

## **PERSONAL LOAN BUSINESS OUTSOURCING SERVICE CONTRACT**

### **Party A (Entrusting Party):**

**Impulso Financiero para tu Familia, S.A. de C.V., SOFOM, E.N.R. (Hereinafter referred to as: Impulso)**

The representative of Party A declares that:

- a) This is a SOFOM ENR company constituted in accordance with Mexican laws, The address is CALLE EUCALIPTOS 504D,OAXACA DE JUAREZ,OAXACA.
- b) The Legal Representative possesses the necessary authority to execute this Contract and assumes full responsibility for it.

### **Party B (Proxy): SOFT GLOW PTE. LTD.(Hereinafter referred to as: SOFT )**

The representative of Party B declares

- a) The full name of the company is **SOFT GLOW PTE. LTD.** , established in 57 UBI AVENUE 1, Singapore, 408936, Singapore.
- b) The sole administrator or legal representative is fully authorized to execute this contract and accepts complete responsibility for its terms.

Party A plans to assign the task of offering personal loan services to Party B. Following discussions and agreement between both parties, they have decided to formalize this arrangement through a contract, which will be regulated by the laws of the United Mexican States and any other relevant legal provisions.

### **Article 1. Tecnologia support for personal loan business**

Party B agrees to offer technical support to help Party A with its personal loan activities. The support services will include the following:

- Identifying, assessing, and fixing hardware and software problems that users encounter while engaging in personal loan activities.
- Addressing customer questions regarding Party A's software development, connectivity, printing, and other related concerns through various communication channels, such as phone, chat, email, and other available methods.

### **Article 2. Personnel for personal loan business**

Party B will assign a dedicated team exclusively to handle personal loan operations in order to provide the services outlined in the agreement with Party A.

### **Article 3. Objects of personal loans**

The personal loan services offered by Party B must be directed toward Party A's clients in Mexico.

#### **Article 4. Indicators of Evaluation of Part B services, Ordering of Schedules and Service Standards**

1. **Additional Agreement:** Details about fees, evaluation criteria, and other important aspects will be specified in an Additional Agreement, which must be signed separately by both parties.

2. **Service Quality:** The services delivered by Party B will meet the standards outlined in Annex I of the Service Standards.

3. **Operating Hours:** Party B will offer services to Party A every day, except for holidays.

4. **Expense Responsibility:** Party B will cover any additional expenses related to the outsourced personal loan services, including phone costs, overtime pay, training fees, insurance, and other related charges.

5. **Payment Terms:** Payment procedures will follow the conditions specified in the Supplementary Agreement.

6. **On-Time Payment Requirement:** Party A must make payments as scheduled in the commission plan. If Party A fails to make full payment without a valid reason, Party B reserves the right to halt services and charge a daily late fee of 0.05%.

1. Party A agrees to provide Party B with access to its CNBV technical opinion (FOLIO: 6900000-2022-108794-NDT) and its compliance officer, empowering Party B to independently recover the principal, interest, and any associated costs that have already been paid.

2. To assist Party B in carrying out personal loan services on its behalf, Party A will supply all necessary resources and materials related to its personal loan operations.

3. Party A will ensure timely payment of the service fee as specified in this agreement.

3. Should any legal issues arise concerning Party B's personal loan activities, Party A will offer the required legal support.

#### **Article 6. Rights and Obligations of Party B**

1. **Party B's Obligations:** Party B agrees to maintain all required legal qualifications to execute this Agreement and establish effective management systems to support Party A's lending operations, ensuring the protection of all materials and customer information shared by Party A. Party B will allocate enough personnel and resources to complete the tasks assigned, meeting the necessary quality and quantity standards. Additionally, Party B will establish reliable communication channels to ensure timely coordination with Party A. Party B guarantees that entering into and fulfilling this contract will not interfere with its business activities, corporate bylaws, or any relevant internal approvals.

2. Regulatory Adherence: Party B will ensure complete compliance with all applicable laws, regulations, and standards of the United Mexican States while performing the assigned duties.

**Article 7. Renewal or Termination of the Contract**

If the Agreement needs to be renewed or terminated, Party A will engage in discussions with Party B within 30 days of its expiration to determine whether to renew or end the Agreement.

**Article 8. Validity of the Contract**

This agreement will become effective on the date it is signed by both parties and will remain in force for a period of 36 months.

**Article 9. Miscellaneous Provisions**

1. This Agreement will be legally binding once both parties have signed it.
2. Each party's original version of this Agreement holds the same legal validity.  
(This page is for signatures related to the Personal Loan Business Outsourcing Service Agreement.)

Party A (signature):

Peng Xiao

Legal Representative

Impulso Financiero para tu Familia, S.A. de C.V., SOFOM, E.N.R.

*Peng Xiao*  
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Feb 23, 2025

Party B (signature):

Tay Wei Liang

Legal Director

SOFT GLOW PTE. LTD.

Feb 23, 2025

*Tay Wei Liang*  
*TWL*