

TERMS & CONDITIONS CUSTOMER DISCOUNT CAMPAIGN "FRESH START"

Terms and conditions of the campaign.

- a. Ascendancy Caribbean I Ltd. ("Ascendancy") has launched a Customer Discount Campaign for customers with prescribed loans (the "Campaign") which will run from <u>January 1, 2022 to March 31, 2022</u> (the "Period"). This Period may be extended at Ascendancy's sole discretion.
- b. The Campaign is open only to customers ("Customers") of Ascendancy within the aforementioned Campaign Period.
- c. The Campaign will be applicable to Customers with the following characteristics:
 - Unsecured portfolio Customers (i.e. personal loans, auto loans, credit cards and lines of credit).
 - Active Clients with or without active trading
- d. Terms and Conditions of the Campaign:
 - Discount percentages will be based on risk criteria established by Ascendancy, which include, but are not limited to: age of delinquency, exposure or debt balance, among others.
 - The discount percentages will be applicable to the total debt (i.e. principal, interest and other items).
 - The applicable discounts cannot be converted or exchanged for cash.
 - Effective Customer Identification.
 - Ascendancy reserves the right to substitute the discount for any other consideration of similar value, without prior notice. By participating in this Campaign, Customer agrees to be bound by the terms and conditions set forth herein and the decision of Ascendancy with respect to any aspect of this Campaign.
 - In the event that any provision contained in these terms and conditions is held to be invalid, illegal or unenforceable, the validity, legality or enforceability of the remaining provisions shall not in any way be affected.
 - All terms and conditions set forth herein shall be governed by the laws of the participating countries.

e. Protection and processing of customers' personal data. Ascendancy Caribbean I Ltd.



The data provided by Customers during the period of the data update campaign will be incorporated into Ascendancy's database, which will be processed exclusively for the purpose of contacting the Customer.

Such data will be collected by legitimate means and will only be those necessary to provide the requested service. Personal data will be treated with the appropriate degree of protection, taking the necessary security measures to prevent alteration, loss, treatment or unauthorized access by third parties.

For any information or request about your personal data, you can contact the following email [email].

f. Ascendancy reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part, or to change, vary, remove, delete, diminish or add to any of the terms and conditions contained herein at any time without notice.

Ascendancy Caribbean I Ltd.