

ABS Quality Evaluations

Certificate Of Conformance

This is to certify that the Quality Management System of:

Crediclub, S.A. de C.V. SOFOM E.N.R.

Montes Carpatos # 111 Col. Francisco Garza Sada

San Nicolás de los Garza, Nuevo León 66490

México

has been assessed by ABS Quality Evaluations, Inc. and found to be in conformance with the requirements set forth by:

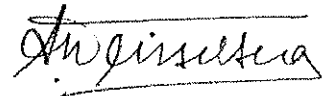
ISO 9001:2008

The Quality Management System is applicable to:

DEVELOPMENT AND PROVISION OF CREDIT SERVICES

DESARROLLO Y PROVISIÓN DE SERVICIOS DE CRÉDITO

Certificate No:	46067
Original Certification Date:	01 July 2011
Effective Date:	23 July 2014
Expiration Date:	30 June 2017
Revision Date:	23 July 2014



Alex Weisselberg, President



Validity of this certificate is based on the periodic audits of the management system defined by the above scope and is contingent upon prompt, written notification to ABS Quality Evaluations, Inc. of significant changes to the management system or components thereof.

ABS Quality Evaluations, Inc. 16855 Northchase Drive, Houston, TX 77060, U.S.A.

Validity of this certificate may be confirmed at www.abs-qe.com/cert_validation.

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