

Costa Rica, San Isidro del General.
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TO WHOM IT MAY CONCERN

Coopealianza is a Costa Rican credit union with over 50 years of experience in Costa Rica's financial sector, focused on consumer products. We hold over 940M USD in assets, 50 branches, as well as the strongest associate base on the Costa Rican credit union sector, with over two hundred thousand associates.

In the period between January and July 2019, we developed a project in the Commercial area, alongside London Consulting Group. During this stage we redesigned the Commercial processes focusing on sales productivity and active supervision.

Change management, team dedication, side-by-side implementation, and the methodology implemented through the project phases were all key to achieve the defined goals, some of the highlights were:

Branch sales model:

- 8% increase in new credit prospect generation on implemented branches.
- 60% increase in active sales productivity on implemented branch offices and channels through improved follow-up processes and CRM implementation.
- 15% increase in average loan amount on new credits placed in implemented branches.
- 27% increase in credit placement goal fulfillment for sales channels on implemented branches.
- 6% increment on expired investment certificate renovations.

Call Center sales model:

- 30% increment in timely management of new prospects generated by social media and information center channels.
- 25% increase in Call Center new credit goal fulfillment.

Credit Card and complementary products model:

- 50% decrease on inactive credit cards.
- 50% increase in credit card placement.
- 33% increment in assistances and complementary products placement through cross-selling.

Commercial customer retention model:

- Implementation of the customer retention management model:
 - 6% decrease in customer account closing by implementing preventive campaigns.
 - 40% increment in timely management of resigning customers.
 - 134% increase in customer retention after requesting termination.

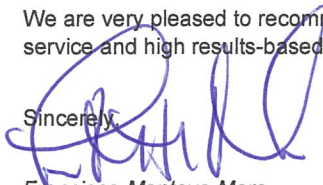
Customer Service model:

- Oracle's Right Now CX system implementation. This platform was implemented to manage customer service requests.
- Implementation of a process that ensures that 100% of customer or potential customer interactions are logged in through service orders on all channels (calls, social media, chat, and email).
- Implementation of a customer complaints and incident management, implementing service level agreements:
 - 20% decrease in inquiries response time.
 - 54% improvement in complaint response time.
 - 36% decrease in operative incident response time.
- 50% increment in Information Center productivity by implementing an active supervision model.
- 36% headcount reduction on support positions on branches and corporate offices, by centralizing customer service.

Economic benefits achieved by project end represent an annual ROI of 3 to 1.

We are very pleased to recommend London Consulting Group as a professional company, with an excellent methodology, customer service and high results-based approach.

Sincerely,



Francisco Montoya Mora
General Manager