

Panamá, 06 de noviembre de 2019

Licenciada
Mareliisa Quintero de Stanziola
Superintendente
Superintendencia del Mercado de Valores de Panamá
Ciudad.

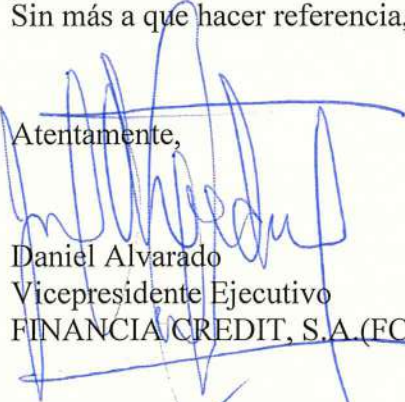
Referencia: Trámite de obtención de miembro asociado VISA.

Estimados señores:

Nos permitimos informarles sobre el trámite de obtención de licencia de miembro asociado, VISA otorga Business ID (BID) y Business Identification Number (BIN) provisionales a FC Medios de Pago Costa Rica, empresa filial de Financia Credit S.A. (FC Medios de Pago), con el fin de dar continuidad al trámite que permita la emisión de tarjetas de crédito VISA en Enero del 2020.

Sin más a que hacer referencia, me suscribo,

Atentamente,


Daniel Alvarado
Vicepresidente Ejecutivo
FINANCIA/CREDIT, S.A.(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)

Calle Elvira Méndez
Edificio Vallarino, Piso 11
Contiguo al Tower Bank y Marriott
Ciudad Panamá, Panamá



29 October 2019

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

Re: Provisional BID and BIN Letter Agreement ("**Letter Agreement**")

Dear Mr. Barney Vaughan:

Medios de Pago FC Costa Rica Sociedad Anonima ("Medios de Pago FC Costa Rica") applied for and is in process of obtaining from Visa International Servicios de Pago España S.R.L.U (VISPE) ("**Visa**") an Associate license that, if granted, authorizes Medios de Pago FC Costa Rica to issue Visa credit cards (such activities, "**Visa Program**", and such application, "**License Application**").

The License Application process remains ongoing and still under evaluation by Visa. However, it is Visa's understanding that Medios de Pago FC Costa Rica is eager to begin the necessary preparations that will enable it to begin operating a Visa Program quickly, if and when Visa grants Medios de Pago FC Costa Rica a client license. In addition, Medios de Pago FC Costa Rica indicates that *1 January 2020* is the date it wishes to begin operating their Visa Program ("**Target Date**").

Typically, Visa assigns a Business ID ("**BID**") and Business Identification Number ("**BIN**") to a new client after Visa approves the applicable license application. Medios de Pago FC Costa Rica is requesting that Visa assign it a BID and BIN in preparation for implementation as well as to test and obtain certification of the required BIN prior to the Target Date.

Visa is prepared to provisionally assign Medios de Pago FC Costa Rica a BID, BIN(s) and subsequent numerics (e.g. Routing ID, etc.), requested via a separate BIN License Agreement and other numeric forms as approved by Visa, subject to the following:

1. Medios de Pago FC Costa Rica is authorized to use the BIN solely and exclusively to implement, test, and obtain the certification of such BIN ("**Authorized Use**") and is prohibited from actual card issuing or acquiring activities until such time Visa confirms approval of the License Application;
2. Medios de Pago FC Costa Rica is authorized to use other necessary numerics, as approved by Visa, solely and exclusively to implement, test, and obtain the certification of such Numeric ("**Authorized Use**");
3. Medios de Pago FC Costa Rica shall indemnify, defend, and hold harmless Visa and its affiliates, and each of their respective directors, officers, employees, attorneys, agents, successors, and assigns from and against any liability, loss, cost, damage, settlement,

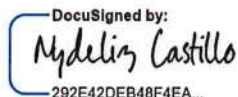
penalty or expense they may incur, including reasonable attorneys' fees and court costs, arising from any claim brought by a third party as a result of: (i) Medios de Pago FC Costa Rica's use of the BIN or associated activities, or (ii) Medios de Pago FC Costa Rica's breach of any representation, warranty, obligation, or covenant in this Letter Agreement;

4. If Visa decides for any reason not to approve the License Application, then: (i) Medios de Pago FC Costa Rica shall immediately discontinue use of the BIN and immediately return the BIN to Visa; and (ii) Visa will immediately block and remove the BIN from the VisaNet system;
5. **This Letter Agreement is not an approval of the License Application nor is it an indication that Visa will approve the License Application;** and
6. This Letter Agreement is governed by and interpreted according to internal laws of Brazil, without regard to its conflict of law provisions.

If Visa approves the License Application, such BID and BIN will be licensed to Medios de Pago FC Costa Rica to use in the operation of its Visa Program,

If Medios de Pago FC Costa Rica is in agreement with the foregoing, we ask that you arrange to have an authorized officer execute this Letter Agreement and return it to the undersigned as soon as possible

Sincerely,

DocuSigned by:

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Nydeliz Castillo
Director
Global Client Licensing

The terms of this letter are acknowledged and agreed to on 29 October 2019

By:

Officer Signature:  _____
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Officer Name: Barney Vaughan
Officer Title: CEO