

SMART CAMPAIGN CLIENT PROTECTION CERTIFICATION

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Issued to:

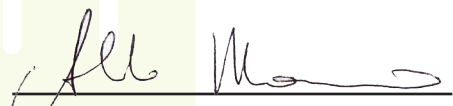
OJSC Salym Finance MFC

40 Manas Ave. Bishkek
Kyrgyz Republic

This Certifies that OJSC Salym Finance MFC 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.



Aldo Moauro

MicroFinanza Rating Executive Director



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@microfinanzarating.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