

GENERAL TERMS & CONDITIONS FOR OUR USERS.

Users of the Site and the Platform should be aware of and read the disclosures and disclaimers set out in these General Terms.

FIRST.- ABOUT THE INFORMATION AND E-COMMERCE:

1.1. The platform may be accessed by individuals or legal entities interested in contracting on-line loans managed through IBANONLINE.

1.2. The investor, hereinafter the LENDER, will have to accept all the terms and general conditions that are expressed below to access IBANONLINE.

1.3. The holder of the website www.ibanonline.com is IBANONLINE S.R.L. (D.R.) - (hereinafter IBANONLINE), Av. José Contreras, 65-B, Santo Domingo, Dominican Republic).

1.4. The loan agreements signed between LENDERS and BORROWERS, through IBANONLINE, will be governed by the general and specific conditions defined by the contracting parties. For this purpose it is stated that each loan operation will require the formalization of an independent loan agreement.

SECOND. - OBJECT & CHARACTERISTICS OF IBANONLINE

2.1. IBANONLINE is a financial platform. The information that appears on the website can not be considered fiscal - legal advice or in the matter of investment services or any other nature.

2.2. The platform is aimed at facilitating the formalization and management of loan contracts between potential LENDERS and BORROWERS.

2.3. The LENDER at all times will decide in its own name, having to carry out its own investigation or analysis, and IBANONLINE is not responsible for the information related to the solvency of the BORROWER.

THIRD.- HOW TO BECOME A LENDER.

3.1. LENDERS wishing to access IBANONLINE must meet at least the following requirements:

- I) Be an individual person or legal entity, with full legal capacity to act.
- II) Commit to accepting all the conditions established for the use of IBANONLINE.
- III) Carry out offers within the agreed terms with irrevocable character.

3.2. Register to IBANONLINE. According to the fourth clause 'REGISTRATION PROCESS'

3.3. Accept the economic and financial conditions of IBANONLINE in force at any time, and which appear published on the IBANONLINE website in the Mandate contract.

3.4. To enter into a mandate agreement with IBANONLINE for the formalization and administration of loans contracted through the platform, so that on its name and on its

behalf, it signs and carries out, from the moment of granting, the current management and, if applicable, the recovery actions of the loans granted during the life of the same. The content of the agreement is available on the IBANONLINE website and must be accepted prior to the first offer.

3.5. The same person may not simultaneously grant loans as a LENDER and have loans in force as a BORROWER.

FOURTH.- REGISTRATION PROCESS.

4.1. individuals:

- a) The registration process requires that you provide the name and surname of the LENDER, an email and a password. This password is for personal and non-transferable use, and only the LENDER is responsible for any activity that is performed on IBANONLINE.COM by someone else using its name and password.
- b) Once the INVESTOR portal has been accessed, the LENDER must provide the following information:
 - I) Identity: meaning that the data of the LENDER must be those that appear in the passport or any official document that proves its identity.
 - II) Details of the current address and telephone number, The LENDER is obliged to update or communicate any changes in this information.

4.2. Legal entities:

- a) The registration process needs to be performed under the name of the legal representative of the lender, an email and a password. This password is for personal and non-transferable use, and only the LENDER is responsible for any activity carried out on IBANONLINE by someone else using its name and password.
- b) Once the INVESTOR portal has been accessed, the LENDER must provide the following information:
 - I) Identity: The data that appear in the Registry of Companies coinciding with the company registration number,
 - II) Details of the current address and phone number, which must be updated and the LENDER who is obliged to communicate any changes.
 - III) Deed of incorporation and Powers of legal representatives.

4.3. In any case, the LENDER guarantees and is responsible for the veracity of the data provided.

4.4. The LENDER guarantees that it uses the platform only for lawful purposes, and must make proper use of IBANONLINE without being entitled to make a different use than expected.

4.5. After registering on the platform, IBANONLINE may carry out identity checks and verify

the information provided.

4.6. Once registered, the LENDER will already be able to send funds to the account indicated by IBANONLINE to be able to make offers. These can be sent:

I) By transfer to the account indicated by IBANONLINE. Once the account is credited, the corresponding balance will appear in the account that the LENDER has on the platform and it will be possible to make offers.

II) By payment with card through the payment by POS of the financial entity with which the platform operates. In this case the payment in the account is immediate and allows to make offers. The use of this means a cost that is reflected in the table of "Rates and economic conditions".

You must also provide a bank account (IBAN) for your transactions with IBANONLINE whose holder must coincide with that of the LENDER.

FIFTH.- PARTICIPATION IN LOANS.

5.1. IBANONLINE, with the available information obtained from various sources (such as the company itself, the Companies Register, tax data, credit bureaus ..., etc.) will analyze personally and through an external agency the situation of each borrower, Assigning an increasing external rating (1 to 10) provided by an independent rating agency representative of solvency and repayment capacity. IBANONLINE will also set its own internal rating. In both cases a minimum will be established from which a loan application can be published on the platform.

5.1 (B) Exceptionally, and in the event that the borrower expressly requests not to disclose identity data, IBANONLINE may provide the borrower's economic and financial information, without providing the identity of the borrower, for the purposes of which the interested lenders may carry out their offers. All the information provided by IBANONLINE is purely informative in nature and does not in any way force the LENDER who must have his own opinion on the solvency and repayment capacity of the BORROWER.

5.2. Once the loan applications have been published, for a maximum period of 30 calendar days, the LENDER choose the BORROWER or BORROWERS to which they grant a loan, offering an amount and an interest rate, within the term and amount limits Maximum indicated in the loan application. The same LENDER can make several offers for the same operation.

5.3. Before making an offer, the LENDER must have a balance in the account indicated by IBANONLINE, equal to or greater than the amount of the offer(s) he/she intends to carry out, which shall be unavailable until the offer presented is chosen or rejected.

5.4. Throughout the auction period and in the presence of offer/s of LENDERS that cover the entire amount requested by the BORROWER, IBANONLINE will proceed to select the same

in the following order:

- I) The order of choice will be from the ones which represent the lowest interest rate, until the request is covered.
- II) In case there are several identical offers, they will be selected based on the age by date and time of the offer presented in the platform.
- III) In the event that in order to complete the amount an offer must be chosen only partially, the part of the offer that does not enter into the transaction will be made available to the LENDER.
- IV) In the event that the offers received by the lenders do not cover the selected amount, the loan application will be rejected and the funds will be available to the LENDER.
- V) In the case of the offers indicated in item 5.1 (b), once the auction is closed, the platform will facilitate the identity of the BORROWER to the LENDERS that they have offered, with a period of 24 business hours from their communication so that they can express their resignation or rejection of the operation. After this period the offer will be considered as firm.

5.5. THE BORROWER will have permanent knowledge of the conditions of the auction accessing the platform, which may be terminated by its will before the predetermined term provided that the entire application has been reached.

5.6. Once the auction is over The BORROWER will have two business days to give agreement to the operation accessing the point "create loan". During this period IBANONLINE will provide a copy of the agreement to be formalized together with the debit authorization account (SEPA B2B). After the above deadline, the BORROWER within a maximum period of 3 working days must return properly signed the loan agreement with the SEPA document, which will be understood as an acceptance of the loan in all its terms and conditions. In case of failure to return signed documents mentioned above, the loan will be considered rejected. For its part IBANONLINE once received the contract signed by the BORROWER, will proceed to formalize the same in a maximum of 3 business days transferring the amount of the loan, net of the contracting fee and other expenses that may occur, to the account designated by The BORROWER. In case of being document intervened, the deadlines will be adjusted to the date of signature fixed by the public notary.

5.7 IBANONLINE will act on behalf of the LENDER through the previously signed Mandate Contract, so that all communication between BORROWER and LENDER shall be made through the platform. The LENDERS in case of acceptance of their offer (s) by the BORROWER, will receive the type that they have individually established in their offers. The amount, periodicity and maturity of the payments of the amortization installments, plus the amount corresponding to the nominal interest to be paid by the BORROWER, will be established in the Particular Conditions of the Loan Agreement.

SIXTH.- PAYMENT OF LOAN FEES.

6.1. Once the loan has been formalized in accordance with the previous paragraphs, the

LENDER will receive through the platform the payment of the corresponding net settlements and withholding tax rate of capital and interest (French system) according to the amortization table that will have available through the platform, each of the loans arranged in which you have participated. The payment will be made the same day of the liquidation, being available to the lender after two working days.

6.2. The BORROWERS must make the relevant tax withholdings, and send the supporting documents to IBANONLINE so that the latter in turn sends it to the LENDER. Notwithstanding this, they may authorize IBANONLINE to carry out the precise retentions, understanding that in the absence of communication in that sense or of disposition against, has opted for this second possibility.

6.3. The loaner, in order to request transfers to his current account, send a copy of an ID. Card or Passport if it is a natural person, or a notary deed that accredits the powers of the administrator or proxy if it is a legal entity, as well as proof of ownership of the account by means of copy of the statement of account, Receipt domiciled or certificate of the entity.

SEVENTH.- IBANONLINE RATES.

7.1. IBANONLINE will be entitled to the collection of an administration fee that will be published on the IBANONLINE website under "Rates and economic conditions".

7.2. This rate becomes the time to carry out the charges of each settlement of the loan and as long as that fee is paid.

EIGHTH.- IMPAIRED FEES.

8.1. If the BORROWER does not pay the payment of a portion of the loan, the portion of the corresponding capital share will accrue interest of delay in favor of the LENDER to the interest rate agreed in the particular conditions of the Loan agreement. In addition, IBANONLINE will accrue an unpaid quota management fee as defined in the "Rates and economic conditions" published on the IBANONLINE website. Such conditions shall also apply where the non-payment of the quota is partial.

8.2. IBANONLINE Will keep the LENDER, through the platform, informed of the progress made in the collection of late payments.

NINETH .- IMPAIRED AMOUNTS CLAIM PROCESS.

9.1. In the event that the BORROWER does not make a payment, or does so on the one

hand, IBANONLINE will required it from the BORROWER immediately. If after 5 business days the situation of non-payment will continue, IBANONLINE will notify the BORROWER and, if applicable, the guarantor, by certified mail and electronic mail, that, if this situation persists, the platform may, if the default continues during the period required by the regulations, declare the loan in full in advance.

9.2. In the event of a manifest default, IBANONLINE may terminate the contract and begin the process of claiming the entire debt, according to the legal channels it deems appropriate.

9.3. In addition, IBANONLINE may offer to the LENDER the possibility of transferring the loan to a third party. If this formula does not apply or the conditions offered to the LENDER, IBANONLINE reserves the right to purchase the rights derived from the loan, at the price equivalent to the outstanding living capital, although the cash payment will take place proportionally as it is obtained The collection of the obligors, including guarantors for the loan and once deducted the expenses of reclamation.

TENTH.- HOW TO STOP USING IBANONLINE.

10.1. The LENDER can be unsubscribed as long as there is no current loan agreement, sending an email to info@ibanonline.com

10.2. IBANONLINE may terminate the Mandate Contract and terminate the LENDER as a user for the following causes:

- I) That the LENDER has not complied with this Terms & Conditions.
- II) That the LENDER has not made offers during a period of 12 months.
- III) That the LENDER has made use of the platform causing damage to it, or for fraudulent purposes or related to any criminal offense. The expulsion of the LENDER as user of the platform will not imply the resolution of the loan agreement.

ELEVENTH.- DISCLAIMER OF LIABILITY.

11.1. IBANONLINE does not assume responsibility for the good end of the loan operations warning that there is risk of loss of capital invested and that it is not guaranteed by the Deposit Guarantee Fund or FCA (financial conduct authority).

11.2. IBANONLINE does not guarantee to the LENDER that the information provided on the solvency of the BORROWERS, or any other in relation to the return of the loans, is any guarantee of the payment of the loan.

11.3. The information provided by IBANONLINE to the LENDER, should not be considered as the single base for deciding whether or not to lend a particular BORROWER.

11.4. IBANONLINE is not responsible for the information provided by the BORROWERS and LENDERS, nor the accuracy of the information.

11.5. It is not guaranteed by IBANONLINE that there will be enough offers to fully finance the loan applications and thus allow their funds to be borrowed, or that once 100% of the borrowed funds have been covered, the borrowers will accept the offers.

11.6. IBANONLINE is not responsible for any problems that the services of the platform may have, causing damages due to overwhelming force, or failures of the telematic networks.

11.7. The LENDER guarantees that you will use the platform only for legal purposes.

11.8. IBANONLINE is not responsible for information that is intercepted by third parties in a fraudulent way.

TWELFTH.- INTELLECTUAL PROPERTY RIGHTS, AND CONFIDENTIALITY.

12.1. IBANONLINE owns all present and future copyright, registered and unregistered trademarks, database rights and all other existing and future intellectual property rights existing in connection with the Platform.

12.2. The content of the platform must not be distributed or used for any purpose other than that corresponding to the services offered by it, without the express consent of IBANONLINE.

12.3. The LENDER, can not disseminate the information that is not accessible to the public, regarding the BORROWERS.

12.4. The LENDER shall at all times be the owner of all data concerning it, which are posted on the platform.

THIRTEENTH.- PERSONAL DATA PROTECTION.

13.1. The personal data that IBANONLINE obtains for the provision of its services, will be archived in a computerized file.

13.2. The LENDER may exercise the rights of access, rectification, opposition and cancellation provided for in the relevant legislation.

13.3. The personal data will not be communicated to third persons, except in the cases that are legally recognized or when the user has given prior consent.

13.4. The LENDER must communicate to the platform, any change of address, email,

telephone, etc.

FOURTEENTH.- MODIFICATIONS TO THESE TERMS & CONDITIONS.

14.1. IBANONLINE will be able to modify these Terms and Conditions by changes of the law, or by necessity of the business.

14.2. In any case, these modifications will be immediately published in the platform for your consultation.

FIFTEENTH.- COOKIES

15.1. In accordance with EU Electronic Commerce Directive 2000/31/EC and UK The Electronic Commerce (EC Directive) Regulations 2002 , the consent of the User will not be necessary when the storage or access relating to cookies is of a technical nature For the sole purpose of effecting the transmission of a communication by an electronic communications network or, to the extent strictly necessary, for the provision of a service of the information society expressly requested by the User.

15.2. The use of "cookies", allow users to be duly registered with the same computer and browser, without having to register at each visit. Users who do not want to accept "cookies" can eliminate this possibility from their own browser, however they are warned that eliminating this possibility can cause problems in navigating the platform.

15.3. The cookies installed on the website of the platform can be consulted in the Warming.

SIXTEENTH.- APPLICABLE LAW AND COMPETENT JURISDICTION.

This Terms & Conditions will be governed by what is collected in the relevant civil/mercantile legislation and in default of this in international law in a subsidiary way or any other norm that in the future regulates the Participative Financing Platforms submitting To the jurisdiction of the Courts that are competent according to the provisions of the current procedural regulations.

