subject to the promotion's terms and conditions: \$0

Notwithstanding the above, you will lose the discounts, your right to participate in any sweepstakes, raffles or gift awards, as well as points and other benefits previously granted by RAPICREDIT, including those within the technological platform. This circumstance automatically causes you to lose any complementary benefits that the CREDITOR establishes at this time or in the future, in favor of credit users.

CREDIT RISK INFORMATION SERVICES:

The CREDITOR shall report your default as the DEBTOR, no later than 20 days after the default, and the consequent termination of the mutual agreement, to the credit bureau or to financial information services, in accordance with habeas data legislation.

6.4 OPTIONAL DEBT REPLACEMENT (VIA NOVATION OF DEBT):

As the DEBTOR you may extend the term of your credit to a maximum of thirty (30) days through our RAPICREDIT technological platform. To be a beneficiary of this new credit, via novation, you must pay the amount stipulated below that covers the issuance of a guarantee to cover the new obligation, in accordance with the terms of Articles 1700 and 1701 of the Colombian Civil Code. This acceptance is made using the "Novate" button on our platform, and you understand that a new credit is generated under a new mutual agreement as well as a new promissory note and letter of instructions that replace and terminate the previous ones.

Novation is an OPTIONAL service requested by you, and under no circumstance are we obligated to accept this novation, since it increases our risk exposure and consumes our resources for a longer period of time. **Neither is it recommended for you as the DEBTOR to increase the total amount of your credit, which is for emergencies and special cases and should be a short-term liability!** Novation is conducted, upon the expiration of the securities, guarantees and privileges of the first debt, in accordance with the provisions of article 1700 of the Colombian Civil Code, and for this reason, the creation of a new guarantee with the granting company is included within the liability resulting from novation.

The procedure used for novating the debt is carried out through our technological platform RAPICREDIT, provided that you request the new contract through this platform and within the permitted period of up to (15) days after the maturity date, canceling the debt at the time the novation is requested on the technological platform and other services in your current credit, if these were so contracted. No late interest will be charged if you are replaced during the grace period.

If you prefer not to generate any costs from the novation option, you must send us the physical documents necessary in order to verify your credit limit: i) a copy of your full identification card. IN ADDITION, you must print and send us: ii) this mutual agreement, iii) the payroll-deductible loan order, iv) the power of attorney, v) the promissory note and vi) the letter of instructions, duly processed and notarized, to the address of one of our offices listed on our website: WWW.RAPICREDIT.COM. In addition, you must attach the policies, collateral or securities, as well as the original documents of the co-signer in order to obtain the credit in accordance with clause 4 of this agreement – COLLATERAL FOR PAYMENT.

Novation cost: @ValorNovacion

7. STATEMENT ATTESTING TO THE ORIGIN OF FUNDS FOR ALL PRODUCTS:

As the DEBTOR, with regard to the corresponding criminal responsibility, you make the following statement to RAPICREDIT, or whomever represents its rights, regarding the origin and purpose of the funds:

“THE DEBTOR declares that the funds that the Debtor uses and/or comes to use as a result of any relationship with RAPICREDIT, or whomever represents it, originate from lawful activities.”

8. VERACITY:

By accepting this agreement, you as the DEBTOR declare that the information shared with the CREDITOR- RAPICREDIT is complete, up-to-date and accurate and that you assume responsibility for any discrepancy between the data provided and the truth, under the premise that in such a case, you as the DEBTOR are liable for fraud and falsification of documents in accordance with Articles 246, 289 and 296 of the Colombian Penal Code and any other complementary and incidental regulations. In addition, as the DEBTOR, you declare that the resources requested, and the object of the contract will be used by you for lawful purposes, and not in the commission in any way of any acts established as crimes in accordance with penal legislation.

9. IRREVOCABLE POWER TO SIGN THE PAYROLL-DEDUCTIBLE LOAN, PROMISSORY NOTE AND LETTER OF INSTRUCTIONS:

By means of a separate document, you as the DEBTOR, shall grant COMPAÑÍA DE CRÉDITOS RÁPIDOS SAS - RAPICREDIT irrevocable special power of attorney to subscribe to and sign, in your

name and on your behalf, one or more promissory notes, while liabilities derived from this agreement exist, and to sign, in your name, one or several payroll-deductible loans with your present or future employer or pension plan in order to guarantee the payment of liabilities acquired by you through the RAPICREDIT platform.

10. FINAL PROVISIONS:

This is an agreement entered into remotely, in accordance with Electronic Trade Law 527 of 1999. As the contracting party, you as the DEBTOR acknowledge that through the electronic mechanisms used on the RAPICREDIT platform, you will sign this agreement, and by entering the code sent to you separately by email and SMS, as a data message, you as the DEBTOR expressly accept the content of this agreement and shall therefore refrain from disputing the stipulations established herein, once you have accepted them or you may opt to sign the documents required to incorporate the credit and its general conditions in physical form.

BY ACCEPTING THE TERMS AND CONDITIONS OF THIS AGREEMENT, THE DEBTOR EXPRESSLY AND UNEQUIVOCALLY DECLARES ACCEPTANCE OF THE TERMS AND CREDIT CONDITIONS AND OTHER STIPULATIONS OF THIS AGREEMENT. In witness whereof, having read, understood and accepted the foregoing, the DEBTOR signs via the insertion of the unique code sent to the cellular phone and email address registered by the DEBTOR, accepting this document electronically through the technological platform located at <https://micredito.RAPICREDIT.com> or by means of the physical signature if you opt not to sign electronically.

Payroll Deduction Authorization:

In order to guarantee to the CREDITOR the timely payment of the credit granted to me as the DEBTOR by Compañía de Créditos Rápidos SAS – RAPICREDIT, by virtue of Law 1527 of 2012 regarding Payroll-Deductible Loans, and any law that substitutes or amends it, I, as the DEBTOR, authorize the communication to my employer of this payroll loan and the deduction of the amount owed from my salary, in addition to amounts for default interest incurred during the time transpired since the maturity date, until the date that the CREDITOR receives payment, as well as fees for prejudicial or extrajudicial debt collection, where applicable.

As the DEBTOR, I also authorize, in the event of changes made to interest rate conditions, any monthly deductions that the CREDITOR reports to my employer or pension paymaster. I also authorize deductions from my salary (or pension) of additional amounts charged to me due to variations in compensatory interest or due to default interest. I also hereby authorize early deduction, during periods of vacation or leave, of installments payable to the CREDITOR for amortization of the debt. In the event that, due to any circumstance where the deduction could not be made from my salary, pension and/or social security benefits for the value of the installments to be paid by me as the DEBTOR, I expressly authorize my employer's paymaster or my pension administrator to deduct payment until the complete settlement of my debt. In the event that the DEBTOR's employment contract or relationship is terminated with the company that guaranteed this payroll loan, I as the DEBTOR authorize the outstanding installments of my debt to be deducted from my social security benefits, salary, severance pay/compensation,

pension, etc., to which I am entitled. In addition, as the signee and DEBTOR of this payroll loan, I expressly authorize the paymaster of my employer and/or the severance and pension funds, in the event of their definitive or partial liquidation, to make a deduction from the balance obtained and paid directly to the CREDITOR in order to settle debts for the credits obtained.

For these purposes, I declare the certification of the documents supplied by the CREDITOR as sufficient in relation to the outstanding debt in my favor. If the payment is overdue or has not been properly settled, I authorize the CREDITOR to conduct a detailed review of the installments paid, and the additional deductions necessary to regularize the debt and/or regularize the payments originally agreed upon. As the DEBTOR, I agree to assist with the efforts and inform the paymaster of my employer (or entity) responsible for the payment of my salary (or monthly pension). In addition, as the DEBTOR, I grant full power to the CREDITOR to conduct, with the broadest authority, any measures necessary for the identification of social and pension payments and to receive the corresponding payment.

Terms of the promissory note(s) and letter(s) of instructions

PROMISSORY NOTE

PROMISSORY NOTE number:	@[ENTER THE CREDIT NUMBER]
Amount:	@[ENTER THE CREDIT AMOUNT]
Interest:	@Credito_Interes_E.A.
Loan Term (days):	@plazo
Maturity date:	@FechaVencimiento

I, as the DEBTOR, adult, bearer of national identification document number [ENTER NATIONAL IDENTIFICATION DOCUMENT NUMBER], promise to pay unconditionally, in the city of _____, to COMPAÑÍA DE CRÉDITOS RÁPIDOS S.A.S or to whomever represents it or legitimately holds this promissory note, the amount of _____ Legal Tender. (\$ _____) with interest _____ DEFAULT INTEREST. In the event of default or simple delay in this payment, the Debtor, his/her sureties and other guarantors, and co-signers shall pay the legitimate holder of this promissory note default interest at the maximum legally permitted rate, without detriment to any actions the legitimate holder of this security document may adopt for the collection of the amount owed, whether prejudicial or extrajudicial, in which case we incur the liability to also pay all expenses, costs and all prejudicial and extrajudicial collection fees and any other amounts payable arising from this procedure. The accrual and payment of default interest shall not imply the extension or creation of a new term.

ACCELERATION CLAUSE. The Creditor can declare the early maturity of this debt, or the outstanding installments and other incidental payments, overdue or not, and demand, judicially or extrajudicially, their full and immediate payment in the following cases:

- Default on one or more principal or interest payments.
- Breach of any other obligation by the Debtor.
- If the Debtor's assets are judicially seized, or judicially sought by any person in the process

of any claim.

- Bounced checks or non-payment due to actions attributable to the Debtor(s).
- If the Debtor(s) is/are declared to be in forced liquidation, whether commercially or is/are within the process of declaring bankruptcy.
- If the performance guarantees tendered to cover the obligation of the Debtor(s), and in favor of the Creditor, turn out to be insufficient, or become insufficient due to impairment or depreciation, at the Creditor's discretion, or if they are executed in court by third parties.
- If the Debtor(s) no longer possesses the property which serves as the guarantee of payment.
- If the Debtor(s) disposes of, for whatever reason, and without the authorization of the Creditor, the goods which guarantee the settlement of debts assumed by means of this promissory note.

In addition, COMPAÑÍA DE CRÉDITOS RÁPIDOS S.A.S and the legitimate holders of this security document, or whomever represents them or may represent them in future as the Creditor, are authorized to report, consult, process, request and distribute information to the Financial Sector Information Center (CIFIN) which administers the Banking Association and financial entities or to any other authorized entity and we declare that the payment of all expenses and taxes resulting from this security document, in addition to any tax or levy that may be established in future which affects the amount of this liability are my (our) responsibility.

Signed on the ___ day of the month of _____ of 20__.

LETTER OF INSTRUCTIONS

Pursuant to the provisions of Article 622 of the Commercial Code, we present the following instructions to process the promissory note identified with number [ENTER CREDIT NUMBER] payable to COMPAÑÍA DE CRÉDITOS RÁPIDOS S.A.S. By means of his document, the DEBTOR hereby expressly and irrevocably authorizes COMPAÑÍA DE CRÉDITOS RÁPIDOS S.A.S and/or the rightful holder of this certificate to complete the blank spaces in this promissory note which correspond to:

1. The maturity date(s).
2. The amount payable by the Debtor
3. The interest rates

The securities certificate shall be filled out by COMPAÑÍA DE CRÉDITOS RÁPIDOS S.A.S and/or any rightful holder without the need for advanced notice, and in accordance with the following instructions:

- The blank spaces of the promissory note shall be filled out on the date of payment default of any liability of the Debtor(s) in favor of COMPAÑÍA DE CRÉDITOS RÁPIDOS S.A.S or to the legitimate holder of this certificate in virtue of the credit granted by COMPAÑÍA DE CRÉDITOS RÁPIDOS S.A.S to the Debtor.
- The maturity date shall be the date on which the promissory note is filled out.

- The enforceability date of the liabilities incorporated into the promissory note shall also be the date in which the blank spaces are filled in, i.e. the same as the maturity date.
- The value payable shall be filled in with the sum of the following amounts:
- The amounts which, according to the accounting records of COMPAÑÍA DE CRÉDITOS RÁPIDOS S.A.S or the legitimate holders of the certificate, are payable to the Debtor according to the calculations indicated in paragraph A above.
- The sum of each and every one of the liabilities, which by principal and interest or any other item, are owed by the Debtor to the rightful holder of this promissory note on the date the blank spaces in the aforementioned promissory note are filled in. In addition, default interest, pending payments, which may have led to accrued debts in this promissory note, may be included in this promissory note until the date that this is filled in. The value of the default interest shall be the legal maximum allowed by law.
- Stamp tax shall be the responsibility of the Debtor when the certificate is processed. If COMPAÑÍA DE CRÉDITOS RÁPIDOS S.A.S and/or the legitimate holder pays this stamp tax, its amount may be collected with other debts, incorporating the corresponding amount into the aforementioned promissory note. All expenses and taxes arising from this securities certificate shall be the responsibility of the Debtor, including attorney fees and judicial or extrajudicial costs, where applicable. The promissory note shall then be immediately enforceable and executable without the need for further formalities. The Debtor expressly authorizes COMPAÑÍA DE CRÉDITOS RÁPIDOS S.A.S and/or the legitimate holder of the promissory note, to consult and report his/her personal, financial and/or credit data to the credit bureau.

BY EXPRESS INSTRUCTION OF THE SUPERINTENDENCE OF INDUSTRY AND COMMERCE, THE DEBTOR IS INFORMED THAT DURING THE FINANCING PERIOD, THE INTEREST RATE SHALL NOT BE MORE THAN 1.5 TIMES THE CURRENT BANK INTEREST RATE CERTIFIED BY THE BANKING SUPERINTENDENCE.

BY ACCEPTING THIS AGREEMENT, THE DEBTOR ACCEPTS AND DECLARES THE EXPRESS AND UNEQUIVOCAL ELECTRONIC SIGNING OF THE PAYROLL-DEDUCTIBLE LOAN, PROMISSORY NOTE AND LETTER OF INSTRUCTIONS DEFINED HEREIN.

DEBTOR:	@Nombre
National Identification Card Number:	@cedula
Date and time:	@fecha
IP from where you are connecting:	@IP
Code sent by email:	@codigoem
Code sent by SMS:	@codigosms