



iQor, Inc.
200 Central Avenue
5th Floor
Saint Petersburg, FL 33701

Personal and Confidential

April 02, 2017

Ishmael Ramjuman

22 AA Courtyard , Circular Road Mt Lambert
Mt Lambert,

Dear Ishmael,

We are pleased to confirm the terms of your employment with iQor Trinidad Limited, an iQor company (together with its various affiliates, "iQor").

Effective Date: April 10, 2017

Title: Jr. Agent

Function: Operations

Location: Tamana InTech Park, Corner of Antigua Road & Churchill Roosevelt Hwy,
Trinidad and Tobago

Salary/Wage: TT\$20 Per Hour

You will be eligible for our Variable Incentive plan, under which you could earn performance compensation. These payments are contingent on your being employed with iQor at the time they are made.

Benefits: iQor will provide you with 14 paid public holidays in accordance with Trinidad laws. You will be eligible for paid vacation and medical benefits the first of the month following six (6) months of employment as outlined in the Employee Handbook.

Termination: Your employment may be terminated by you or iQor without cause with two (2) weeks' notice or as otherwise required by law, and with cause without notice.

If you decide to leave the company prior to the end of the training period, which includes both classroom and on the job training, your wage will be reduced to the applicable minimum wage for all hours worked during your final pay period. This is applicable to both voluntary and involuntary separations.

Background Check: By signing below and/or your electronic signature accepting the terms of this letter, you agree that we may procure both (i) a drug test and/or (ii) a report of your criminal history up to and including the last ten (10) years of activity, both where applicable and not prohibited by law. You also





agree that your employment is contingent on your criminal history not containing any records that would disqualify you for employment based on either our policy or the policy of one or more of our clients for which you will be providing services. You are required to provide a police Certificate of Character dated within two (2) weeks of your start date.

Confidentiality and Non-Solicitation: As a condition of employment, you agree that (1) during and after your employment with iQor you will keep confidential, and not use for the benefit of or disclose to any third party, any of iQor's trade secrets or business information, (2) during your employment with iQor you will not permit your personal interests to conflict, or appear to conflict, with the interests of iQor or any of its clients and (3) during your employment with iQor and for a period of twelve months following termination of your employment, you will not directly or indirectly solicit any iQor employee to leave the employ of iQor or any client to do business with another company that is in direct competition with iQor.

This Letter represents our mutual complete understanding of your employment terms at iQor and supersedes any prior agreement (oral or written) that you may have, but does not constitute an agreement for employment for any specific period of time. You agree that any disputes relating to your employment will be filed and heard under Delaware (or otherwise applicable) law.

Please confirm your acceptance of this offer by clicking on the link below. If you have questions about your offer, please email email Talent.Career@iqor.com.

Sincerely,

iQor

iQor

Ishmael Ramjuman

Please bring the below number with you when you report to work on your first day.

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