

REDEBAN MULTICOLOR S.A. (hereafter "REDEBAN MULTICOLOR"), commercial entity duly established under the auspices of the Financial Superintendence of Colombia (hereafter the "FSC"), in its function as systems administrator of pay systems of low value in conformity with Decree 2555 of 2010 and the law which modifies or adds to it, in this document proceeds to establish and define the terms, conditions, and clauses of the Commercial Affiliation Contract with REDEBAN MULTICOLOR (hereafter the "Contract"), which will govern: (i) the legal relationship between REDEBAN MULTICOLOR and the natural or legal person, duly authorized and with legal capacity, which submits the Application for Affiliation form to REDEBAN MULTICOLOR and whose affiliation has been duly approved by REDEBAN MULTICOLOR, following the internal procedures of REDEBAN MULTICOLOR established for the effect (hereafter the "AFFILIATE"), and (ii) the affiliation for the supply of REDEBAN MULTICOLOR's Products and Services, as they are defined later in this Contract. The Contract is governed by the following clauses:

FIRST.- OBLIGATIONS OF THE AFFILIATE. THE AFFILIATE must fulfill all of the requirements, terms, and conditions that are required for the adequate provision of the Products and/or Services of REDEBAN MULTICOLOR in its favor, according to this Contract and the Regulations that REDEBAN MULTICOLOR publishes from time to time to this effect. Additionally, in general, the AFFILIATE is required to do the following: a) Attend training courses on security policies given by REDEBAN MULTICOLOR directly or by a third party selected by REDEBAN MULTICOLOR, for those Products and/or Services that REDEBAN MULTICOLOR should determine. b) THE AFFILIATE is required to report in writing to REDEBAN MULTICOLOR any change in (and in general keep current) the information included in the Application for Affiliation form, within the following five (5) business days. In the same way, THE AFFILIATE is required to inform of, under the same terms, all changes of importance in the financial structure of his or her business, as in the case of the acquisition of shares, holdings, or membership dues that represent five percent (5%) or more of the stock power or membership dues of the respective AFFILIATE. c) THE AFFILIATE shall have the right to use software for the different Products and/or Services that REDEBAN MULTICOLOR should decide to implement, (whether these be acquired from a third party or developed by REDEBAN MULTICOLOR), it being understood that the license for use of these programs, under which title said software shall be delivered to THE AFFILIATE, shall be good for use only until the termination of the Contract, REDEBAN MULTICOLOR reserving the right to pertinent legal action in the case that THE AFFILIATE continues to use, or in an unauthorized way copy, modify, alter, commercialize, or undertake any other activity not in accordance with its normal use for the effective use of the Products and/or Services. d) Guarantee the accuracy of the information provided to REDEBAN MULTICOLOR with regards to the economic activity undertaken by THE AFFILIATE, as well as all financial information and information related to its deposit account. e) Maintain its Deposit Account under regulation, valid, and active at all times; and to this end avoid practices that imply the cancellation or suspension of the account due to poor management. Paragraph. If in carrying out the Contract, REDEBAN MULTICOLOR should provide to the AFFILIATE one or more devices for the provision of Products and/or Services, including, among others, devices such as terminals, contact-free terminals with barcode or card readers, communication devices, printers, pin pads, hardware, point-of-sale terminals (POS), structured wiring, and paper goods (hereafter "Equipment"), THE AFFILIATE is required to authorize the installation of this equipment and receive it as a precarious loan or as a free of charge loan, with the responsibility of restitution at any moment that REDEBAN MULTICOLOR requests and in the same condition in which it was received, with the exception of normal wear and tear. Within the equipment for implementing and processing Transactions, the AFFILIATE will be able to use its own cellular phones which have been authorized and appropriately adapted by REDEBAN MULTICOLOR, including Mobile Equipment that the AFFILIATE may acquire while under this Contract. The specific conditions of sale, maintenance, and use of Equipment and Mobile Equipment, where applicable, will be specifically regulated in Appendix 1 (Conditions of Use and Care of Equipment) and Appendix 4 (General Conditions and Use of Mini Credit Card Terminal) of this document.

SECOND.- PRODUCTS AND SERVICES. THE AFFILIATE and REDEBAN MULTICOLOR BM shall establish those Products and/or Services which shall be provided by REDEBAN MULTICOLOR to THE AFFILIATE, according to the terms and conditions established in this Contract and the respective Regulations, hereafter the "Portfolio of Products and/or Services." THE AFFILIATE will be able to request that Products and/or Services be added or removed from its Portfolio of Products and/or Services, using the request form from REDEBAN MULTICOLOR, the format of which is attached in Appendix 2 (Request Form for the Addition and/or Removal of Products and Services), duly signed by the authorized individual and delivered to the offices of REDEBAN MULTICOLOR shown at the following link: www.redebanmulticolor.com.co (this procedure can also be performed via the internet, telephone, or any other means, at the criteria of REDEBAN MULTICOLOR, upon REDEBAN MULTICOLOR making available such means and duly informing THE AFFILIATE). The specific requirements of addition and removal for each Product and/or Service will be established in detail in the respective Regulation that REDEBAN MULTICOLOR will make available for each Product and/or Service.

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Redeban Multicolor Commercial Affiliation Contract

REDEBAN MULTICOLOR is authorized to process contact-free transactions under this Contract. In the event that these sales are offered, the corresponding conditions will be incorporated into an appendix that will form a part of this document.

PARAGRAPH. In the event that at the date of acceptance of this Contract, REDEBAN MULTICOLOR is already providing Products and/or Services to THE AFFILIATE, said Products and/or Services will continue to be regulated by the terms and conditions established in the applicable contract to which the parties will have agreed to that effect. The former shall not prevent that by mutual agreement, the parties may decide to replace such documentation with this Contract and the respective regulations to support said Products and/or Services.

THIRD.- TRANSACTION REQUIREMENTS. In order to guarantee a greater security in the Transactions associated with the Products and/or Services that THE AFFILIATE receives from REDEBAN MULTICOLOR by virtue of this Contract, they should, besides abiding by what is established in the respective Regulations for each Product and/or Service, abide by the following procedures: A. Abstain from manipulating the Equipment that has been assigned by REDEBAN MULTICOLOR or allowing it to be manipulated by third parties. In every case, when the Equipment must be checked (which can only be done by personnel authorized by REDEBAN MULTICOLOR), THE AFFILIATE shall accept the visit and must identify the persons arriving for this purpose beforehand, verifying their identity by telephone with REDEBAN MULTICOLOR. B. If THE AFFILIATE is assigned Equipment by REDEBAN MULTICOLOR, they may request paper rolls for printing sales Receipts via the Equipment itself or the channel which REDEBAN MULTICOLOR designates for this purpose.

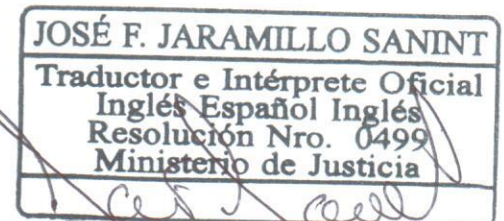
PARÁGRAPH. Failure to comply with the requirements mentioned in this clause will authorize REDEBAN MULTICOLOR to reject THE AFFILIATE's claims, based on fraudulent Transactions.

FOURTH.- MINIMUM TRANSACTION VOLUME. THE AFFILIATE recognizes that the availability of the technological platform that supports the carrying out, processing, and authorization of Transactions through the Equipment that REDEBAN MULTICOLOR will make available to them, for those applicable Products and/or Services, implies a cost for REDEBAN MULTICOLOR, hereafter the "Technology Availability Cost," which will be understood to be covered provided that the number of Transactions that THE AFFILIATE realizes in the respective month is not lower than the number of Transactions established in Appendix 3 (Minimum Transaction Volume); hereafter the Minimum Transaction Number ("MTN"). In the event that THE AFFILIATE does not reach the MTN in the respective month, the Technology Availability Cost will be canceled in favor of REDEBAN MULTICOLOR, corresponding to the month when the MTN was not reached, as indicated in Appendix 3 (Minimum Transaction Volume), and for which THE AFFILIATE accepts the charge made to the deposit account associated with its identifying code.

PARÁGRAPH. The Technology Availability Cost will be calculated and equivalent to the average number of transactions realized under the respective NIT of each AFFILIATE divided by the number of devices installed. The Technology Availability Cost will not be applicable for those AFFILIATES who only have Mobile Equipment.

FIFTH.- REGULATIONS. Each Product and/or Service provided by REDEBAN MULTICOLOR to THE AFFILIATE will be subject to the terms and conditions established in this Contract, as well as the respective specific Regulations that REDEBAN MULTICOLOR has published for each Product and/or Service, which THE AFFILIATE must subscribe to as a condition for receiving the respective Product and/or Service. THE AFFILIATE expressly accepts that the terms and conditions included in said Regulations will be completely applicable to the lending and provision of the Product and/or Service by REDEBAN MULTICOLOR, reserving the right, in the event that the directives therein established are not accepted, to withdraw the Product and/or Service through handing in to REDEBAN MULTICOLOR an express request, following the procedure established in Appendix 2 (Procedure for the Request to Add and/or Remove Products and Services).

SIXTH.- REGULATION UPDATES. The updates of the Regulations for the Products and/or Services for which REDEBAN MULTICOLOR requires implementation will be communicated to THE AFFILIATE through the publication of the respective Regulation on REDEBAN MULTICOLOR's webpage, at the following link: www.redebanmulticolor.com.co, so that it may show in writing its acceptance or rejection of each one. In the case of rejection of Regulation modifications, THE AFFILIATE will have the right to terminate this Contract. Moreover, THE AFFILIATE will be able to consult at any time the current content of the applicable Regulations for the Products and/or Services currently in use with REDEBAN MULTICOLOR at the following link: www.redebanmulticolor.com.co.



SEVENTH.- LIMIT OF LIABILITY. It is THE AFFILIATE's responsibility to comply with the legal provisions that regulate and are applicable to the Transactions, contained in administrative or governmental rules or regulations, such as circulars and resolutions emanating from the Superintendence of Industry and Commerce, Superintendence of Finance or the acting entity.

In keeping with consumer's rights, THE AFFILIATE shall give sufficient information to the Client about the conditions of the sale and delivery of the respective goods and/or products, and policies for return and exchange of the same. By virtue of the former, and in conformity with current consumer protection standards, complaints or grievances presented by the Client concerning the quality, quantity, price, or condition of the merchandise and/or products acquired through the Products and/or Services, will be the sole responsibility of THE AFFILIATE, situations which should be resolved by THE AFFILIATE and the Client; REDEBAN MULTICOLOR not being responsible for these occurrences, since its responsibility is limited to that of being a means of payment. THE AFFILIATE shall go to the defense and shall not hold REDEBAN MULTICOLOR liable for any complaint, grievance, or litigation of the Clients concerning quality, quantity, price, or condition of the merchandise and/or acquired services.

EIGHTH.- LIMITS OF LIABILITY FOR TECHNOLOGICAL RISKS. THE AFFILIATE understands and accepts that REDEBAN MULTICOLOR does not assume liability, before THE AFFILIATE or its clients, for the continuity of service and the risks that the technological infrastructure of the payment system and its operation are exposed to. This liability exemption is extended to other areas, not limited to: the technological risks derived from software errors in the applications; paradoxes derived from its integration; gaps; worms or viruses; sabotage in the software, databases, and other cyber-crimes; failure of software; and interruption of electricity or in telecommunications services associated with the Products and/or Services. REDEBAN MULTICOLOR is exonerated from liability derived from these events and limits its liability only to the exercise of the corrective actions that reasonably should be taken to restore the lending of the Products and/or Services or confront the anomalies that could affect them; as a result, REDEBAN MULTICOLOR does not guarantee at any moment the complete availability of its technological infrastructure.

NINTH.- AUTHORIZATIONS. THE AFFILIATE concedes the following authorizations: a) To the entity or entities holding the Deposit Account(s) so that the product of its sales can be credited. b) To the entity or entities holding the Deposit Account(s) so that it proceeds to compensate, with prior notice, the value of any Transaction that does not have the corresponding authorization or that does not meet REDEBAN MULTICOLOR's requirements or that corresponds to fraudulent transaction; or any sum that it comes to owe with occasion of the execution of the Contract, accepting the terms established for these events. c) That in its stores or offices, REDEBAN MULTICOLOR may place all types of promotional and informational material. The Industry and Commerce taxes that may be caused by these will be the responsibility of THE AFFILIATE. d) That agents authorized by REDEBAN MULTICOLOR, Incocredito or the entity designated by REDEBAN MULTICOLOR periodically make visits to the respective points of sale. e) Expressly authorizes REDEBAN MULTICOLOR and/or whoever represents its rights and/or holds in the future any title as a creditor of THE AFFILIATE, to process, report, provide, consult, request, divulge, rectify, and update at any time, in conformity with relevant laws, information relating to its financial and commercial performance during the Contract, before the Center of Financial Information, CFIN, that administers the Bank and Financial Entities Association of Colombia or the party representing its rights, or any other information center duly constituted to that end. Likewise, THE AFFILIATE expressly authorizes: (i) REDEBAN MULTICOLOR to include said financial and credit information in the databases constituted to this effect and that comply with the requirements established by law for their creation and administration, and (ii) REDEBAN MULTICOLOR to at any moment verify the credit performance of THE AFFILIATE in the risk centers. f) In the case of non-compliance with any of the contractual obligations under the Contract, REDEBAN MULTICOLOR reports to the risk center and to Incocredito the company name, the identification number, and the name and number of the legal representative's identifying document. Notwithstanding the above, THE AFFILIATE shall have all legally- and constitutionally-authorized rights to be given the information about him or her that may exist or be found in the data bank, and to request an update or correction of data, all of which is done through systems of consultations and grievances, according to applicable law, presented directly to the respective operators of the databases. g) REDEBAN MULTICOLOR to maintain and use the supplied information to the end of adequately supporting the Products and/or Services provided to THE AFFILIATE, as well as to be able to develop and offer them new products and/or services. This authorization is extended, not only to the revealing of the supplied data in the Affiliation Application to REDEBAN MULTICOLOR, but also to the exhibition and turning in of the physical documents attached to said application, at any time it should be required, to those authorized to receive it according to applicable laws of data protection.

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PARAGRAPH: THE AFFILIATE recognizes and accepts that the authorization of letters d) and e) above implies that present and past performance in meeting its obligations will be completely reflected in the afore-mentioned databases, for the dates and by the conditions permitted by law, with the goal of providing sufficient and adequate information to the market concerning the status of its financial, commercial, and credit obligations. Therefore, its information will be known to those affiliated with such centers and/or who have access to these, in conformity with applicable law. Likewise, THE AFFILIATE recognizes and accepts that the permanence of its information in the databases will be determined by applicable judicial order, especially by legal norms and jurisprudence, which establish its rights and obligations, and which, because of their public nature, THE AFFILIATE is completely aware of. In the same way, THE AFFILIATE expressly recognizes and accepts that in the event that in the future, the authorized in this document should effect a sales trade or a concession to any title of the obligations in his charge in favor of a third party, the effects of the authorizations that are referred to by letters d) and e) above will be extended to said third party, under the same terms and conditions. In case of the termination of this Contract, REDEBAN MULTICOLOR will retire the Equipment and other goods delivered by REDEBAN MULTICOLOR during the Contract and/or the Regulations of the different Products and/or Services.

TENTH.- ADDITIONAL AGREEMENTS. REDEBAN MULTICOLOR will be able to authorize, upon previous agreement established with any network, company, or financial entity that wishes to provide a Product and/or Service which may interest THE AFFILIATE (hereafter "OTHER PROVIDER"), the use of the Equipment and/or points of access of REDEBAN MULTICOLOR to effect equal or similar operations for the Products and/or Services of the OTHER PROVIDER. In this case the inconsistencies, credits, grievances, document requests and other circumstances that present themselves in the transactions, will be resolved between THE AFFILIATE and the OTHER PROVIDER in the agreement, since REDEBAN MULTICOLOR will simply act as a means of communication in the respective operation.

PARAGRAPH: Except in the case of an agreement with an OTHER PROVIDER, that includes special conditions of operation, the commercial conditions of the agreement will be agreed upon independently between THE AFFILIATE and the OTHER PROVIDER of the agreement. REDEBAN MULTICOLOR, at the moment of authorizing the provision of a Product and/or Service, will be able to request additional technical and operative documentation from THE AFFILIATE and/or the OTHER PROVIDER, to prevent possible risks to its technological infrastructure or operative risks, related to SARLAFT o network security. In these events, REDEBAN MULTICOLOR will determine in a clear way the information reasonably required to carry out these validations and verifications.

ELEVENTH.- DISAFFILIATION. THE AFFILIATE shall not be able to continue making the Transactions herein described and shall have its provision of Products and/or Services Portfolio permanently suspended, when, according to the terms and conditions of this Contract and the respective Regulations applicable to the Portfolio of Products and/or Services it has, THE AFFILIATE shall have been in inconformity with the obligations derived from this Contract and, therefore, shall have been deserving of such a sanction. Additionally, THE AFFILIATE shall not be able to continue making Transactions when situations are presented of the business closing; inactivity for a period of more than (6) six months; sale of business; when THE AFFILIATE, its directors, administrators, or partners shall prove suspicious or responsible for activities of money-laundering in the restriction list (OFAC) or in reports by local competent authorities; or when in non-compliance with any of the obligations mentioned in this document, making itself liable for all transactions considered by Incocredito or by REDEBAN MULTICOLOR to be fraudulent. Every change in the conditions of THE AFFILIATE must be promptly reported to REDEBAN MULTICOLOR; otherwise the cancelation of the affiliation is implied.

FIRST PARAGRAPH: THE AFFILIATE shall not present Transactions which it knows or should have known to be fraudulent or not authorized by the Client.

SECOND PARAGRAPH: THE AFFILIATE shall be responsible for the actions of its employees and/or partner(s) when they act in such a way as to demonstrate that they are a point of compromise in fraudulent transactions.

TWELFTH.- DECLARATION OF SOURCE OF FUNDS. THE AFFILIATE declares that its source of funds in no way involves illicit activity whether of itself or of third parties, and in all cases are its own funds and therefore in no case has it lent its name so that third parties with illicitly obtained resources could make investments in its name.

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THIRTEENTH.- GUARANTEE OF DATA ACCURACY. THE AFFILIATE shall answer for the truthfulness and accuracy of the data it provides to REDEBAN MULTICOLOR for the duration of the Contract, and must update information provided at least once a year. Any inaccuracy in the provided data or the impossibility to confirm or update the references shall give REDEBAN MULTICOLOR the right to suspend or unilaterally terminate the execution of the Contract.

FOURTEENTH.- DURATION. The Contract shall become valid and shall solely govern from the moment that the following two (2) situations are fulfilled: (i) the Application for Affiliation to REDEBAN MULTICOLOR is completed and signed by THE AFFILIATE, and (ii) REDEBAN MULTICOLOR, following its internal procedures, has expressly approved the affiliation of THE AFFILIATE and has effectively communicated the same through the means established by REDEBAN MULTICOLOR. If one of the two above situations is not fulfilled, for all legal effects, it is understood that the natural or judicial person who signs the Application for Affiliation to REDEBAN MULTICOLOR has no contractual ties with REDEBAN MULTICOLOR, and thus REDEBAN MULTICOLOR is not nor shall not be obligated to lend any Product and/or Service. The duration of the Contract shall be indefinite, but either REDEBAN MULTICOLOR or THE AFFILIATE shall be able to terminate it at any time by simply notifying the other party in writing fifteen (15) days ahead of time. In both cases, THE AFFILIATE must return the Equipment and other goods received from REDEBAN MULTICOLOR during this Contract.

FIFTEENTH.- MODIFICATIONS. By virtue of the nature of the Products and Services which REDEBAN MULTICOLOR shall provide to THE AFFILIATE through this Contract, where given the technical, operative, and security conditions, the necessity of a continuous update and adjustment is evident; the parties agree that by virtue of the same and for the adequate and necessary sustainability of the Products and/or Services offered, REDEBAN MULTICOLOR shall give attention to and for the sole purpose of attending said necessities, modify, eliminate, and add to the terms and conditions of the Contract, as well as the Regulations, through written or electronic communication directed to the latest address registered by THE AFFILIATE in REDEBAN MULTICOLOR's files. For purposes of greater publicity and transparency, REDEBAN MULTICOLOR shall be able to use other alternative means of dissemination, such as corporate publications or mass communications to inform of these modifications. In the case of disagreement with the modifications of the terms and conditions made by REDEBAN MULTICOLOR, THE AFFILIATE shall have the complete right to unilaterally terminate the contract, through written communication to REDEBAN MULTICOLOR addressed to its notification address, without generating any payment of damages derived from this event for either party. The above shall not be construed at any time as an authorization for the parties to evade their obligations.

PARAGRAPH: The continuity of use of the Products and/or Services will be understood as acceptance on the part of THE AFFILIATE of the changes effected by REDEBAN MULTICOLOR, once the time period granted by REDEBAN MULTICOLOR for the notification and presentation of concerns has ended, which in no case shall be less than fifteen (15) business days.

SIXTEENTH.- TRANSFER. THE AFFILIATE shall not be able to transfer the Contract under any circumstance.

SEVENTEEN.- CLIENT'S STORAGE INFORMATION. The AFFILIATE must keep strict confidentiality regarding the information of the supporting documents for transaction, as well as information related to the use of the payment methods to which s/he will have access to. The AFFILIATE acknowledges and accepts that the information for its financial nature is subject to bank reserve, and consequently, will hold REDEBAN MULTICOLOR harmless against any damage, loss, action, sanction, fine, request, etc. of which they are subject, individually or jointly, as a result of the violation of said bank reserve.

FIRST PARAGRAPH: The AFFILIATE can only store information of the Payment Methods, which is essential for the business, or for easy access of the transaction for the purpose of attention of any claims, this being: (i) Name, (ii) Number or Code of the Method of Payment and/or Expiration Date, and (iii) Number of sales authorization. The AFFILIATE remains expressly prohibited to store, collect, copy, duplicate, reproduce, or divulge the information contained in the magnetic strip, the chip and the CVC safety codes, among other information from the Payment Methods.

SECOND PARAGRAPH: The AFFILIATE must destroy or remove all media containing obsolete transaction data with customer information.

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THIRD PARAGRAPH: The AFFILIATE expressly assumes the obligation to maintain absolute secrecy regarding the information which is stored in the Customer Development Contract; for this purpose, the AFFILIATE assumes the following special obligations: a) Storing all the data of the Customer in an encrypted form in a limited area authorized to personnel of the AFFILIATE, b) To make backup files only in encrypted form, c) To limit access to the computer platform, d) To protect access to the file servers, e) To separate the commercial character data on customers of other information.

Notwithstanding, the AFFILIATE shall comply at all times with the applicable legislation on the protection of personal data of third parties.

FOURTH PARAGRAPH: REDEBAN MULTICOLOR reserves the right to carry out audits directly and/or through a specialized entity for the purpose of verifying the conditions of the logical, physical and organizational custody of sensitive information and documents to require the AFFILIATE's method that necessarily result in safeguarding the privacy and security of said information.

EIGHTEEN. – DISPUTE SETTLEMENT. The differences or disputes arising between the parties, by way of the conclusion, performance or termination of the Contract, which cannot be resolved by agreement between them, or by methods of direct settlement, such as conciliation or amicable settlement; these shall be decided in accordance with the following procedure: 1.- If the difference is more technical in nature, it is referred to the said proper or related services under the Contract to the economic and accounting execution of the Contract; either party may request technical arbitration, in accordance with the procedure established under the legal provisions on the subject. The arbitrators are professional experts in the field concerned. The judgment is of a technical nature which shall speak according to the rules or principles of the corresponding science; hence the decision that will be performed will be binding for the every party. 2. If the difference is more of a legal nature, the interpretation of the Contract or the application of some of its clauses; either party may request to be submitted to independent arbitration, with the formalities and effects under the existing rules. The arbitrators shall be qualified lawyers and their decision is handed down by law. In both events the provisions of Colombian trade laws apply. The arbitrator or expert will be one (1). The arbitrator or expert shall be appointed by an agreement between the parties. If there is no agreement for the appointment of the arbitrator or expert, the Chamber of Commerce of Bogotá D.C. will appoint one. The arbitration or expert advice functions in the same capital, as provided above in accordance with the Law 1563 of 2012 and the rules established for the purpose of the Arbitration and Conciliation Center of the Chamber of Commerce of Bogotá. The arbitrator's judgement shall be law, or according to technical principles, depending on whether the dispute concerns the legal aspects of the contract or technical aspects thereof; in any case, the losing party assumes the costs.

NINETEENTH. - PERSONAL DATA PROCESSING AUTHORIZATION. With the signing of this Contract, the AFFILIATE authorizes REDEBAN MULTICOLOR to freely and expressly consult any source, reporter and/or to update any operator data information with regards to his/her person, name, identification, NIT, behavior, business credit, payment habits, management of checking account(s), bank (s) and, in general, are in compliance with their commercial and financial obligations. For this purpose the authorization grants results as long as there are irrevocable contractual obligations between the parties under the terms defined by current regulations. Likewise, the AFFILIATE grants REDEBAN MULTICOLOR express authorization to carry out the processing of personal data only for the following purposes: (i) to consult and report informational data to operators of banks containing financial credit, (ii) for commercial and advertising purposes related to products and/or services offered and provided by REDEBAN MULTICOLOR, and (iii) to consolidate this information in a database managed by REDEBAN MULTICOLOR, which allows and facilitates REDEBAN MULTICOLOR (a) the management of their customers, suppliers, users and other third parties legally or economically linked to the company and (b) to develop the activities established in its corporate purpose and those arising from the administration and operation of business REDEBAN MULTICOLOR, and especially for the proper provision of services. The activities described in the paragraph (ii) above may be made directly to REDEBAN MULTICOLOR or to hire with third party designated by REDEBAN MULTICOLOR. REDEBAN MULTICOLOR will promptly notify the AFFILIATE through appropriate means, the third parties contracted to perform activities and advertising their products and/or services. REDEBAN MULTICOLOR guarantees its third party providers to keep the information under the terms of the applicable current regulations and only use the personal data for the purposes described herein and authorized for the AFFILIATE.

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FIRST PARAGRAPH. Upon the completion of the eventual reports to the central information on the credit performance of the AFFILIATE, REDEBAN MULTICOLOR will send a communication with an advance of at least twenty (20) calendar days after the date the report to the AFFILIATE's address or email contact including in the Membership Application, indicating the obligation in arrears that generated the report, the amount and basis of it, in accordance with current expressed regulations.

SECOND PARAGRAPH. SPECIAL RIGHTS OF AFFILIATE. The AFFILIATE may at any time exercise the rights provided in the Law 1266 of 2008 and Law 1581 of 2012, the rules that modify or add, and especially have the following rights:

- "a) To know, update and rectify their personal data in front of the Intermediaries as Controllers or Processors. This right may be exercised, among others against partial, inaccurate, incomplete, split data, misleading, or those whose treatment is prohibited or not authorized;
- b) To request proof of authorization granted to the Controller of the Process unless expressly excepted as a requirement for the treatment, in accordance with the provisions of Article 10 of this Law;
- c) Be informed by the Controller or the Process, upon request, regarding the use that has given their personal data;
- d) To submit to the Superintendency of Industry and Commerce complaints for violations of the provisions of this Act and other regulations that modify, add or supplement;
- e) Revoking the authorization and/or request the deletion of the data when the treatment does not respect the principles, rights and constitutional and legal guarantees. The revocation and/or deletion would proceed when the Superintendency of Industry and Commerce has determined that the person(s) responsible of the treatment have engaged in conduct contrary to the law and the Constitution;
- f) Access free of charge to the personal data that has undergone treatment. "

THIRD PARAGRAPH. THE DATA CONTROLLER. The data controller of the information of the AFFILIATE is REDEBAN MULTICOLOR S.A. with NIT 830070527-1. Main Address: Carrera 20 No. 33-15 in Bogotá D.C., Colombia. Phone: 307-7110.

FOURTH PARAGRAPH. The AFFILIATE declares to know and have read in its entirety the document on "Policy on Personal Data Processing", which is available on the website: www.redebanmulticolor.com.co or REDEBAN MULTICOLOR offices nationwide.

TWENTIETH. - CONFIDENTIALITY. The AFFILIATE agrees not to unduly use the information received from RBM and keep the information received from RBM in strict confidence, which also has the character of Confidential Information, and shall not be disclosed, published or release all or in part, to anyone other than its employees or consultants who specifically need to know in order to comply with the contract. The AFFILIATE shall be responsible for the fulfilment of the conditions of the Contract by its employees, directors, consultants or affiliates. For purposes of this clause, any use of the Confidential Information other than authorized by RBM is considered as improper. Misuse or disclosure of Confidential Information shall be regarded as unfair competition and the AFFILIATE is subject to the respective legal sanctions. Similarly, the performance of the acts listed in Article 262 of Decision 486 of 2000 of the Commission of the Andean Community constitute as unfair competition and violation of the Contract. Similarly, both the AFFILIATE, as employees or contractors, recognize the existence of the obligations in respect of the Agreement are submitted, to the Colombian Penal Code punishes which the breach, inter alia, in Articles 269A, 269B, 269C, 269D, 269E, 269F, 269g, 269I, 269J, 270, 271, 272, 306, 307 and 308.

TWENTY-FIRST. - COMPLIANCE WITH ENVIRONMENTAL REGULATIONS. Throughout the execution of the Contract, the AFFILIATE must follow and comply with the instructions and procedures of REDEBAN MULTICOLOR related to the collection and management of Electrical and Electronic Equipment Waste (RAEE), duly informed by REDEBAN MULTICOLOR available on its website: www.redebanmulticolor.com.co. Upon termination of the contract, in the event that for any reason, the AFFILIATE does not proceed to return the equipment or mobile equipment to REDEBAN MULTICOLOR, in compliance with the terms and conditions provided in this Agreement, and in particular, meeting the applicable provisions of collection procedure and management of Electrical and Electronic Equipment Waste, REDEBAN MULTICOLOR will hold the AFFILIATE to be directly responsible to REDEBAN MULTICOLOR for any damage that may be caused to REDEBAN MULTICOLOR as a result of the management of such waste results in the AFFILIATE's termination, being obliged to indemnify REDEBAN MULTICOLOR for such circumstances.

TWENTY-SECOND. - TAXES. In the event that the signing of this Contract is subject to stamp duty, the same shall be borne equally between the contracting parties.

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TWENTY-THIRD. - DEFINITIONS. For all purposes of this Agreement, the terms under the same usage shall have the meanings embedded in the Glossary REDEBAN MULTICOLOR posted on its website: www.redebanmulticolor.com.co. The terms capitalized used in both singular and plural herein, unless expressly defined otherwise herein, have the meanings assigned to them in this Agreement as defined in the Glossary of REDEBAN MULTICOLOR. The terms not expressly defined in this Contract, shall be understood in the ordinary and usual sense that they have the appropriate technical language, or in the natural and obvious as the general use of them.

TWENTY-FOURTH. - COMMUNICATIONS UNDER THE CONTRACT. All communications between the AFFILIATE and REDEBAN MULTICOLOR under this Contract, should be addressed to the addressee indicated in the Membership Application REDEBAN MULTICOLOR, which in case of suffering change should be timely informed. The AFFILIATE acknowledges, accepts and expressly authorizes REDEBAN MULTICOLOR, so that through email, registered mail, fax, text messages, or any other suitable means of communication (including fixed and mobile telephone lines of the AFFILIATE) that REDEBAN MULTICOLOR can send information related to the execution of this Contract, and in particular regarding the duties and responsibilities of the AFFILIATE under it, including information on outstanding forward cash payment obligations of the AFFILIATE.

All accompanying Annexes to this Contract form an integral part thereof.

Annex 1 - Terms of Use and Custody Teams

This Annex establishes the conditions of use and custody of REDEBAN MULTICOLOR equipment which may deliver and provide the AFFILIATE for the provision of services and/or products. The team that received the AFFILIATE on behalf of REDEBAN MULTICOLOR for the benefit of services and/or products, where this is applicable to everyone, it will be received by way of Precarious Bailment, which means that this delivery confers no title ownership of such property on its behalf, and that may be claimed at any time by REDEBAN MULTICOLOR. Delivery or return of the equipment will be through the signing of a written document (Act), which shall be understood as accepted by the AFFILIATE when being signed or countersigned by the clerk of the AFFILIATE who is in this present moment at the delivery address. In the event that the AFFILIATE acquires the solution of Mini Credit Card Terminal, and therefore owns a mobile computer, the provisions of Annex 3 will be applied in addition to those provisions of this Annex 1 which are proper and related to the nature, use and acquire title under which these mobile devices. A- As a borrower, the AFFILIATE must meet the following requirements: 1. Keep the delivered equipment in bailment at the respective point of sale of the AFFILIATE, located at the address specified in the Act of delivery of the equipment under the box corresponding to "Location". 2. Employ the items that make up the Equipment only in a suitable manner for the agreed use, always respecting the specific conditions set out in licenses and any other accompanying documentation. 3. Restore, at the request of REDEBAN MULTICOLOR, the equipment provided in the same condition as received, except for damage arising from its legitimate use. In case of default by the AFFILIATE of this obligation of restitution, REDEBAN MULTICOLOR may report to credit bureaus for such failure based on the current replacement value of the respective equipment. 4. To pay, and be responsible for all taxes, fees, contributions, services (such as electricity, telephone internet service, etc.) similar or complementary direct or indirect levied to or caused by the equipment. 5. To comply with all applicable laws, ordinances, agreements, regulations and other provisions governing or dispatched to regulate the installation and use of Equipment, and the activity for which it is intended. 6. To keep the Equipment in good working order, presentation, and clean. 7. To report promptly to REDEBAN MULTICOLOR the presence of faults in the Equipment and refrain from allowing third parties other than REDEBAN MULTICOLOR, or persons authorized by it, to provide maintenance and repair services on the Equipment. 8. To promote appropriate, timely action to prevent or suppress any perturbing act of possession or dominance of REDEBAN MULTICOLOR regarding the Equipment. 9. To refrain from making changes or technical or other modifications to the Equipment. 10. Failing to change, without prior express written permission from REDEBAN MULTICOLOR, the location of any of the assets given as a loan that make the equipment or allow others to do so or disturb the possession or control of REDEBAN MULTICOLOR. 11. To refrain from transferring or assigning to third parties the use of borrowed Equipment. 12. To compensate REDEBAN MULTICOLOR for loss of Equipment, for the current replacement value, taking into account the period of useful life, and presenting copy of the denouncement for loss or theft, to the competent authority. 13. To compensate REDEBAN MULTICOLOR for any deterioration except from the legitimate use of the Equipment, and if this deterioration is such that it is no longer likely to be used in its ordinary use, REDEBAN MULTICOLOR may require the current replacement value, taking into account the period of useful life, ceding, upon receiving such amount, its ownership of the same.

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14. To compensate REDEBAN MULTICOLOR for these same damages, or loss of equipment. The AFFILIATE, must answer for the damage or loss of equipment based on the rules governing the precarious bailment unless there is full proof of a fortuitous event or force majeure. SPECIAL CLAUSE: In the event that REDEBAN MULTICOLOR makes available to the AFFILIATE Mobile Equipment, the provisions set out in paragraphs 1 above shall not apply), 3), 8), 10), 11), 12), 13) and 14). B- The AFFILIATE is fully aware of the obligations assumed in its capacity as a bailee precarious exonerates REDEBAN MULTICOLOR from liability for breach of these obligations, whatever the cause and manner as this, especially for any claims, suit, action, claim, demand, loss or directly or indirectly resulting damage, existence, installation, use or maintenance of equipment or parts, or activity to which they are intended, or any other reason, charges that the AFFILIATE assumes under precarious bailment and Law. C- REDEBAN MULTICOLOR, more of the rights under this Annex and the law, will have the following special significance: 1. Inspect through the method of its functions of the Equipment. 2. Provide only the maintenance and repair of equipment.

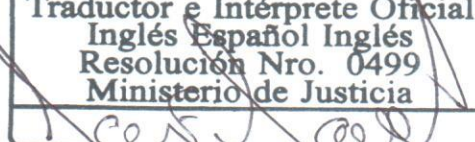
3. If required, for purposes of repair and maintenance, removal of the equipment from the point of sale respective of the AFFILIATE, with the power to temporarily install other equipment in order to maintain the normal development of the operations of the AFFILIATE. CLAUSE: In case of delivering REDEBAN MULTICOLOR provisional Equipment to the AFFILIATE, this states that it will be received under the same conditions laid down in this Annex, and especially those included in this clause. 4. Replacing the Equipment, or any part of it, if deemed necessary for reasons of operational, technical, commercial, etc., is subject to the provisions of paragraph of number 3 above for the reception of new equipment delivered, and the signing of the corresponding Act of delivery and return. D- REDEBAN MULTICOLOR does not manufacture the Equipment that facilitates bailment nor the Mobile Equipment it sells; therefore, the AFFILIATE shall be obliged to inform REDEBAN MULTICOLOR of the problems that arise with them, so so that REDEBAN MULTICOLOR may exercise the title right as the owner of the Equipment and as a distributor of Mobile Equipment. In any case, in order to proceed with the arrangement and/or replacement of the defective equipment it is necessary for the AFFILIATE to demonstrate the proper use of the equipment. Likewise, the AFFILIATE declares to carefully examine the quality and condition of the same, and to have found them complying with their intended use. In the event of possessing Mobile Equipment, the AFFILIATE shall be entitled to the guarantees given in Annex No. 4 of this Contract.

Annex 2 - Application Procedure Adding and/or Removing Products and Services

In order to proceed with the request for addition and/or removal of Products and/or Services, the AFFILIATE shall: (i) apply directly to the offices of REDEBAN MULTICOLOR, published on the website of REDEBAN MULTICOLOR, the Form of the Request for Addition and/or Removal of Products and/or Services or the AFFILIATE may download it directly from the website REDEBAN MULTICOLOR on the following link: www.redebanmulticolor.com.co; (ii) send it duly completed and signed by the legal representative of the AFFILIATE or by the owner of the establishment of affiliated trade, physically to the following address: Carrera 20 No. 33-15 in Bogotá DC, or scan a PDF in an email to REDEBAN MULTICOLOR that is indicated on the website of the company, or through any other channel that henceforth enable REDEBAN MULTICOLOR for such purposes. All the form that is not duly completed and signed by the legal representative of the AFFILIATE or the owner of the establishment of affiliated trade will not be processed by REDEBAN MULTICOLOR. The received forms that meet the conditions laid down in this Annex shall be processed in accordance with the following conditions:

- 1) Each Product and/or Service will be definitively removed within a period to be agreed with REDEBAN MULTICOLOR.
- 2) In case of addition of a Product and/or Service, the term enabling the same shall be that defined by REDEBAN MULTICOLOR for proper implementation and will be informed at that time directly by an authorized official of REDEBAN MULTICOLOR to the AFFILIATE, by the means provided for the purpose by REDEBAN MULTICOLOR.
- 3) The AFFILIATE acknowledges and agrees that all those outstanding payments to REDEBAN MULTICOLOR in respect of the provision of the Products and/or removed Services, the values will be deducted directly from the deposit account associated with the AFFILIATE's unique code or it may be required and collected by an executive process, paying this document for all legal purposes will be enforceable.

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For all legal purposes, it is understood that those products and/or services the AFFILIATE requests from REDEBAN MULTICOLOR at the moment of filling out the Membership Application form for REDEBAN MULTICOLOR; they will begin to pay immediately (i) REDEBAN MULTICOLOR has approved the AFFILIATE's affiliation; (ii) REDEBAN MULTICOLOR has received, to their satisfaction, additional documents that the AFFILIATE must submit and which are required for each of the Products and/or Services, which correspond to; (iii) Advance the technical and operational procedures necessary to implement the Products and/or desired services, (iv) Advance the tests required to ensure optimal performance of the Products and/or Services, and (v) Certify the steps for production on the behalf of the AFFILIATE and REDEBAN MULTICOLOR, to start the use of the Products and/or Services.

Annex 3 - Minimum Transactional Volume

The AFFILIATE, as defined in the Fourth Clause of Commercial Membership Agreement to REDEBAN MULTICOLOR, recognizes and will pay REDEBAN MULTICOLOR the Cost of Available Technology, when they do not meet the monthly NTM in the manner set out in the Table of Rates which is published on the website of REDEBAN MULTICOLOR on the following link: www.redebanmulticolor.com.co. The AFFILIATE accepts the application for this tariff scheme incorporated there and the said value which is deducted from the account(s) and associated deposit(s) to their unique code. In any event modification or change of the deposit in the account associated with the unique code, an automatic debit will be made of that reported new account.

Similarly, in the event that THE AFFILIATE wishes to have GPRS technology for conducting, processing and authorization of Transactions through the Equipment, REDEBAN MULTICOLOR will make it available; the availability of this additional technology will involve a cost to REDEBAN MULTICOLOR (hereinafter "Cost of Availability of GPRS Technology").

THE AFFILIATE should pay the rate established in the Rates as published on the website of REDEBAN MULTICOLOR on the following link: www.redebanmulticolor.com.co, when the AFFILIATE cannot meet the monthly NTM defined the way there. Collecting this value is made in the same form as the Cost of the Available Technology.

For each Product and/or Service, REDEBAN MULTICOLOR may establish a different specific fee for the use and benefit thereof, of the above rates, which will be defined and determined specifically in each of the Regulations, as applicable.

In the event that THE AFFILIATE chooses the solution of the Mini Credit Card Terminal, tariffs and specific conditions for the use of Mobile Equipment is under the same, as defined in Annex 4 in this Contract.

Table of Rates

Cost of Available Technology	PHONE De 0 – 45 TX. mes	RATEFOR SMDLV	GPRS De 0 - 130 TX. mes	RATEFOR SMDLV
Rate	25,000	1.16	45,000	2.09

Appendix 4 – General Conditions and Use of the Mini Credit Card Terminal

This Appendix, establishes the conditions of use of smartphones, tablets or similar devices (Hereafter in "Smart Device") connected via Bluetooth with a card reader that allows credit card transactions, debit or private (Hereafter in "Mobile Device").

(i) Provisions in the event that the Mobile Device is delivered under the figure of bailment.

OBLIGATIONS AND SPECIAL CONDITIONS FOR THE TRANSACTIONS OF MOBILE DEVICES

The AFFILIATE undertakes:



- a) Owning a smart device. The AFFILIATE acknowledges and accepts that the intelligent device involves a number of expenses, including activating a data plan and the acquisition of a SIM card of a cellular operator or provider of telecommunications services including due authorization to operate in Colombia. Conditions data plan required for the operation of the Intelligent Device will be established directly by the mobile operator or telecommunications service provider and in no case REDEBAN MULTICOLOR. The AFFILIATE acknowledges and accepts that each transaction conducted by a Mobile Team takes 1.5 Kbytes of its data plan. At any time, REDEBAN MULTICOLOR ensures the effective provision of telecommunications services, especially communication of the Intelligent Device with an internet network operator, because that connection and those services are provided and guaranteed directly by the mobile operator or telecommunications service provider duly authorized to operate in Colombia under the terms of contracts signed with the AFFILIATE.
- b) Request the mobile device directly from REDEBAN MULTICOLOR or authorized third parties for delivery. The AFFILIATE acknowledges and accepts that getting a Mobile Device involves a number of responsibilities related to the proper use of it in conducting transactions and the care of it, since the mobile device is delivered by way of bailment precarious by REDEBAN MULTICOLOR. The AFFILIATE must strictly follow the instructions provided by REDEBAN MULTICOLOR for using the mobile device.
- c) Acquire, download and install the Smart Device's appropriate application for conducting transactions on the website indicated by REDEBAN MULTICOLOR and strictly following the instructions informed by it. The Mobile Device will work only with an Internet connection, either by connecting on a data plan or via Wi-Fi.
- d) Meet the minimum transaction volumes and / or sales that are set out in the section Financial Consumer section at the website REDEBAN MULTICOLOR on the following link: www.redebanmulticolor.com.co, under the terms and conditions defined therein. In case of breach of the established minimum volumes, the AFFILIATE expressly authorizes REDEBAN MULTICOLOR, who thus have the right to request the AFFILIATE paying a monthly compensation, as defined and notified in advance by REDEBAN MULTICOLOR the AFFILIATE, and / or request the return of the device.
- e) Pay REDEBAN MULTICOLOR's rates that are set out in the Financial Consumer section of the website REDEBAN MULTICOLOR on the following link: www.redebanmulticolor.com.co, under the terms and conditions therein defined, by way of (i) enabling application for each intelligent device that the AFFILIATE holds, which allows the connection between a device and Intelligent Mobile Device; (ii) the cost Availability Technology in the terms defined in Appendix No. 3 to the Contract, allowing operation of the applications and conducting transactions in Mobile Devices when not met in the minimum required transaction; and (iii) the value set by REDEBAN MULTICOLOR for the provision of services associated with the mobile device, which may correspond to a fixed amount or a variable amount (percentage) as determined REDEBAN MULTICOLOR. The AFFILIATE acknowledges and accepts that the collection of the values mentioned above will be made by deducting from its account associated with its unique code. In the event that REDEBAN MULTICOLOR cannot effect the corresponding charges, and if they are not carried out by the AFFILIATE within ten (10) days after the date set by REDEBAN MULTICOLOR on its website, REDEBAN MULTICOLOR shall suspend the processing and completion of the transactions pertaining to the use of the mobile device.
- f) In the event that the AFFILIATE wishes to change their Smart Device, they must immediately inform REDEBAN MULTICOLOR this novelty, in order to continue using the same license and it will not generate any additional cost for it.
- g) In case of theft of the mobile device, a report should be made immediately to REDEBAN MULTICOLOR for the purpose of disabling the Mobile Device and cancel the license and the AFFILIATE must submit the complaint to a prosecutor or competent authority, and cancel the activation service again to the allocation of a new license (if applicable), and REDEBAN MULTICOLOR can deliver a new mobile device. In case the complaint by the AFFILIATE is not present, they shall bear the full cost, its commercial value reported and informed by REDEBAN MULTICOLOR, Mobile Equipment. The AFFILIATE is responsible for all the frauds that caused as a result of the theft of mobile equipment.
- h) In case of theft of the Smart Device, a report should immediately be performed to REDEBAN MULTICOLOR for the purpose of canceling the license and the AFFILIATE must cancel the activation service with the value in accordance with the rates shown on the website of REDEBAN MULTICOLOR again. The AFFILIATE is responsible for all the frauds that are caused as a result of the theft of the Smart Device.

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i) Attend the training course or virtual training given by security policies by Incocrédito, REDEBAN MULTICOLOR directly or by the entity designated by REDEBAN MULTICOLOR for such purposes. The notification of the information corresponding to the training will be sent directly by email informed by the AFFILIATE in the Membership Application REDEBAN MULTICOLOR. In the event that no such communication has been received the AFFILIATE has the obligation to communicate directly with Incocrédito care lines published on the website of REDEBAN MULTICOLOR.

j) The AFFILIATE shall be entitled to the use of the Mini Credit Card Terminal that allows transactions and sales within this Appendix, provided that the license of these programs will remain in effect until: (i) the AFFILIATE has legitimately held in compliance with the terms of the Agreement and / or in this Annex, a mobile computer, and (ii) for any of the grounds set out in the Agreement, including its Annex (especially Annex No. 1) and / or the regulations,

REDEBAN MULTICOLOR suspends or discontinues the Services and / or products. In both events, REDEBAN MULTICOLOR reserves the right to make the report to credit bureaus and financial information, under the terms of authorizations established under the Agreement and take appropriate legal action in case the AFFILIATE does not return the Mobile devices that have been assigned and continues to use them. The AFFILIATE must comply with the terms and conditions of use of the application and mobile device, in particular, must protect and respect all intellectual property rights arising from the same, otherwise, the misuse of mobile device or for purposes not authorized by REDEBAN MULTICOLOR, will entitle REDEBAN MULTICOLOR to cancel the license or application acquired by the AFFILIATE, suspending the possibility of making transactions through mobile devices, without prejudice to other legal actions led by REDEBAN MULTICOLOR. Additionally, in this situation, immediately they're obliged to return the AFFILIATE's Mobile devices, in perfect condition and in a normal operational status.

k) Comply with the terms and conditions of the software license agreements for technology providers that support transactions in Mobile Devices, for which REDEBAN MULTICOLOR stays secure from any claims arising from the breach of these terms made by the AFFILIATE. These terms will be informed in a timely manner by REDEBAN MULTICOLOR to the AFFILIATE, or may be incorporated into the relevant application software.

l) The AFFILIATE declares that after careful examination the quality and condition of the same he/she found them to be in compliance with the intended end use.

The AFFILIATE acknowledges and accepts the conditions laid down in this Appendix and exonerates REDEBAN MULTICOLOR of any responsibility that may arise for non-implementation.

(ii) Provisions in the event that the Mobile Device is purchased by the AFFILIATE.

OBLIGATIONS AND SPECIAL CONDITIONS FOR TRANSACTIONS OF MOBILE DEVICES

The AFFILIATE undertakes:

a) Owning a smart device. The AFFILIATE acknowledges and accepts that the intelligent device involves a number of expenses, including activating a data plan and the acquiring of a SIM card of a cellular operator or provider of telecommunications services including duly authorized to operate in Colombia. The conditions of the data plan required for the operation of an Intelligent Device will be established directly by the mobile operator or telecommunications service provider and in no case REDEBAN MULTICOLOR. The AFFILIATE acknowledges and accepts that each transaction conducted by a Mobile Team takes 1.5 Kbytes of your data plan. At no moment does REDEBAN MULTICOLOR ensure the effective provision of telecommunications services, especially communication Intelligent Device with internet network operator, because such connection and services are provided and guaranteed directly by the mobile operator or telecommunications service provider duly authorized to operate in Colombia under the terms of contracts signed with the AFFILIATE.

b) The acquiring of a Mobile Device directly from REDEBAN MULTICOLOR or any authorized third parties to market. The AFFILIATE acknowledges and accepts that the acquiring of a mobile device involves a number of responsibilities related to the proper use of it in conducting transactions. The AFFILIATE must strictly follow the instructions provided by REDEBAN MULTICOLOR for using the mobile device.

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- c) Acquire, download and install the Smart Device's appropriate application for conducting transactions on the website indicated by REDEBAN MULTICOLOR and strictly following the instructions informed by it. The Mobile Device will work only with Internet connection, either by connecting via a data plan or via Wi-Fi,
- d) Pay to REDEBAN MULTICOLOR pay rates that are set out in the Financial Consumer section of the website for REDEBAN MULTICOLOR on the following link: www.redebanmulticolor.com.co, under the terms and conditions therein defined, by way of (i) enabling application for each smart device that the AFFILIATE holds, which allows the connection between a device and Smart Mobile Device; (ii) the value set by REDEBAN MULTICOLOR for the provision of these services associated with the mobile device or for each transaction resulting from the technological infrastructure availability from REDEBAN MULTICOLOR, which may correspond to a fixed amount or a variable amount (percentage) as determined by REDEBAN MULTICOLOR, and
- (iii) web access to REDEBAN MULTICOLOR's system for review of signing the voucher for transactions pertaining to a Mobile Device. The AFFILIATE acknowledges and accepts that the collection of the values mentioned above will be made by debiting their account associated with its unique code. In the event that REDEBAN MULTICOLOR cannot make the appropriate charges, and if they are not carried out by the AFFILIATE within ten (10) days after the date set by REDEBAN MULTICOLOR on its website, REDEBAN MULTICOLOR shall suspend the processing and completion of transactions of the mobile device(s). It is understood that the exclusive use of Mobile Equipment not generate the collection of cost Availability Technology in the terms defined in Appendix No. 3 of this Agreement.
- e) In the event that the AFFILIATE wishes to change their Smart Device, they must inform REDEBAN MULTICOLOR immediately pertaining to this issue, in order to continue using the same license and will not generate an additional cost for it.
- f) In case of any theft of the mobile device, a report should be made immediately to REDEBAN MULTICOLOR for the purpose of disabling the Mobile Device and cancel the license and the AFFILIATE must submit the complaint to a prosecutor or competent authority, and cancel service activation again to the allocation of a new license (if applicable). The AFFILIATE is responsible for all the frauds that are caused as a result of the theft in respect to the mobile device.
- g) In case of theft of the Smart Device, a report should immediately be sent to REDEBAN MULTICOLOR for the purpose of canceling the license and the AFFILIATE must cancel the activation service in accordance with the rates shown on the website of REDEBAN MULTICOLOR again. The AFFILIATE is responsible for all the frauds that caused as a result of the theft of Smart Device.
- h) Attend the training course or virtual training given by security policies by Incocrédito, REDEBAN MULTICOLOR directly or by the entity designated by REDEBAN MULTICOLOR for such purposes. The notification of training information will be sent directly by email informed by the AFFILIATE in the Membership Application REDEBAN MULTICOLOR. In the event that no such communication has been received the AFFILIATE has the obligation to communicate directly with Incocrédito care lines published on the website of REDEBAN MULTICOLOR.
- i) The AFFILIATE shall be entitled to the use of the Mini Credit Card Terminal that allows transactions and sales within this Appendix, provided that the license of these programs will remain in effect until: (i) the AFFILIATE has legitimately held in compliance with the terms of the Agreement and / or in this Annex, a mobile computer, and (ii) for any of the grounds set out in the Agreement, including its Annex (especially Annex No. 1) and / or the regulations, REDEBAN MULTICOLOR suspends or discontinues the Services and / or products. In both events, REDEBAN MULTICOLOR reserves the right to make the report to credit bureaus of any financial information, under the terms of authorizations established under the Agreement and take appropriate legal action in case the AFFILIATE does not return the Mobile devices that have been assigned and continues to use them. The AFFILIATE must comply with the terms and conditions of use of the application and mobile device, in particular, must protect and respect all intellectual property rights arising from the same, otherwise, the misuse of mobile device or for purposes not authorized by REDEBAN MULTICOLOR, will entitle REDEBAN MULTICOLOR to cancel the license or application acquired by the AFFILIATE, suspending the possibility of making transactions through mobile devices, without prejudice to other legal actions led by REDEBAN MULTICOLOR. Additionally, in this situation, immediately they're obliged to return the AFFILIATE's Mobile devices, in perfect condition and in a normal operational status.

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j) Fulfill the terms and conditions of the software license agreements from the technology providers that support transactions in Mobile Devices, for which REDEBAN MULTICOLOR remain out of risk from any claims arising from the breach of these terms pertaining to the AFFILIATE. These terms will be informed timeously by REDEBAN MULTICOLOR the AFFILIATE, or may be incorporated into the relevant application software.

k) The AFFILIATE declares that after careful examination of the quality and condition of the same, that they are in compliance with the intended end use. The guarantees that the mobile devices acquired shall be informed by the official or third party designated by correspondence with REDEBAN MULTICOLOR and may be consulted by the AFFILIATE at any time via the customer lines of REDEBAN MULTICOLOR, stated on its website.

The AFFILIATE acknowledges and accepts the conditions laid down in this Appendix and exonerates REDEBAN MULTICOLOR responsibility that may arise for non-implementation.

Appendix 5 - Obligations and conditions for conducting Non-contact sales

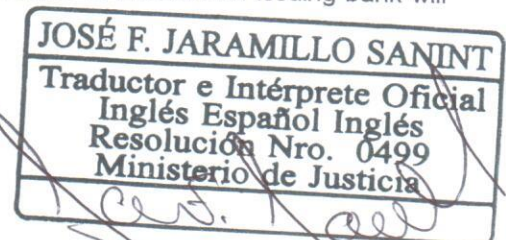
In this Appendix the obligations and conditions to be met by the AFFILIATE who is authorized to perform non-contact sales processed by REDEBAN MULTICOLOR are stated.

The AFFILIATE acknowledges and accepts that REDEBAN MULTICOLOR may establish specific conditions and regulations regarding non-contact sales in the various regulations are developed for the purpose to regulate the different services and / or products provided by REDEBAN MULTICOLOR.

CHAPTER I GENERAL POLICIES

SPECIFIC DUTIES OF AFFILIATED NON-CONTACT SALES:

1. Must be affiliated with REDEBAN MULTICOLOR in the form of non-contact sales under the terms of this contract and defined by REDEBAN MULTICOLOR.
2. Refrain from using the unique code assigned by REDEBAN MULTICOLOR for operations other than non-contact sales transactions.
3. Comply with the provisions of the Contract.
4. Notify REDEBAN MULTICOLOR of any change of the buyer to clarify the responsibility of the transactions disowned.
5. Get an authorization code from REDEBAN MULTICOLOR for all non-face transactions.
6. Authorize the financial institution, where the funds will be deposited in which the securities received for the service, to charge, notice by means determined by its financial institution where it owns the account referred to in this Appendix to be deposited, transactions without authorization, resulting fraudulent claims which are the subject of the cardholder or that do not meet the requirements of REDEBAN MULTICOLOR.
7. Abide by the rules referring to the resubmitted rejected transactions which were originally authorized that were submitted through the webpage of REDEBAN MULTICOLOR transactions on the following link: www.redebanmulticolor.com.co, which cannot be resent more than twice a month, from the time of the first transaction was submitted. Failure to comply will incur a fine of 6% daily of the current minimum wage for each transaction, which will be deducted from the account in question.
8. Having the prevention, control and security to avoid risks associated with the leak of insider information (number of cards, identification and personal data of customers), untrustworthy staff associated with the AFFILIATE and vulnerability of computer resources and / or logistics used, for which they should hire qualified and honest staff that abide by the rules as published on the website of REDEBAN MULTICOLOR on the following link: www.redebanmulticolor.com.co. REDEBAN MULTICOLOR reserves the right to make audit visits to verify compliance with these obligations, for which can be supported by third parties.
9. Responding to cardholders and REDEBAN MULTICOLOR, for all the consequences resulting from the misuse of the AFFILIATE's officials or staff designated that have availability to the cardholder's information.
10. In cases where written complaints are presented by cardholders, for products or services not received, the procedure laid down in the paragraph of this chapter for non-contact sales within Colombian territory in which is involved an issuing bank will apply to one that is established in Colombia.



In the event of non-contact sales which is involved a cardholder of an issuing bank abroad, the AFFILIATE must demonstrate within five (5) days following the request submitted by REDEBAN MULTICOLOR that they received the order of the cardholder within the time agreed, otherwise, in accordance with the provisions of the contract and the law, authorizes a notice by REDEBAN MULTICOLOR and / or financial institution which owns the account in question must be charged accordingly to the corresponding value of its bank account, or failing that, to reinstate the above sum for the cardholder.

11. Owning a billing service and efficient delivery of products or services or uses suppliers with high standards of security and compliance to prevent cardholder submit claims by one or more of the following grounds: the goods are not received on time, transaction not authorized by the cardholder, the characteristics of the product or service do not meet specification, the charge does not correspond to the agreed value and / or duplicate billing.
12. Assume, under the relevant legislation on consumer protection, liability for claims submitted by cardholders in terms of quality, quantity and timeliness of delivery of goods and services that are sold in development of the Service, absolving in REDEBAN MULTICOLOR any case, its members and employees' entities, as this, in its capacity as a means of payment, only work as an intermediary in the transaction.
13. Retain without prejudice to the legal provisions for a term not less than one (1) year, the original receipt or guide duly signed, by which the goods are delivered; failure to do so REDEBAN MULTICOLOR may require payment of the respective transaction or compensate the respective value of billings or future sales, that in the event that claims are submitted by the cardholder.
14. To know its customer and its business so it will be able identify transactions by their number and amount will go through the usual parameters and resulting fraudulent transactions, which requires daily monitoring on such sales.
15. Collaborate with REDEBAN MULTICOLOR and Incocrédito or entity designated by REDEBAN MULTICOLOR in the research process of fraudulent events that affect system security.
16. Respond for the sales to its agencies or third parties admitted to process sales on its behalf. Membership in non-contact sales extends to the AFFILIATE agencies explicitly authorized to sell on its behalf, as long as the agency meets the certification requirements or enabling technology required.
17. When the AFFILIATE uses third-party services for partial or complete transaction processing to REDEBAN MULTICOLOR, the responsibility for the operation will be solitary between the member and the third.
18. REDEBAN MULTICOLOR reserves the right not to process transactions that originate from an outsourcing that, in its view, do not provide the minimum conditions of confidence and safety requirements. In any case the damages arising from this decision are the sole responsibility of the AFFILIATE who agrees to indemnify REDEBAN MULTICOLOR, its member organizations, and cardholders, by the consequences that arise as a result of the provision of third party services for processing partial or total transactions to REDEBAN MULTICOLOR.
19. For the AFFILIATE can access enabled services through the website REDEBAN MULTICOLOR, REDEBAN MULTICOLOR AFFILIATE assigned to a password and token authentication allow AFFILIATE as a user on the system. The allocation and delivery of the token will only cost determined by REDEBAN MULTICOLOR which must be assumed by the AFFILIATE and paid at the time of delivery, by automatic deduction in regard to the account in question associated with its unique code indicated in the Request Membership to REDEBAN MULTICOLOR. By signing the contract and form Membership Application REDEBAN MULTICOLOR The AFFILIATE expressly and irrevocably authorizes the automatic deduction of the account specified on the form for payment of the assigned token. Completed the allocation and delivery of the token in the form established here, REDEBAN MULTICOLOR sent to the AFFILIATE invoice. In case of lack of or insufficient funds in the account for the full and timely payment of payments established in favor of REDEBAN MULTICOLOR latter reserves the right to suspend its services until such payment is verified.
20. REDEBAN MULTICOLOR will present the token to the AFFILIATE, through written communication. From the time of delivery of the token to the AFFILIATE, it is the sole responsibility and custody of the AFFILIATE who undertakes the necessary precautions to not allow it to be used by third parties, because the device is for personal use and non-transferable use.
21. Subsequently, separately, by email, REDEBAN MULTICOLOR delivers the AFFILIATE the password and user number.
22. The AFFILIATE undertakes the need to notify the Regional Office of REDEBAN MULTICOLOR, pertaining to the loss or theft of the token, to proceed to block and initiate the necessary steps for a replacement. Token replacement for its loss will be charged to the AFFILIATE, this cost will be the rate for that procedure as it was in its current time with REDEBAN MULTICOLOR, the amount will be deducted from the account in question as a lower value of sales.
23. The use of the token by the AFFILIATE is free of charge as long as the AFFILIATE meets a minimum of 30 transactions per month. In the event of non-compliance with this minimum number of transactions, the use of the token will be charged only once, at the rate for that procedure has in its current time REDEBAN MULTICOLOR, an amount that will be deducted from the account in question as a lower value of sales.
24. Other special reporting obligations are contained within this Appendix.

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First Paragraph. Chargeback. Under the current legislation, for the purpose of costumer protection, the AFFILIATE expressly authorizes REDEBAN MULTICOLOR and/or the bank with which this entity is affiliated to begin the chargeback requested by the customer or cardholder for incidents of fraud during non-cash transactions, these transactions correspond to operations not solicited by the costumer, instances of requested items not arriving, or instances when the item delivered does not match the request, or is defective. For these purposes the procedure established by Law 1480 of the year 2011 and the standards regulated therein will be followed.

Second Paragraph. Retrospective right of first refusal. Under the current legislation, for the purpose of costumer protection, the AFFILIATE is required to reimburse the client the amount of any sums derived from these non-cash transactions during which the client or cardholder made use of the retrospective right of refusal as stipulated in Law 1480 of the year 2011, and those norms which modify and regulate the law.

REDEBAN MULTICOLOR'S OBLIGATIONS:

1. To process the transactions received from the AFFILIATE through technological means authorized by REDEBAN MULTICOLOR and to respond to the authorization requests (approval or denial).
2. To attend to the requests for transaction reversals presented by the by AFFILIATE for involuntary errors in processing transactions.
3. To notify the AFFILIATE of modifications or changes made to the Annex by way of all any and all physical or electronic means: if the AFFILIATE disagrees with the changes suggested he or she should express to REDEBAN MULTICOLOR their disapproval, and consequently the withdrawal of this method of payment for a time period not exceeding 15 business days after receiving the notice, otherwise, once the aforementioned term has expired the AFFILIATE will continue to enjoy the Service, and it will be assumed that he or she accepts the proposed modifications.

CHAPTER II NON-CASH TRANSACTION MODALITIES

Non-cash transactions are understood as any sales that do not require the physical presence of the card or the cardholder, such as: phone sales, mail or coupon sales, online sales, regular periodic payments, and deliveries.

Below are the descriptions of some of the modalities for non-cash transactions, without affecting other modalities for sales implemented by REDEBAN MULTICOLOR.

Sales by Phone: Are those sales in which the cardholder requests from the AFFILIATE a product or service charged to their credit card using a phone call, a call centre, a mobile phone, or any other method that converts their voice into information. The AFFILIATE should obtain the approval of the cardholder and the minimum required information to process the sale of the product or service. It is recommended that the AFFILIATE save a recording of the request.

Mail or coupon sales: Are those sales in which the cardholder makes use of a sales coupon and authorizes the charge to his or her credit card for the acquisition of a product or service. These coupons can be distributed by the AFFILIATE through regular periodic extracts, magazines, and mail and purchase orders made online, without being considered electronic commerce. THE AFFILIATE that wishes to sell under this modality should present the art or design found on the coupon for approval from REDEBAN MULTICOLOR before printing it. The coupon should contain a minimum of the following information: Name and code from the AFFILIATE, Name of cardholder, Card number, Expiration date, Address, and telephone.

Online Sales: Are those sales in which the cardholder, by way of the AFFILIATE'S webpage, uses their credit, debit, private, or any other card or method enabled by REDEBAN MULTICOLOR for the acquisition of products or services.

Collection of periodic Payments: Are periodic charges that are implemented to credit cards following approval from the cardholder for the acquisition of products and services.

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CHAPTER III PROCESING FORMS

Non-cash transactions can be handled in a variety of ways, such as the Raising of periodic Payments, Electronic Web Payments, Connection to Web Servers, Global Pay, or any other form that REDEBAN MULTICOLOR may implement in the future, and whose conditions are incorporated according to the present Annex, or in the Specific Regulation.

Periodic Payment Raises: A process by which the AFFILIATE captures the data of sales transactions with credit, debit and private cards and transfers them to REDEBAN MULTICOLOR for their respective authorization processes which can be in batches (manually) or online. Once this information is processed, REDEBAN MULTICOLOR will remit the answers for approval or denial of the transactions.

For the processing of periodic payments online the AFFILIATE will be permitted access to collection software through the REDEBAN MULTICOLOR website by assigning an access code and a token that permits user authentication. The software allows them to register new clients (cardholders) to the periodic payment system, receive, approve or reject registrations from clients (cardholders) from authorized financial or non-financial entities and to send invoices to REDEBAN MULTICOLOR for processing.

In cases where the AFFILIATE receives registrations from authorized financial and non-financial entities for approval or denial they should attend to these solicitations after a period no longer than 24 hours from the time received. Failure to respond to these requests in a timely manner carries for the AFFILIATE a fine to the amount equivalent to 6% of a legal minimum monthly wage (SLMVD) per day for each day without servicing the request, a sum that will be debited with prior notice to the deposit account as a minimum value of sales. Each of the authorized financial or non-financial entities will have access to the software through the REDEBAN MULTICOLOR website by assigning a password and a token for user authentication. The software will only permit the registration of new clients (cardholders) to the system of periodic payments.

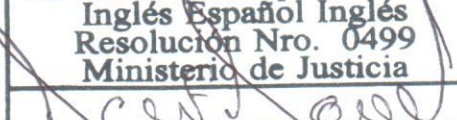
If the AFFILIATE registers a cardholder, the responsibility for fraudulent transactions falls on the AFFILIATE. If the cardholder was matriculated by the financial entity, the responsibility falls on the financial entity and the AFFILIATE is exonerated.

When the AFFILIATE carries out the processing manually (in batches) of non-cash transactions and of periodic payments, they should present and send the documents in accordance with the technical and operative specifications defined by REDEBAN MULTICOLOR, described in the service manual.

When the process is carried out manually (in batches) or online the AFFILIATE user is required to:

1. Obtain authorization from the cardholder to charge to their credit card, private card, or method approved by REDEBAN MULTICOLOR for periodic online payments. THE AFFILIATE is obliged to implement the necessary mechanisms for verification in order to guarantee that the authorization is granted to the cardholder or user directly and in a free and spontaneous manner.
2. Be accountable for accurate record keeping, especially related with the control of the sum, frequency and validity of contracts with cardholders.
3. Store in any environment that guarantees its preservation, security and easy access, without the danger of pertinent legal dispositions, the "Authorization of charges to the Credit Card" given by the cardholders up to one year after finalizing the agreement with the purpose of supporting possible complaints presented by cardholders or issuer organizations for these cards. To this effect the AFFILIATE should send to REDEBAN MULTICOLOR a copy of the authorization given by the cardholder for a time not exceeding three days from the date of the respective transaction.
4. Safely conserve a copy of the archived answers, lists, or the magnetic medium returned by REDEBAN MULTICOLOR for a period of six months after the date initially received with the purpose of presenting it in the case of investigation or complaint.
5. Fulfil the other technical and operative conditions defined by REDEBAN MULTICOLOR.

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CHAPTER IV ONLINE SALES

In order to carry out internet sales the AFFILIATE should comply with the following additional requirements;

1. THE AFFILIATE should have a digital certificate issued by a certification entity that guarantees web safety.
2. The Website should provide: Contact information for customer service, time of delivery for merchandise, information relative to the delivery of goods and services, return policies, reimbursements and cancelations, and a detailed description of available goods and services.
3. Provide the cardholder with a transaction receipt, for both electronic transactions such as emails or snail mail messages. The client's information must never be sent through REDEBAN MULTICOLOR. THE URL (uniform resource locator) or website should be included in the receipt.
4. Fulfil the obligations established in each of the Production Regulations and/or online Sales Services defined by REDEBAN MULTICOLOR.

CHAPTER V

LIMITS IN RESPONSIBILITIES DUE TOTECHNOLOGICA RISKS

REDEBAN MULTICOLOR and its members, in keeping with the obligations stipulated herein, do not assume responsibility towards the AFFILIATE or its clients, for the continuation of the service and the risks to the technological infrastructure of the payment system and its operation, especially in regards to non-cash transactions.

THE AFFILIATE, being authorized to carry out non-cash transactions, and basing itself in the unique code given by REDEBAN MULTICOLOR, makes use of a distinct third separate from REDEBAN MULTICOLOR party for the processing of non-cash transactions and transactions or sub-processes, lends it unique code or permits third parties to use its technological platform in order to carry out non-cash transactions, should pay REDEBAN MULTICOLOR for the use of technological infrastructures by following this link: www.redebanmulticolor.com.co, These payments should be payed according to the indications given. The aforementioned tariffs form an integral part of the present Annex. Without affecting the above,

THE AFFILIATE claims to know and understand that it is its obligation to give the information by virtue of the conditions established in the present Annex and solicits REDEBAN MULTICOLOR with the purpose of preventing and identifying possible technological and security risks that threaten the technological infrastructure of REDEBAN MULTICOLOR. THE AFFILIATE recognizes that it could never serve as technological broker for third parties who do not possess a unique code for non-cash transactions.

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