

Company Announcement
Credivalores – Crediservicios S.A.

March 15, 2021

Re: Decrease of Aggregate Principal Amount of 9.750% Senior Notes due 2022

Credivalores – Crediservicios S.A. (the “**Issuer**”) announces the following, in connection with the previously-announced offer to purchase for cash (the “**Tender Offer**”) relating to any and all of its outstanding 9.750% Senior Notes due 2022 (ISINs: US22555LAA44 (Rule 144A) / USP32086AL73 (Regulation S)) (the “**Notes**”), and the related solicitation of consents (the “**Consent Solicitation**”) of the holders of the Notes to certain proposed amendments to the indenture governing the Notes. The Tender Offer and Consent Solicitation were conducted upon the terms and subject to the conditions set forth in the offer to purchase and consent solicitation statement dated January 17, 2020 and the related letter of transmittal previously distributed to the holders of the Notes (together, the “**Offer Documents**”).

The Issuer has accepted all of the Notes tendered in the Tender Offer, in an aggregate principal amount of US\$154,685,000. The settlement of the tender offer occurred on February 6, 2020 with respect to early tenders and February 18, 2020 with respect to tenders after the early tender time and before the expiration date of the Tender Offer. Any Notes that were not tendered in the Tender Offer remain listed and outstanding.

Disclaimers

This notice does not constitute or form part of any offer or invitation to purchase, or any solicitation of any offer to sell, the Notes or any other securities in the United States or any other country, nor shall it or any part of it, or the fact of its release, form the basis of, or be relied on or in connection with, any contract therefor. This notice is also not a solicitation of any consent to the proposed amendments. The Tender Offer and Consent Solicitation were made only by and pursuant to the terms of the Offer Documents and the information in this notice is qualified by reference to the Offer Documents.

Forward-Looking Statements

This notice includes and references “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. These statements may relate to, among other things, Credivalores’s business strategy, goals and expectations concerning its market position, future operations, margins and profitability. Although Credivalores believes the assumptions upon which these forward-looking statements are based are reasonable, any of these assumptions could prove to be inaccurate and the forward-looking statements based on these assumptions could be incorrect. The matters discussed in these forward-looking statements are subject to risks, uncertainties and other factors that could cause actual results and trends to differ materially from those made, projected, or implied in or by the forward-looking statements depending on a variety of uncertainties or other factors. Credivalores undertakes no obligation to update any of its forward-looking statements.



Credivalores – Crediservicios S.A.

NOTICE TO THE MARKET

CREDIVALORES – CREDISERVICIOS S.A. ANNOUNCES COMMENCEMENT OF CASH TENDER OFFER AND CONSENT SOLICITATION FOR 9.750% SENIOR NOTES DUE 2022

Bogotá, January 17, 2020 - Credivalores – Crediservicios S.A. (“**Credivalores**”) and Credit Suisse Securities (USA) LLC (the “**Purchaser**”) today announced the commencement of an offer by the Purchaser to purchase for cash (the “**Tender Offer**”) any and all of the outstanding 9.750% Senior Notes due 2022 (the “**Notes**”) issued by Credivalores from each registered holder of the Notes (each, a “**Holder**” and, collectively, the “**Holders**”). The Tender Offer is being made pursuant to the offer to purchase and consent solicitation statement dated January 17, 2020 (the “**Offer and Solicitation Statement**”) and the related letter of transmittal (the “**Letter of Transmittal**”).

In connection with the Tender Offer, the Purchaser is also soliciting (the “**Solicitation**”), with respect to the Notes, consents (the “**Consents**”) to proposed amendments (the “**Proposed Amendments**”) to the Notes and the indenture dated July 27, 2017 (as amended and supplemented to the date hereof, the “**Indenture**”) between Credivalores and The Bank of New York Mellon as trustee (the “**Trustee**”), under which the Notes were issued, providing for, among other things, elimination of substantially all restrictive covenants in the Indenture.

The table below summarizes certain payment terms of the Tender Offer and the Solicitation:

Description of Notes	CUSIP/ ISIN Nos.	Outstanding Principal Amount	Purchase Price*	Early Tender Payment*	Total Consideration*
9.750% Senior Notes due 2022	22555LA A4 and P32086AL 7 / US22555L AA44 and USP32086 AL73	U.S.\$325,000,000	U.S.\$1,005.00	U.S.\$50.00	U.S.\$1,055.00

* Per U.S. \$ 1,000 principal amount of Notes.

The Tender Offer and the Solicitation are scheduled to expire at 11:59 p.m., New York City time, on February 14, 2020, unless extended or earlier terminated (such date and time, including as extended or earlier terminated, the “**Expiration Date**”). The early tender deadline for the offer will be 5:00 p.m., New York City time, on January 31, 2020 (such date and time, including as extended or earlier terminated, the “**Early Tender Time**”). Notes tendered may be withdrawn prior to 5:00 p.m., New York City time, on January 31, 2020 (such date and time, the “**Withdrawal Deadline**”), but not thereafter, except as required by applicable law.

The total consideration offered for each U.S.\$1,000 principal amount of the Notes will be U.S.\$1,055.00 (the “**Total Consideration**”), which includes an early tender payment of U.S.\$50.00 per U.S.\$1,000 principal amount of the Notes (the “**Early Tender Payment**”) and the Purchase Price (as defined below). The Early Tender Payment will be payable only to Holders who validly tender and do not withdraw their Notes on or prior to the Early Tender Time. Holders validly tendering and not withdrawing Notes at or before the Early Tender Time will be eligible to receive the Total Consideration (including the Early Tender Payment) on a date promptly following the Early Tender Time (the “**Early Settlement Date**”) (which date is expected to be February 6, 2020, but which may change without notice).

Pursuant to the Tender Offer, Holders validly tendering their Notes after the Early Tender Time and prior to or at the Expiration Date will be entitled to receive U.S.\$1,005.00 per U.S.\$1,000 principal amount of the Notes (the “**Purchase Price**”), namely an amount equal to the Total Consideration less the Early Tender Payment, on a date promptly following the Expiration Date (the “**Final Settlement Date**”) (which date is expected to be February 18, 2020, but which may change without notice).

In addition, Holders whose Notes are validly tendered and accepted for purchase in the Tender Offer will receive accrued and unpaid interest in respect of their purchased Notes from the last interest payment date to, but not including, (i) in the case of any Notes accepted for purchase at or before the Early Tender Time, the Early Settlement Date and (ii) in the case of any remaining Notes accepted for purchase after the Early Tender Time, the Final Settlement Date, as the case may be.

The Consent of the Holders of at least a majority in aggregate principal amount outstanding of the Notes is required to authorize the Proposed Amendments (the “**Requisite Consents**”). Assuming that the Requisite Consents to authorize the Proposed Amendments are validly delivered and not validly revoked, it is expected that Credivalores and the Trustee will execute a supplemental indenture with respect to the Indenture (the “**Supplemental Indenture**”) providing for the Proposed Amendments after the Requisite Consents have been obtained; however, the Supplemental Indenture and the Proposed Amendments will not be effective and operative until the Final Settlement Date and consummation of the Exchange (as defined below).

Holders may not tender their Notes without delivering their Consents to the Proposed Amendments and to the execution and delivery of the Supplemental Indenture pursuant to the Solicitation and may not deliver Consents to the Proposed Amendments and the execution and delivery of the Supplemental Indenture without tendering their Notes pursuant to the Tender Offer.

Credivalores has consented to the Purchaser making the Tender Offer and the Solicitation. It is intended that the Notes purchased by the Purchaser in the Tender Offer will be exchanged by the Purchaser with Credivalores for certain new notes (the “**Exchange**”) issued in a new offering by Credivalores (the “**New Offering**”).

The obligation of the Purchaser to accept for purchase, and to pay for, Notes validly tendered pursuant to the Tender Offer is subject to, and conditioned upon, the satisfaction or waiver of certain conditions as set forth in the Offer and Solicitation Statement, in the sole discretion of the Purchaser. The Tender Offer is not conditioned on any minimum participation by the Holders, including the minimum participation necessary to consummate the Solicitation.

The Information Agent and Tender Agent for the Tender Offer and Solicitation is D.F. King & Co., Inc. To contact the Information Agent and Tender Agent, banks and brokers may call +1-

212-269-5550, and others may call U.S. toll-free: (866) 340-7108. Additional contact information is set forth below.

By Mail, Hand or Overnight Courier:

48 Wall Street
22nd Floor
New York, NY 10005
USA
Attention: Andrew Beck

By Facsimile Transmission:

(for eligible institutions only)
+1 212-709-3328
Attention: Andrew Beck

Confirmation by Telephone

+1 212-269-5552

By E-mail:

credivalores@dfking.com

Any questions or requests for assistance or for additional copies of this notice may be directed to the Dealer Managers and Solicitation Agents at their respective telephone numbers set forth below or, if by any Holder, to such Holder's broker, dealer, commercial bank, trust company or other nominee for assistance concerning the Tender Offer and Solicitation.

The Dealer Managers and Solicitation Agents for the Tender Offer and Solicitation are:

Credit Suisse Securities (USA) LLC

Eleven Madison Avenue
New York, NY 10010-3629
Attn: Liability Management
U.S. Toll Free: 1-800-820-1653
Collect: +1 212-538-2147

Morgan Stanley & Co. LLC

585 Broadway, 4th Floor
New York, NY 10036
Attn: Liability Management Group
U.S. Toll Free: 1-800-624-1808
Collect: +1 212 761-1057

This notice does not constitute or form part of any offer or invitation to purchase, or any solicitation of any offer to sell, the Notes or any other securities in the United States or any other country, nor shall it or any part of it, or the fact of its release, form the basis of, or be relied on or in connection with, any contract therefor. This notice is also not a solicitation of any Consent to the Proposed Amendments. The Tender Offer and Solicitation are made only by and pursuant to the terms of the Offer and Solicitation Statement and the related Letter of Transmittal and the information in this notice is qualified by reference to the Offer and Solicitation Statement and the related Letter of Transmittal. None of the Purchaser, Credivalores, the Dealer Managers or the Information Agent and Tender Agent makes any recommendations as to whether Holders should tender their Notes pursuant to the Tender Offer and deliver their Consents pursuant to the Solicitation.

* * *

This notice to the market does not represent an offer to sell securities or a solicitation to buy securities in the United States or in any other country. The New Offering was not and will not be registered at the Colombian National Registry of Securities and Issuers (*Registro Nacional de Valores y Emisores*) and also will not be registered under the U.S. Securities Act of 1933 ("**Securities Act**"), as amended. Consequently, the notes issued in the New Offering are

prohibited from being offered or sold in the United States or to U.S. citizens without the applicable registration or exemption from registration required under the Securities Act.

This notice to the market is released for disclosure purposes only, in accordance with applicable legislation. It does not constitute marketing material, and should not be interpreted as advertising an offer to sell or soliciting any offer to buy securities issued by Credivalores. This notice to the market is not for distribution in or into or to any person located or resident in the United States, its territories and possessions, any state of the United States or the District of Columbia or in any jurisdiction where it is unlawful to release, publish or distribute this announcement.

Forward-Looking Statements

This notice includes and references “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. These statements may relate to, among other things, Credivalores’s business strategy, goals and expectations concerning its market position, future operations, margins and profitability.

Although Credivalores believes the assumptions upon which these forward-looking statements are based are reasonable, any of these assumptions could prove to be inaccurate and the forward-looking statements based on these assumptions could be incorrect.

The matters discussed in these forward-looking statements are subject to risks, uncertainties and other factors that could cause actual results and trends to differ materially from those made, projected, or implied in or by the forward-looking statements depending on a variety of uncertainties or other factors.

Credivalores undertakes no obligation to update any of its forward-looking statements.

NOTICE TO THE MARKET Credivalores - Crediservicios S.A. Announces The Early Tender Results Of The Cash Tender Offer And Consent Solicitation For 9.750% Senior Notes Due 2022

NEWS PROVIDED BY

Credivalores →

Feb 03, 2020, 07:00 ET

BOGOTÁ, Colombia, Feb. 3, 2020 /PRNewswire/ -- Credivalores – Crediservicios S.A.

("Credivalores") and Credit Suisse Securities (USA) LLC (the "**Purchaser**") today announced the early tender results in connection with the Purchaser's previously-announced offer by the Purchaser to purchase for cash (the "**Tender Offer**") and consent solicitation (the "**Consent Solicitation**") with respect to any and all of the outstanding 9.750% Senior Notes due 2022 (the "**Notes**") issued by Credivalores from each registered holder of the Notes (each, a "**Holder**" and, collectively, the "**Holders**"). The early tender deadline for the Tender Offer and the Consent Solicitation was 5:00 p.m., New York City time, on January 31, 2020 (such date and time, the "**Early Tender Time**" and "**Withdrawal Deadline**").

Credivalores has been advised that, as of the Early Tender Time, U.S.\$154,035,000 in aggregate principal amount of the Notes, or approximately 47.40% of the Notes outstanding, had been validly tendered and not withdrawn pursuant to the Tender Offer and consents delivered pursuant to the Consent Solicitation. Tendered Notes may not be withdrawn after the Withdrawal Deadline, except as required by applicable law. All Notes validly tendered and not validly withdrawn at or prior to the Early Tender Date have been accepted in full by the Purchaser.

As of the Early Tender Time, Credivalores had not received consents in respect of a majority of the aggregate principal amount of the Notes outstanding.

The terms and conditions of the Tender Offer and the Consent Solicitation are described in the offer to purchase and consent solicitation statement dated January 17, 2020 (the "**Offer and Solicitation Statement**") and the related letter of transmittal (together with the Offer and Solicitation Statement, the "**Offer Documents**") previously distributed to the Holders.

The table below summarizes certain payment terms of the Tender Offer and the Consent Solicitation:

Description of Notes	CUSIP/ ISIN Nos.	Outstanding Principal Amount	Purchase Price*	Early Tender Payment*	Total Consideration*
9.750% Senior Notes due 2022	22555LAA4 and P32086AL7 / US22555LAA44 and USP32086AL73	U.S.\$325,000,000	U.S.\$1,005.00	U.S.\$50.00	U.S.\$1,055.00

* Per U.S. \$ 1,000 principal amount of Notes.

Holders who have validly tendered and not validly withdrawn their Notes at or prior to the Early Tender Time are eligible to receive U.S.\$1,055.00 for each U.S.\$1,000 principal amount of the Notes, which includes an early tender payment of U.S.\$50.00 per U.S.\$1,000 principal amount of the Notes (the "**Early Tender Payment**"), plus accrued and unpaid interest up to, but not including, the early settlement date for the Notes (the "**Early Settlement Date**"). The Early Settlement Date for the Notes is expected to occur on or about February 6, 2020. The Purchaser intends to pay for all Notes validly tendered and not withdrawn prior to the Early Tender Time, and accepted for purchase pursuant to the Tender Offer on the Early Settlement Date.

Holders who have not yet tendered their Notes have until 11:59 p.m., New York City time, on February 14, 2020, unless extended by the Purchaser (such time and date, as it may be extended, the "**Expiration Date**") to tender their Notes pursuant to the Tender Offer. Any Holders who validly tender their Notes after the Early Tender Time but at or prior to the Expiration Date will not be entitled to receive the Early Tender Payment and will therefore

receive only the tender offer consideration, as described in the Offer Documents, plus accrued and unpaid interest up to, but not including, the final settlement date (the "**Final Settlement Date**", and which date is expected to be February 18, 2020, but which may change without notice).

Credivalores has consented to the Purchaser making the Tender Offer and the Consent Solicitation. It is intended that the Notes purchased by the Purchaser in the Tender Offer will be exchanged by the Purchaser with Credivalores for certain new notes (the "**Exchange**") issued in a new offering by Credivalores (the "**New Offering**").

The obligation of the Purchaser to accept for purchase, and to pay for, Notes validly tendered pursuant to the Tender Offer is subject to, and conditioned upon, the satisfaction or waiver of certain conditions as set forth in the Offer and Solicitation Statement, in the sole discretion of the Purchaser.

The Information Agent and Tender Agent for the Tender Offer and Consent Solicitation is D.F. King & Co., Inc. To contact the Information Agent and Tender Agent, banks and brokers may call +1-212-269-5550, and others may call U.S. toll-free: (866) 340-7108 or email credivalores@dfking.com.

Any questions or requests for assistance or for additional copies of this notice may be directed to the Dealer Managers and Solicitation Agents at their respective telephone numbers set forth below or, if by any Holder, to such Holder's broker, dealer, commercial bank, trust company or other nominee for assistance concerning the Tender Offer and Consent Solicitation.

The Dealer Managers and Solicitation Agents for the Tender Offer and Consent Solicitation are:

Credit Suisse Securities (USA) LLC

Eleven Madison Avenue
New York, NY 10010-3629
Attn: Liability Management
U.S. Toll Free: 1-800-820-1653
Collect: +1 212-538-2147

Morgan Stanley & Co. LLC

585 Broadway, 4th Floor
New York, NY 10036
Attn: Liability Management Group
U.S. Toll Free: 1-800-624-1808
Collect: +1 212 761-1057

This notice does not constitute or form part of any offer or invitation to purchase, or any solicitation of any offer to sell, the Notes or any other securities in the United States or any other country, nor shall it or any part of it, or the fact of its release, form the basis of, or be relied on or in connection with, any contract therefor. This notice is also not a solicitation of any Consent to the Proposed Amendments. The Tender Offer and Consent Solicitation are made only by and pursuant to the terms of the Offer Documents and the information in this notice is qualified by reference to the Offer Documents. None of the Purchaser, Credivalores, the Dealer Managers or the Information Agent and Tender Agent makes any recommendations as to whether Holders should tender their Notes pursuant to the Tender Offer and deliver their Consents pursuant to the Consent Solicitation.

This notice to the market does not represent an offer to sell securities or a solicitation to buy securities in the United States or in any other country. The New Offering was not and will not be registered at the Colombian National Registry of Securities and Issuers (*Registro Nacional de Valores y Emisores*) and also will not be registered under the U.S. Securities Act of 1933 ("**Securities Act**"), as amended. Consequently, the notes issued in the New Offering are prohibited from being offered or sold in the United States or to U.S. citizens without the applicable registration or exemption from registration required under the Securities Act.

This notice to the market is released for disclosure purposes only, in accordance with applicable legislation. It does not constitute marketing material, and should not be interpreted as advertising an offer to sell or soliciting any offer to buy securities issued by Credivalores. This notice to the market is not for distribution in or into or to any person located or resident in the United States, its territories and possessions, any state of the United States or the District of Columbia or in any jurisdiction where it is unlawful to release, publish or distribute this announcement.

Forward-Looking Statements

This notice includes and references "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. These statements may relate to, among other things, Credivalores's business strategy, goals and expectations concerning its market position, future operations, margins and profitability.

Although Credivalores believes the assumptions upon which these forward-looking statements are based are reasonable, any of these assumptions could prove to be inaccurate and the forward-looking statements based on these assumptions could be incorrect.

The matters discussed in these forward-looking statements are subject to risks, uncertainties and other factors that could cause actual results and trends to differ materially from those made, projected, or implied in or by the forward-looking statements depending on a variety of uncertainties or other factors.

Credivalores undertakes no obligation to update any of its forward-looking statements.

SOURCE Credivalores

Credivalores - Crediservicios S.A. Announces The Final Tender Settlement Of The Cash Tender Offer And Consent Solicitation For 9.750% Senior Notes Due 2022

NEWS PROVIDED BY

Credivalores - Crediservicios S.A. →

Feb 18, 2020, 13:38 ET

BOGOTÁ, Colombia, Feb. 18, 2020 /PRNewswire/ -- Credivalores – Crediservicios S.A.

("Credivalores") and Credit Suisse Securities (USA) LLC (the "**Purchaser**") today announced the final settlement of the Purchaser's previously-announced offer by the Purchaser to purchase for cash (the "**Tender Offer**") and consent solicitation (the "**Consent Solicitation**") with respect to any and all of the outstanding 9.750% Senior Notes due 2022 (the "**Notes**") issued by Credivalores from each registered holder of the Notes (each, a "**Holder**" and, collectively, the "**Holders**"). As previously announced, the expiration date for the Tender Offer and the Consent Solicitation was 11:59 p.m., New York City time, on February 14, 2020 (such date and time, the "**Expiration Date**").

Credivalores has been advised that, as of the Expiration Date, U.S.\$154,685,000 in aggregate principal amount of the Notes, or approximately 47.60% of the Notes outstanding, had been validly tendered and not withdrawn pursuant to the Tender Offer. All Notes validly tendered and not validly withdrawn after 5:00 p.m., New York City time, on January 31, 2020 (the "**Early Tender Time**") and before the Expiration Date have been accepted and were paid in full by Credivalores on February 18, 2020. As previously announced, all Notes validly tendered and not withdrawn prior to the Early Tender Time and accepted for purchase were paid for by the Purchaser on February 6, 2020.

The terms and conditions of the Tender Offer and the Consent Solicitation are described in the offer to purchase and consent solicitation statement dated January 17, 2020 (the "**Offer and Solicitation Statement**") and the related letter of transmittal (together with the Offer and Solicitation Statement, the "**Offer Documents**") previously distributed to the Holders.

The table below summarizes certain payment terms of the Tender Offer and the Consent Solicitation and the aggregate principal amount of the Notes to remain outstanding:

Description of Notes	CUSIP/ ISIN Nos.	Purchase Price*	Early Tender Payment*	Total Consideration*	Principal Amount to Remain Outstanding
9.750% Senior Notes due 2022	22555LAA4 and P32086AL7 / US22555LAA44 and USP32086AL73	U.S.\$1,005.00	U.S.\$50.00	U.S.\$1,055.00	U.S.\$170,315,000

* Per U.S. \$ 1,000 principal amount of Notes.

The Information Agent and Tender Agent for the Tender Offer and Consent Solicitation is D.F. King & Co., Inc. To contact the Information Agent and Tender Agent, banks and brokers may call +1-212-269-5550, and others may call U.S. toll-free: (866) 340-7108 or email credivalores@dfking.com.

Any questions or requests for assistance or for additional copies of this notice may be directed to the Dealer Managers and Solicitation Agents at their respective telephone numbers set forth below or, if by any Holder, to such Holder's broker, dealer, commercial bank, trust company or other nominee for assistance concerning the Tender Offer and Consent Solicitation.

The Dealer Managers and Solicitation Agents for the Tender Offer and Consent Solicitation were:

Credit Suisse Securities (USA) LLC**Morgan Stanley & Co. LLC**

Eleven Madison Avenue

New York, NY 10010-3629

Attn: Liability Management

U.S. Toll Free: 1-800-820-1653

Collect: +1 212-538-2147

585 Broadway, 4th Floor

New York, NY 10036

Attn: Liability Management Group

U.S. Toll Free: 1-800-624-1808

Collect: +1 212 761-1057

This notice does not constitute or form part of any offer or invitation to purchase, or any solicitation of any offer to sell, the Notes or any other securities in the United States or any other country, nor shall it or any part of it, or the fact of its release, form the basis of, or be relied on or in connection with, any contract therefor. This notice is also not a solicitation of any Consent to the Proposed Amendments. The Tender Offer and Consent Solicitation are made only by and pursuant to the terms of the Offer Documents and the information in this notice is qualified by reference to the Offer Documents. None of the Purchaser, Credivalores, the Dealer Managers or the Information Agent and Tender Agent makes any recommendations as to whether Holders should tender their Notes pursuant to the Tender Offer and deliver their Consents pursuant to the Consent Solicitation.

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This notice to the market does not represent an offer to sell securities or a solicitation to buy securities in the United States or in any other country. The New Offering was not and will not be registered at the Colombian National Registry of Securities and Issuers (*Registro Nacional de Valores y Emisores*) and also will not be registered under the U.S. Securities Act of 1933 ("**Securities Act**"), as amended. Consequently, the notes issued in the New Offering are prohibited from being offered or sold in the United States or to U.S. citizens without the applicable registration or exemption from registration required under the Securities Act.

This notice to the market is released for disclosure purposes only, in accordance with applicable legislation. It does not constitute marketing material, and should not be interpreted as advertising an offer to sell or soliciting any offer to buy securities issued by Credivalores. This notice to the market is not for distribution in or into or to any person located or resident in the United States, its territories and possessions, any state of the United States or the District of Columbia or in any jurisdiction where it is unlawful to release, publish or distribute this announcement.

Forward-Looking Statements

This notice includes and references "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. These statements may relate to, among other things, Credivalores's business strategy, goals and expectations concerning its market position, future operations, margins and profitability.

Although Credivalores believes the assumptions upon which these forward-looking statements are based are reasonable, any of these assumptions could prove to be inaccurate and the forward-looking statements based on these assumptions could be incorrect.

The matters discussed in these forward-looking statements are subject to risks, uncertainties and other factors that could cause actual results and trends to differ materially from those made, projected, or implied in or by the forward-looking statements depending on a variety of uncertainties or other factors.

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SOURCE Credivalores - Crediservicios S.A.