



Santiago, December 4, 2018.

**Mr Mario Farren Risopatrón**  
**Superintendent of Banks and Financial Institutions**

**Ref.: Material Fact**

Dear Sir:

Pursuant to what is laid down in articles 9 and 10 of the Securities Market Law N°18,045, and in Chapter 18-10 of the Updated Compendium of Regulations of that Superintendency, I hereby inform you of the following as a material fact:

That on this date there has been a change in control of the companies Servicios y Administración de Créditos Comerciales Líder S.A.; Operadora de Tarjetas Líder Servicios Financieros Limitada; Sociedad de Servicios de Comercialización y de Apoyo Financiero y de Gestión Presto Limitada; Líder Corredores de Seguros y Gestión Financiera Limitada; and Servicios y Cobranzas Limitada, due to the purchase by Banco de Crédito e Inversiones and BCI Corredor de Bolsa S.A. (as the purchasers and both jointly referred to as the "BCI Group") from Walmart Chile S.A. and its related company Inversiones y Rentas Presto Limitada (as the sellers, and both jointly referred to as the "Walmart Group"), according to which the former acquired 100% of the shares issued of the first of the companies mentioned and the voting rights regarding the four remaining companies. Such transaction was timely authorized by that Superintendency.

As a result of the above-mentioned operation amounting to \$105,864,148,052, subject to the corresponding adjustment in accordance with the respective contract, the companies Servicios y Administración de Créditos Comerciales Líder S.A.; Operadora de Tarjetas Líder Servicios Financieros Limitada; Sociedad de Servicios de Comercialización y de Apoyo Financiero y de Gestión Presto Limitada; Líder Corredores de Seguros y Gestión Financiera Limitada; and Servicios y Cobranzas Limitada are no longer controlled by the Walmart Group and are now controlled by the BCI Group.

Sincerely,

Eugenio Von Chrismar Carvajal  
CEO