



## **“FRESH START 2024”**

### **Terms and conditions of The Program.**

- a. Ascendancy Caribbean I Ltd. ("Ascendancy") has launched the regular discount program for customers with prescription loans (the "Program") which will run from January 15th, 2024, to March 31st, 2024 (the "Period"). This period may be extended at Ascendancy's sole discretion.
- b. The Program is open only to customers ("Customers") of Ascendancy within the period of the Program above.
- c. The Program shall apply to Clients with the following characteristics:
  - i. **Unsecured portfolio clients (i.e. personal loans, auto loans, credit cards and lines of credit)**
  - ii. **Active clients with or without active trading**
- d. Terms and Conditions of The Program:
  - i. The discount percentages will be based on risk criteria established by Ascendancy, which include, but are not limited to: the age of delinquency, exposure or debt balance, among others.
  - ii. The discount percentages will be applicable to the total debt (i.e. principal, interest and other concepts).
  - iii. Applicable discounts cannot be converted or redeemed for cash.
  - iv. Effective customer identification.
  - v. Ascendancy reserves the right to substitute the discount for any other consideration of similar value, without notice. By participating in this Program, Customer agrees that it is bound by the terms and conditions set forth herein and Ascendancy's decision with respect to any aspect of this Program.
  - vi. In the event that any provision contained in these terms and conditions is declared invalid, illegal or unenforceable, the validity, legality or enforceability of the remaining provisions shall in no way be affected.
  - vii. All terms and conditions set forth herein shall be governed by the laws of the participating countries.
- e. Protection and processing of personal data of customers.

The data provided by customers during the period of the Data Update Program will be incorporated into Ascendancy's data database, which will be processed exclusively for contacting the customer.

**Ascendancy Caribbean I Ltd.**



These data will be collected through legitimate means and will only be essential to be able to provide the required service. Personal data will be treated with the appropriate degree of protection, taking the necessary security measures to prevent its 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 Program in whole or in part, or to change, vary, delete, diminish or add to any of the terms and conditions contained herein at any time without notice.