

Panamá, 29 de junio de 2020

Licenciado  
Julio Justiniani  
Superintendente  
Superintendencia del Mercado de Valores de Panamá  
Ciudad.

Atención: Hechos Relevantes

Aprobación de **Licencia VISA a Medios de Pago FC Costa Rica y**  
**Aprobación Crédito por aproximadamente USD 1MM a Subsidiaria**

Estimados señores:

Nos permitimos informarle que bajo acuerdo suplementario Operativo entre VISA Internacional Servicios de Pago España, S.R.L.U. (VISPE), y Medios de Pago FC Costa Rica Sociedad Anónima, entra en vigor el diecinueve de junio de dos mil veinte (6/19/2020) el Acuerdo de Licencia de Servicios al Cliente y Marca Comercial. Esto permitirá que nuestra empresa filial, **Medios de Pago FC de Costa Rica**, pueda emitir tarjetas VISA a sus clientes en ese país.

Aprovechamos para comunicar que Banco Industrial, S.A., (BI) autorizó a **Versatile Technology de Guatemala, S.A.**, filial de Financia Credit S.A. (FC Medios de Pago) crédito por el monto de Q. 8.000,000.00, (aproximadamente USD 1MM) con fecha diecisiete (17) de junio del 2020 y bajo resolución número (325-2020). Actualmente se encuentra en fase de formalización.

Adjunto acreditación de Licencia VISA Internacional y Resolución de términos y condiciones otorgada por el Banco Industrial, S.A., de Guatemala.

Sin más a que hacer referencia, me suscribo,

Atentamente,

Daniel Alvarado R.  
Vice-presidente Ejecutivo

**FC** Medios de Pago

C.C. Lic. Olga Cantillo/Vicepresidente Ejecutivo/Gerente General/Bolsa de Valores de Panamá

Lic. Lerzy Batista/ Gerente General/ Central Latinoamericana de Valores, S.A.(Latin Clear)

## CLIENT SERVICES AND TRADEMARK LICENSE AGREEMENT

This Client Services and Trademark License Agreement ("**Agreement**") is entered into by and between Visa International Servicios de Pago España, S.R.L.U. ("**VISPE**"), with its principal place of business at MP 10 Centro de Negocios Marqués del Puerto 10, 1ª dcha., Oficina #1, 48008 Bilbao, Spain, Visa International Service Association ("**Visa International**"), with its principal place of business at 900 Metro Center Boulevard, Foster City, California 94404, U.S.A., and

**Name:** Medios de Pago FC Costa Rica Sociedad Anonima ("**Client**")

**Principal Place of Business:** Sabana Sur, de la Contraloría, 150 m. al oeste Edificio Edicol, Piso 1, San Jose, Costa Rica

**Organized and existing under the laws of:** Costa Rica

### **RECITALS**

**WHEREAS**, VISPE is a company organized under the laws of Spain that is part of the Visa Inc. group of companies ("**Visa Group**") engaged in the business of managing payment products and services for clients participating in the Visa Group's payment network ("**Visa Network**");

**WHEREAS**, the Visa Group operates, through its various by-laws ("**By-Laws**"), the *Visa Core Rules and Visa Product and Service Rules*, and the operating regulations of its affiliates, including the *Supplementary Operating Regulations* of VISPE ("**VISPE Operating Regulations**"); (the By-Laws, *Visa Core Rules and Visa Product and Service Rules*, and VISPE Operating Regulations, collectively with any and all other applicable requirements for participation in the Visa Network, "**Visa Rules**"), and provides certain international financial service programs ("**Programs**");

**WHEREAS**, VISPE is the Visa Group licensee of certain Visa International owned trademarks ("**Visa-Owned Marks**") in relation to their use in the countries listed as "VISPE Countries" in the VISPE Operating Regulations, in connection with VISPE clients' Programs as such Programs and corresponding Visa-Owned Marks are described in the Visa Rules; and

**WHEREAS**, VISPE and Client agree that Client may participate as a client of VISPE in the Approved Country(ies) and Approved Program(s) set forth in the *Supplementary Operating Agreement* between the parties, attached hereto as Exhibit A ("**SOA**") and may use the Visa-Owned Marks applicable to such participation ("**Licensed Marks**") as provided by the Visa Rules.

**NOW, THEREFORE**, in consideration of the foregoing and of the mutual promises hereinafter set forth, it is agreed as follows:

### **AGREEMENT**

#### **1. ESTABLISHMENT OF CLIENT RELATIONSHIP.**

(A) Client agrees that it will participate in the Approved Program(s) only in the Approved Country(s). Client is entitled to all of the rights and privileges applicable to its participation in the Approved Program(s), as set forth in the SOA.

(B) If Client wishes to participate in the Visa Network differently from the Approved Program(s) or in a country different from the Approved Country(s), then Client shall give VISPE prior written notice. Client shall not commence such different participation or use any Visa-Owned Mark that is not included in the Licensed Marks until it has received VISPE's prior written consent. Such consent will constitute confirmation that Client's requested modified participation is within the scope of the license granted by this Agreement.

(C) If the Visa Rules require a sponsor(s) for Client's participation in an Approved Program(s), Client warrants that it has sent VISPE a fully executed Sponsorship Agreement showing the signature of a duly authorized officer of that sponsor(s); warrants that a written service agreement to perform the requisite services of such Program with that sponsor(s) remains current; and agrees to notify VISPE immediately in writing upon any termination or material modification of that service agreement(s). Client certifies that it provided VISPE with a copy of its latest statement of financial condition that Client represents and warrants is a true, correct and complete financial statement.

2. **SERVICES.**

(A) **Provided by VISPE.** Client acknowledges that its participation in the Approved Program(s) entails VISPE providing various services to Client that enable consumers, businesses, merchants or government entities to conduct commerce with a secure, convenient and reliable method of payment. Client agrees that the services are provided subject to this Agreement and the Visa Rules, together with any other conditions imposed on Client by VISPE pursuant to this Agreement or the Visa Rules.

(B) **Provided by Visa International.** Without limiting anything in (A) above, it is an essential condition for Client to enter into this Agreement that (i) Visa International provide all transaction processing services relating to the Approved Program(s) and Client's participation in the Visa payments system, (collectively the "**Processing Services**") and, thus, will process all related Client customer transactions via hardware and software platforms not located in Spain and under Visa International's control; and (ii) VISPE shall not (a) have any access to information on such transactions; or (b) make any decision on the purposes, equipment, or location of the processing of this information, all of which are under Visa International's exclusive control; and (iii) VISPE shall bear no liability whatever in connection with the Processing Services, including without limitation, any loss or damage caused to it or its customers arising out of the processing of personal data in connection with the Processing Services (such liability, if any, shall be directly claimed against Visa International). Client hereby authorizes Visa International to comply with all applicable U.S. legal and regulatory requirements and disclosure orders in connection with the Processing Services and Cardholder Information related thereto, including with regard to any applicable examinations of Visa International by U.S. Federal regulatory authorities. For purposes hereof, "Cardholder Information" means: (1) any payment product account number; (2) any transaction information concerning a payment product account or payments made through such payment product; or (3) any Visa or third-party information related to (1) or (2) that may constitute non-public personal information or from which an individual cardholder's identity or personal particulars are apparent or can be reasonably ascertained.

3. **LICENSE GRANT.** VISPE grants to Client a non-exclusive, non-transferable, license (subject to the Visa Rules, as in effect from time to time) to use the Licensed Marks in connection with the Approved Program(s) in the Approved Country(s). VISPE may add Licensed Marks to, subtract Licensed Marks from, or otherwise change the Licensed Marks for any Approved Program by amending the Visa Rules or by posting notice of such changes on a secure Internet site customarily used at any time and from time to time for communication or delivery of services between VISPE and its clients. In consideration of the rights granted under this Agreement, Client agrees to comply with the SOA and Visa Rules applicable to the operation of the Visa Network by VISPE.

4. **SERVICE FEES.** Client will pay to VISPE such service fees and other fees and charges as are applicable to its operations and as set forth in pricing schedules published from time to time by VISPE and notified by VISPE to Client.

5. **OWNERSHIP OF MARKS.** Client acknowledges the ownership by Visa International of the Visa-Owned Marks and acknowledges (to the extent permitted by applicable law) the validity thereof. Client agrees that it will not oppose, object, challenge, litigate, attempt to invalidate, or do anything inconsistent with Visa International's ownership of, or rights in, the Visa-Owned Marks. Client will not adopt or use, register or attempt to register, any names, trademarks, service marks, trade names, logos, or any word or symbol that is confusingly similar to "VISA" or any Visa-Owned Mark, as a part of Client's trade name, company name, product names, marks, copyright or otherwise. At Visa International's request, Client will immediately withdraw, abandon or cancel any rights it may have in any Visa-Owned Mark (with the exception of the Client's right under this Agreement to use the Visa-Owned Marks). Client agrees that all use of the Visa-Owned Marks by Client will inure to the benefit of and be on behalf of Visa International. To this end, Client shall fully co-operate with Visa International to execute and file all documentation as may be required to obtain, maintain, and enforce Visa International's ownership rights in and to the Visa-Owned Marks.

6. **QUALITY STANDARDS AND CONTROL.** Client agrees that the nature and quality of all goods produced, services rendered and materials published by Client in connection with any of the Licensed Marks must conform to standards set by and be under the control of the Visa Group and each of its affiliates (including VISPE) in accordance with the arrangements between such affiliates, which standards are reflected in, and maintained by, the Visa Rules. Client agrees to cooperate with VISPE and each of its affiliates in maintaining the Visa Group's control of such nature and quality, to permit reasonable inspection of Client's operation, and to

supply the Visa Group with specimens of the use of any of the Licensed Marks upon request. Client agrees that it will use the Licensed Marks only in the form and manner and with appropriate legends as prescribed from time to time by the Visa Group in the Visa Rules or as notified on a secure Internet site customarily used at any time and from time to time for communication or delivery of services between VISPE and its clients or in other written notification to Client from VISPE or any of its affiliates.

7. **INFRINGEMENT PROCEEDINGS.** Client agrees to notify VISPE promptly of any unauthorized use of any of the Visa-Owned Marks that substantially affects any Program as it comes to Client's attention. The Visa Group (including, without limitation, VISPE) will have the sole right to engage in infringement or unfair competition proceedings involving any of the Visa-Owned Marks.

8. **COMPLIANCE WITH RULES AND REGULATIONS.** Client acknowledges receipt of copies of the Visa Rules applicable to clients of VISPE, is fully aware of its rights, duties and obligations as stated therein and agrees to be bound by and perform in a safe and sound manner all requirements of the Visa Rules applicable to clients of VISPE as may be in effect and as they are modified from time to time. Client acknowledges that it is satisfied that the terms of the applicable Visa Rules are necessary for the efficient and safe operation of the Programs (including interoperability as between multiple participants in Programs). Client agrees that VISPE may at any time and from time to time amend the Visa Rules applicable to clients of VISPE in its sole discretion and that such amendments will take effect upon being notified by VISPE to Client in writing or by posting on a secure Internet site customarily used at any time and from time to time for communication or delivery of services between VISPE and its clients. Client agrees to be bound by, and to comply in a safe and sound manner with, all requirements of the Visa Rules in operating its Approved Program(s). Client acknowledges that it understands that the Visa Rules give VISPE the authority to impose fines and penalties on Client in the circumstances set out in the Visa Rules. Client agrees to pay any fines or penalties levied against it by VISPE in accordance with the Visa Rules.

9. **CHOICE OF LAW AND FORUM.** This Agreement will be governed by and interpreted according to internal laws of the State of California, without regard to its conflict of law provisions. The parties hereby submit to the jurisdiction of the courts in the State of California and agree that service of process may be effected through the notice procedure set forth in this Agreement.

10. **NOTICE.** Notice to VISPE under this Agreement must be sent to the address shown above or to such other address as provided by VISPE to Client. Notice to Client under this Agreement may at any time be sent to the business, mailing or email address last known to VISPE and shown in VISPE's records for Client at the time the notice is sent. If notice is sent to an address, it will be deemed validly sent upon deposit via registered or similar mail service or via an express courier service, and will be deemed received five (5) business days after the date of such deposit. Alternatively, VISPE may provide notice to Client under this Agreement by posting it on a secure internet site customarily used at any time and from time to time for communication or delivery of services between VISPE and its clients and will be deemed validly sent at the time of such posting and will be deemed received one (1) business day after such posting. If notice to Client is sent by VISPE by email, it will be deemed received one (1) business day after the date of such email.

11. **PROOF OF WITHHOLDING TAX PAYMENTS.** If and to the extent that Client pays over any withholding tax to any national, provincial or local government as a result of any payments made to VISPE or any affiliate of VISPE under this Agreement or the Visa Rules, Client agrees to provide VISPE with proof of such payments. This proof must comprise receipts issued by the relevant governing body evidencing the withholding tax paid.

12. **ASSIGNMENT; PARTIES IN INTEREST.** This Agreement may not be transferred, assigned, pledged or hypothecated by either party thereto without the express written consent of the other party thereto; provided, that VISPE may assign its rights and obligations under this Agreement (which assignment will constitute a novation to which Client expressly consents), including with respect to any licenses, sublicenses, interests or other rights granted to Client hereunder) in any of the following circumstances: (i) to any direct or indirect wholly-owned subsidiary of Visa Inc.; (ii) in connection with the transfer by Visa Inc. of all or substantially all of the capital stock and/or assets of Visa Inc. or any of its direct or indirect wholly-owned subsidiaries, whether by merger, consolidation, sale of capital stock or assets or other similar transaction and (iii) as collateral to any lender to Visa Inc. or any of its direct or indirect wholly-owned subsidiaries. Notwithstanding anything to the contrary contained in this Agreement, VISPE is entitled, in its sole discretion, to subcontract with any related or

unrelated party to provide services under this Agreement. This Agreement will be binding upon and will inure to the benefit of the parties to the Agreement and their respective heirs, executors, administrators, successors and permitted assigns.

13. **TERM AND TERMINATION.** This Agreement will become effective as of the date set out below and will continue in force until the termination or expiration of the SOA. Nevertheless, Client may terminate this Agreement by written notice to VISPE delivered to the address shown above at least 180 days (or such shorter period as may be agreed between Client and VISPE) prior to the effective date of such termination. This Agreement may automatically terminate pursuant to circumstances set out in the Visa Rules.

14. **AMENDMENTS; SEVERABILITY.** This Agreement may not be amended or modified, and none of its terms or conditions may be waived, except pursuant to an instrument in writing signed by all of the parties hereto or, in the case of a waiver, by the party waiving compliance; provided, however, that, the foregoing will not be construed as a limitation on the ability of any applicable entity within the Visa Group to amend, supplement or otherwise modify any of the Visa Rules from time to time without the consent of Client. If any term, provision, agreement, covenant or restriction of this Agreement or incorporated by reference into this Agreement is held by a court of competent jurisdiction or other authority to be invalid, void or unenforceable, the remainder of the terms, provisions, agreements, covenants and restrictions of this Agreement will remain in full force and effect and will in no way be affected, impaired or invalidated so long as the economic or legal substance of the client relationship contemplated hereby is not affected in any manner materially adverse to the parties to this Agreement. Upon such a determination, if and to the extent the position cannot be remedied by an amendment to the Visa Rules either generally or in relation to the Approved Country(s), the parties shall negotiate in good faith to modify this Agreement so as to give effect to the original intent of the parties as closely as possible in a reasonably acceptable manner in order that the client relationship contemplated by this Agreement may continue as originally contemplated to the fullest extent possible.

15. **NO STRICT CONSTRUCTION.** In the event any ambiguity or question of intent or interpretation arises, this Agreement will be construed as if drafted jointly by the parties to this Agreement, and no presumption or burden of proof shall arise favoring or disfavoring any party by virtue of the authorship of any provision of this Agreement.

16. **FORCE MAJEURE.** In case performance by VISPE of any terms or provisions of this Agreement is delayed or prevented, in whole or in part, because of or related to compliance with any law or order, or because of riots, war, public disturbance, strike, labor dispute, fire, explosion, storm, flood, acts of God, acts of terrorism, failure of a third party to timely perform its obligations or any major breakdown or failure of (i) transportation, (ii) manufacturing, (iii) distribution or (iv) storage facilities, as the case may be, that is not within the control of VISPE and which by the exercise of reasonable diligence VISPE is unable to prevent, or for any other reason which is not within the control of VISPE with and which by the exercise of reasonable diligence VISPE is unable to prevent (each, a "Force Majeure Event"), then VISPE will be excused from its obligations hereunder during the period such Force Majeure Event continues, and no liability will attach against VISPE on account thereof.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be duly executed as of the 6/19/2020 | 14:27 PDT

Visa International Servicios de Pago España, S.R.L.U.

DocuSigned by:  
Signature: José Antonio García De la Guarda  
Name: José Antonio García De la Guarda  
Title: Director/Representante Legal

Medios de Pago FC Costa Rica Sociedad Anonima

DocuSigned by:  
Signature: [Signature]  
Name: Barney Vaughan  
Title: President

Visa International Service Association

DocuSigned by:  
Signature: Eduardo Coello  
Name: Eduardo Coello  
Title: Group Executive LAC

# CLIENT SERVICES AND TRADEMARK LICENSE AGREEMENT

## EXHIBIT A SUPPLEMENTARY OPERATING AGREEMENT

This Supplementary Operating Agreement ("SOA") is made and entered into as of 6/19/2020 | 14:27 PDT ("SOA Effective Date") by and between Visa International Servicios de Pago España, S.R.L.U. ("VISPE"), and Medios de Pago FC Costa Rica Sociedad Anonima ("Client").

Capitalized terms not otherwise defined in this SOA have the meaning given to them in the Client Services and Trademark License Agreement ("Agreement") to which this SOA is attached as Exhibit A. The parties agree as follows:

### 1. LICENSE

Client is authorized solely within Costa Rica as an Associate, pursuant to applicable laws and regulations, to issue Visa Credit Cards (the "Approved Program") upon:

- (i) Visa's receipt of:
  - (a) a duly executed Client Services and Trademark License Agreement pursuant; and
  - (b) a parent guarantee from Target Overseas, Inc as specified by Visa and set out in a separate agreement between the parties;
  - (c) 2019 audited financials from for Versatile Technology, Inc., Target Overseas, Inc and subsidiaries
- (ii) Approval by authorized Visa management.

Without limiting the applicability of the provisions of this SOA, the provisions of the Visa Rules applicable to Client's activities contemplated hereunder are in addition to, and not in lieu of, the provisions of this SOA, and, where a provision or any portion of the Visa Rules conflicts with the provisions of this SOA, this SOA will prevail, but only to the extent of such conflict. Subject to the foregoing, Client agrees to be bound by, and perform the above-described functions in compliance with the Visa Rules (as they are applicable to "Clients" and members). Such requirements include, but will not be limited to, those provisions of the Visa Rules relating to the payment of fees. Client acknowledges that transactions arising out of the use of Visa Cards issued by Client constitute Visa Card sales volume upon which Visa service fees will be payable.

Client acknowledges and agrees that:

- (i) Throughout the Term, is shall:
  - (a) At all times operate in a safe and sound manner;
  - (b) Immediately notify Visa in writing if Client becomes insolvent or otherwise unable to meet its obligations hereunder; and
  - (c) Provide Visa with fully audited financial statements in English within 120 days of the end of each calendar year;
- (ii) all BIN requests are subject to review and approval by Visa to ensure optimum utilization of their numerics;
- (iii) all transactions must process through VisaNet;
- (iv) Client will provide to Visa an independent audit report of its anti-money laundering and anti-terrorism financing (AML/ATF) program within 180 days of license issuance
- (v) Client will maintain yearly independent audit reviews of their AML/ATF program as a periodic control.

### 2. LIMITATION OF FUNCTIONS

Notwithstanding anything in this SOA, the Agreement, or the Visa Rules to the contrary, Client shall not:

- (i) issue any Visa payment products or services except as specified in Section 1 above;

- (ii) acquire transactions for any Visa payment products or services except as specified in Section 1 above; or
- (iii) sponsor any entity to participate in the Visa system in any manner, in any country, without Visa's prior written approval.

### 3. TERM AND TERMINATION

The term of this SOA will commence on the SOA Effective Date and will continue until the earlier of (the "Term"):

- (i) the stated effective date of termination included in a written notice from Visa to Client of Visa's termination of this SOA, as a result of (i) Client's material breach of this SOA or (ii) Visa's reasonable belief that Client has undergone, or will undergo a merger, acquisition, or other change of corporate form or control;
- (ii) written notice from Visa to Client of Visa's termination of this SOA as a result of Visa's determination (as determined in its sole discretion) that the continuation of this SOA (i) is counter to Visa's business interests or plans (in which case termination will be effective no earlier than 180 days from the date of notice); (ii) will or may cause damage to Visa or the Visa brand, which notice will state the effective date of termination; and (iii) any failure to main Visa-required collateral in connection herein;
- (iii) termination of this SOA in accordance with the Visa Rules, as permitted or required thereby; or
- (iv) five (5) years from the SOA Effective Date. Unless terminated earlier as provided above; the Term will automatically renew for additional one-year terms unless one of the parties notifies the other in writing at least 90 days prior to the end of the then-applicable Term period of its intention to terminate this SOA.

Visa Cards properly issued prior to termination of this SOA will be allowed to expire, but in no event will those cards be valid for more than three (3) years after termination of the SOA.

### 4. EFFECT OF TERMINATION

Upon termination of this SOA, Client will remain obligated to satisfy all of the requirements of terminated Clients/members under the Visa Rules, until:

- (i) all Visa Cards issued by Client have been surrendered or expired; and
- (ii) all drafts or other instruments arising out of the use of Client's Visa Cards have been honored by Client.

### 5. ASSIGNABILITY

This SOA may not be assigned by Client without the prior written consent of Visa. Visa may assign this SOA at any time if such assignment is considered necessary by Visa in connection with a merger, acquisition or any sale or transfer of assets or obligations of either to a parent, subsidiary, affiliate, successor entity or other party.

### 6. APPLICABLE LAW

This SOA will be governed and interpreted by the laws of the State of California, United States of America, and may be enforced in both the United States and Costa Rica.

### 7. REPRESENTATIONS AND WARRANTIES; INDEMNIFICATION

Client represents and warrants that:

- (i) Client is a valid and existing corporation organized under the laws of Costa Rica, in good standing, empowered to enter into this SOA and to operate a Visa Card program in all the ways contemplated in Section 1 hereof, and that the execution and delivery of this SOA has been duly authorized;
- (ii) Client has been granted all necessary governmental and regulatory authorizations to operate a Visa program in all the ways contemplated in Section 1 hereof; and
- (iii) This SOA is valid and enforceable under the laws of Costa Rica.

Client will defend, indemnify, and hold harmless Visa, its affiliates, and all of their officers, directors, employees, agents, and assignees from and against any liability, loss, cost, damage, settlement, penalty or expense they may incur, including reasonable attorneys fees and court costs, as a result of any breach of any Client representation, warranty, or other obligation hereunder or under the Agreement. Nothing in this Section will limit or supersede any of Client's obligations under the Visa Rules, including without limitation as to indemnification, which applies to Client as it would to any Visa Client or member.

8. **NOTICE PROCEDURE**

Notice, when required under this SOA, must be sent by registered mail to the respective parties as set forth below:

**Visa:** Visa International Servicios de Pago Espana, S.R.L.  
MP 10 Centro de Negocios Marques de Puerto 10, 1a dcha.  
48008 Bilbao, Spain  
Attention: Jose Antonio Garcia De la Garda

**Client:** Medios de Pago FC Costa Rica Sociedad Anonima  
Sabana Sur, de la Contraloría, 150 m. al oeste Edificio Edicol, Piso 1  
San Jose, San Jose  
Costa Rica

IN WITNESS WHEREOF, the parties have entered into this SOA as of the SOA Effective Date.

Visa International Service Association

DocuSigned by:

By Eduardo Coello

E3B33FCA223147A  
Name Eduardo Coello

Title Group Executive LAC

Visa International Servicios de Pago Espana

DocuSigned by:

By José Antonio García De la Guarda

9FD90CB6956848A...  
Name José Antonio García De la Guarda

Title Director/Representante Legal

Medios de Pago FC Costa Rica Sociedad Anonima

DocuSigned by:

By Barney Vaughan

D9DA94071E8A490...  
Name Barney Vaughan

Title President

17 de junio del 2020

Señor:

En forma atenta transcribo a usted resolución número 325-2020 del Consejo de Administración del Banco Industrial, S.A., inserta en el punto cuarto, inciso d), del acta número 5201, correspondiente a la sesión celebrada el martes dieciséis de junio del año en curso y que dice:

**RESOLUCION NO. 325-2020:** "Enterado el Consejo de Administración de esta solicitud, conocidas las opiniones de Gerencia y del Departamento de Riesgo Crediticio, por mayoría, resuelve:

Autorizar a **Versatile Technology de Guatemala, S. A.**, Crédito Fiduciario, bajo las siguientes condiciones:

- a. Monto: Q.8.000,000.00
- b. Plazo: Cinco años.
- c. Garantía: Fiduciaria de Financia Credit, S. A. y subsidiarias.
- d. Destino: Cancelación de crédito en Vivibanco y capital de trabajo.
- e. Tipo de cliente: Solicitante empresarial mayor.
- f. Amortización: Se fijan cincuenta y nueve pagos mensuales y consecutivos de Q.133,335.00 cada uno y un último pago al vencimiento del plazo de Q.133,235.00.
- g. Interés: La tasa de interés será variable, inicialmente del 7.50% anual.  
Intereses pagaderos mensualmente y al vencimiento de la obligación.
- h. Otras condiciones: Las que el Banco ha fijado para esta clase de operaciones."

Atentamente,



Licda. Annabella de Bolaños  
Secretaria del Consejo de Administración

/mg\*

Código Destino: 8259 - Otros servicios prestados a las empresas - Otros (membresías y tarjetas inteligentes, servicios de flota).

Actividad Económica SIB: 452 - Prestación de servicios profesionales

Actividad Económica BI: 8259 - Otros servicios prestados a las empresas - Otros (membresías y tarjetas inteligentes, servicios de flota).

Código Tipo Garantía: 1 - Fiduciaria

Código de Producto: 101-001-001-001

Sector SIB: 10 - Sector Privado

Código Órgano Calificador: 1 - Consejo de Administración

No. de Solicitud: UCE - 2020 / 154598

Código Ejecutivo: 53627 - Francisco Méndez (Agencia Europlaza)

Código Analista: 23487 - Mildred Garcia Muralles

c.c. Archivo, Créditos, Unidad de Colocaciones, Serjursa