

OCIF

OFICINA DEL
COMISIONADO
DE INSTITUCIONES
FINANCIERAS

ESTADO LIBRE ASOCIADO DE PUERTO RICO
OFICINA DEL COMISIONADO DE INSTITUCIONES FINANCIERAS

LICENCIA NUMERO

CF-0404

We certify that:

KIWI FINANCIAL, INC.

is authorized to do business as a Financing Company in Puerto Rico from the following address:

Chubb Plaza, Suite 803-A, #33 Calle Resolución, San Juan, PR 00920

under the provisions of Act No. 68 of June 19, 1964, as amended, known as the "Retail Installment Sales and Financing Companies Act". This license will remain in effect until resigned, revoked, or canceled and conditioned to the payment by the concessionaire of the corresponding annual fees on the dates prescribed by law.

Issued in San Juan, Puerto Rico on March 18, 2025.

José A. Miranda Lugo
Assistant Commissioner



ESTA LICENCIA NO ES TRANSFERIBLE. COLOQUESE EN UN LUGAR VISIBLE AL PUBLICO



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LICENCIA NUMERO

IF-520

We certify that:

KIWI FINANCIAL, INC.

is authorized to engage in the business of granting commercial loans to small businesses for amounts ranging from \$5,000.00 up to \$50,000.00, and to offer the financial literacy program and the credit score monitoring under this program, as described in the Ruling, from the following address:

*Chubb Plaza, Suite 803-A #33,
Calle Resolución, San Juan, Puerto Rico 00920*

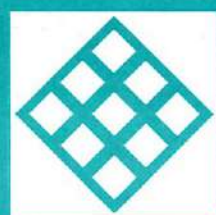
According to the provisions of Act 214 of October 14 of 1995, as amended, known as "Law to Regulate the Financial Intermediary Business". This license will remain in effect until resigned, revoked, or canceled and conditioned to the payment by the concessionaire of the corresponding annual fees on the dates prescribed by law.

Issued in San Juan, Puerto Rico on January 2, 2025. This license will be in effect until December 31, 2025.

*José A. Miranda Lugo
Assistant Commissioner*



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LICENCIA NUMERO

PPP-035

We certify that:

Kiwi Financial, LLC

is authorized to engage in the business of granting SMALL PERSONAL LOANS in Puerto Rico from the following address:

33 Calle Resolución, Suite 701-A, San Juan, Puerto Rico 00920

under the provisions of Act No. 106 of June 28, 1965, as amended, known as the "Small Personal Loan Act". This license will remain in effect until resigned, revoked or canceled and conditioned to the payment by the licensee of the corresponding annual fees on the dates prescribed by law.

Issued in San Juan, Puerto Rico on October 8, 2020.




Iris Nereida Jiménez
Assistant Commissioner

CERTIFICADO DE REGISTRO DE COMERCIANTE

Nombre de localidad:

KIWI
33 CALLE RESOLUCION
STE 803A
SAN JUAN PR 00920-2707

Nombre legal:

KIWI FINANCIAL INC.
33 CALLE RESOLUCIÓN
SUITE 803-A
SAN JUAN PR 00920

1072665-0010

Agente retenedor

Fecha de emisión:

01-jun.-2025

Fecha de expiración:

31-may.-2027

Tipo de certificado: Comerciante

Código NAICS:

52229

54161

Actividad comercial:

Otras Intermediación de Crédito que No Reciben Depósitos

Servicios de Consultoría en Administración

Certifico que este comerciante está inscrito en el Registro de Comerciantes del Departamento de Hacienda.



**Secretario Auxiliar
Área de Rentas Internas**

Este certificado no es transferible y deberá exhibirse en todo momento en un lugar visible al público en la localidad indicada.
Para verificar si este certificado es válido, acceda a <https://suri.hacienda.pr.gov> y presione el enlace "Valide certificados y licencias".



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