

Responsible lending policy

Purpose

Our employees strive to provide the support and services necessary for a fair, equitable and consistent treatment. Treating our clients with professionalism, courtesy and fairness are the main purpose of CashDepot. This policy applies to all aspects of lending operations, including loss mitigation activities, advertising, and marketing, application processing and underwriting services.

"Thanks to its structure and organization, CashDepot, demonstrates its commitment to the principles of fair and responsible lending, and the accountability of its employees; all thanks to the various monitoring programs, auditing and supported by the training programs we offer. CashDepot management team is responsible for establishing policies to ensure that operations and business practices reflect our firm commitment and that all partners are aware and committed."

Policy Statement

CashDepot has adopted this policy to promote compliance with all applicable laws guaranteeing fair lending and equal access to credit, including but not limited to the "User Protection of Financial Products and Services" Monetary and Financial Law No. 183-02. The policy also is adopted to prevent unlawful discriminatory practices in connection with our lending activities.

CashDepot will not be discriminate in any aspect: race, color, religion, national origin, sex, marital status, disability, age (provided the applicant has the capacity to enter into a binding contract), receipt of income from any public assistance program , sexual orientation; for making a credit decision based on good faith exercise of any rights under the "User Protection of Financial Products and Services" Monetary and Financial Law 183-02, or good faith exercise of rights under any law permits or the recognition of registered national associations, Civil unions, and other such unions or associations regardless of the title are assigned.

"CashDepot is committed to the principle that all decisions related to granting credit or maintenance must be done with consideration of safe and sound business practices. CashDepot will provide all costs associated with their products and services, including modification or early termination of contracts; as well as facilitating access to their personal information so that you can request changes be made to the information if it is incorrect."

All personal information required by CashDepot is to ensure that the products and services offered meet the needs of our customers and their ability to pay; our partners are able to provide information about our products and services in a way that is easy to understand. CashDepot will take appropriate steps to protect personal information by taking the appropriate measures to enable the confidentiality, availability and integrity of such information.

We have designated customer service representatives to provide support and answer any questions, concerns or complaints. Our service agents will expedite their claims effectively and efficiently without any cost to you.

CashDepot takes appropriate measures to ensure that this policy is consistently implemented and through all aspects of its lending operations, including loss mitigation activities, advertising, marketing, processing and closure measures.

If you understand that you have been discriminated against, you can send your complaint to:

Cash Depot International S.R.L.

www.cashdepotint.com

1500 Pennsylvania Avenue NW
Washington, DC 20220

Superintendencia de Bancos de la Republica Dominicana (SB)

www.sb.gob.do

Av. México No. 52 esq. Leopoldo Navarro, Santo Domingo, R. D.

Teléfono: (809) 685-8141 / Fax: (809) 685-0859.

Banco Central de la Republica Dominicana

www.bancentral.gov.do

Calle Pedro Henríquez Ureña esq. Leopoldo Navarro, Santo Domingo, Rep. Dom.

Tels.: (809) 221-9111

Oficina de Protección al Usuario de los Servicios Financieros (PROUSUARIO)

Unicentro Plaza, Local No. 26, Av. 27 de febrero esq. Abraham Lincoln,

Santo Domingo, D. N., República Dominicana

Teléfono: (809) 685-8141, Exts. 200, 201, 202, 203, 204, 205.