

SMART CAMPAIGN CLIENT PROTECTION CERTIFICATION

Issue Date:

July 2017

Issued to:

FUNDENUSE SOCIEDAD ANONIMA

Del Centro de Salud José Dolores Fletes
Una Cuadra al Norte
Ocotal N.S., Nicaragua

This Certifies that FUNDENUSE SOCIEDAD ANONIMA has been evaluated according to the standards of the Client Protection Certification Program and found to take adequate care to implement Client Protection Principles as promoted by the Smart Campaign.

Additional Information:

For a complete list of entities that are currently certified against the standards for implementing the Client Protection Principles, see the Smart Campaign Certified Entities Directory at www.smartcampaign.org. The standards can also be found on the website.



Damian von Stauffenberg
MicroRate CEO



Isabelle Barrès
Smart Campaign Director

TO REPORT COMPLAINTS REGARDING THE HOLDER OF THIS CERTIFICATE OR MISUSE OF THE SMART CAMPAIGN NAME OR LOGO,
PLEASE CONTACT THE SMART CAMPAIGN CERTIFIER AT info@microrate.com OR THE SMART CAMPAIGN AT www.smartcampaign.org.

UNLESS EARLIER REVOKED BY THE SMART CAMPAIGN OR BY MATERIAL CHANGES THAT AFFECT CERTIFICATION STATUS, THIS
CERTIFICATE IS VALID FOR FOUR (4) YEARS WITH A RENEWAL REQUIRES TWO YEARS FROM THE DATE OF ISSUANCE