

UNSOLICITED RATINGS

POLICY

CariCRIS will not assign unsolicited ratings and all ratings will be assigned only on specific request from the issuer. While CariCRIS may provide Private Credit Assessment reports to current / prospective investors, such assessments will not carry a credit rating, and to the extent possible, such assessments will be conducted with the consent of the underlying credit, even when request for the report comes from a third party.