

**GENERAL SAVINGS REGULATIONS
ASOCIACIÓN SOLIDARISTA DE EMPLEADOS AMAZON**

Article 1: These Regulations deal with the savings plans that ASOAMAZON offers to its members.

Article 2: All Members can join the savings plans, for an indefinite period. Installments may be registered, suspended and modified at any time during the year, in AsoAmazon's self-management system.

Article 3: The registered installments will be deducted from the payroll, starting the fortnight subsequent to the registration; members will be able to make extraordinary savings by making deposits to ASOAMAZON's checking account, and these deposits will be recorded in their corresponding account upon delivery of the bank deposit voucher at the ASOAMAZON offices, or they may be reported to asoamazon-admin@asoamazon.com.
The minimum fortnightly savings amount will be ₡ 1,000.00 (one thousand colones).

Article 4: The terms and interest rates are variable, as well as the types of savings available, and the Board of Directors has the power to modify them at any moment.
The Board of Directors will determine the interest for each savings plans from time to time, when deemed necessary according to the national economic and financial reality and to changes to the passive interest rates of the National Financial System.

Article 5: The following savings plans and annual interest rates on balances are established:

1. Flexi Savings 3% per annum
2. Vacation Savings 5.5% per annum
3. Black Friday Savings 5.5% per annum
4. Education Savings 5.5% per annum
5. Christmas Savings 5.5% per annum
6. College Savings 3% per annum
7. Dollars Savings 2% per annum

Article 6: All savings with an established settlement date may be early settled, whether totally or partially, or may be used to pay off credits or pay credit installments through AsoAmazon's self-management system; however, early settlement will entail losing the interest that these savings had accrued up to that date.

Article 7: The following settlement dates are established:

1. Education Savings - will be settled within the first fortnight of January of each year.
2. Vacation Savings - will be settled within the first fortnight of June of each year.
3. Black Friday Savings - will be settled within the first fortnight of November of each year.
4. Christmas Savings - will be settled within the first fortnight of December of each year.

Article 8: The Flexi Savings and the College Savings plans can be totally or partially settled, or be used to pay off or amortize credits, when the member so desires, by using AsoAmazon's self-management system, and in such events, the member will preserve the accrued interest.

Article 9: Total or partial savings settlements must be requested through Amazon's self-management system and will be deposited only in the bank accounts registered by the members with Amazon Support Services Costa Rica S.R.L. for the deposit of their fortnightly payrolls, as per the administrative hours established by AsoAmazon's management.

Article 10: The total settlement of savings does not entail the suspension of the fortnightly installment; if a member wishes to suspend his/her savings subscription definitely, he/she must do it through AsoAmazon's self-management system, and he/she will be able to re-subscribe at any moment he/she desires.

Article 11: If a member resigns from Amazon Support Services Costa Rica S.R.L., and, consequently, from AsoAmazon, or only resigns from AsoAmazon, the member's available balances in any of his/her subscribed savings plans may be used for the pay-off of his/her outstanding credit balances held with AsoAmazon.

Article 12: An article in these Regulations can only be modified by the Board of Directors and agreed upon by simple majority vote. In the case of a tie, the President's vote will count as two.

Article 13: These Regulations repeal any prior agreements on the subject of credits and is effective starting 30 September 2019.