

POLICY ON THE RIGHTS OF CREDITORS

The Company shall protect the rights of all creditors as an integral stakeholder.

The Company shall comply with all positive, affirmative and negative debt covenants for so long as the obligations are outstanding. The Company regularly tracks and complies with deadlines of reports that need to be submitted in relation to loan covenants

The Company shall regularly furnish all creditors information that will enable the lenders to evaluate the Company. The Company shall abide by the relevant provisions of the agreement pertaining to defaults, remedies, and penalties for all outstanding obligations.

All events that are considered events of default are identified, monitored and complied with to prevent any event from occurring. In the unlikely event of a default, the Company will immediately notify all creditors and comply with the provisions pertaining to default, including remedies and pay the penalties if needed.