

December 22, 2023

Instructions for Holders of Notes Issued by Unifin Financiera, S.A.B. de C.V.

Submission Deadline:

**If You Support the Concurso Plans (Defined Below),
You Must Complete, Sign, and Submit the Enclosed
Instruction Letter so that It Is Actually Received by
Kroll Restructuring Administration LLC (“*Kroll*”) by
December 27, 2023 at 5:00 PM (ET)**

You are receiving these instructions (the “*Voting Instructions*”) and the enclosed Instruction Letter (the “*Instruction Letter*”)¹ because you are a holder (a “*Holder*”) of at least one of the following series of notes (collectively, the “*Notes*”) issued by Unifin Financiera, S.A.B. de C.V. (the “*Issuer*”):

- (a) the 7.250% Senior Notes Due 2023 (CUSIP Nos. 90470T AA6 and P94461 AB9) issued pursuant to that certain Indenture, dated as of September 27, 2016 (as amended by that certain First Supplemental Indenture, dated as of June 3, 2019);
- (b) the 7.000% Senior Notes Due 2024 (CUSIP Nos. P9485M AB5, 90471M AB8 and 90471M AC6) issued pursuant to that certain Indenture, dated as of August 12, 2019;
- (c) the 7.000% Senior Notes Due 2025 (CUSIP Nos. 90470T AB4 and P94461 AC7) issued pursuant to that certain Indenture, dated as of May 15, 2017 (as amended by that certain First Supplemental Indenture, dated as of June 3, 2019);
- (d) the 7.375% Senior Notes Due 2026 (CUSIP Nos. 90470T AD0 and P94461 AE3) issued pursuant to that certain Indenture, dated as of February 12, 2018 (as amended by that certain First Supplemental Indenture, dated as of June 3, 2019);
- (e) the 8.375% Senior Notes Due 2028 (CUSIP Nos. 90471M AA0 and P9485M AA7) issued pursuant to that certain Indenture, dated as of July 18, 2019;
- (f) the 9.875% Senior Notes Due 2029 (CUSIP Nos. 90471M AD4, P9485M AC3 and P9485M AE9) issued pursuant to certain Indenture, dated as of January 28, 2021; and
- (g) the 8.875% Subordinated Perpetual Notes (CUSIP Nos. 90470TAC2 and P94461AD5) issued pursuant to that certain Indenture, dated as of January 29, 2018.

As you are aware, the Issuer and Unifin Autos, S.A. de C.V. and Unifin Credit, S.A. de C.V., SOFOM, E.N.R. (the “*Guarantors*,” and together with the Issuer, the “*Company*”), commenced *concurso mercantil* proceedings being conducted at the First District Court for

¹ Capitalized terms used but not otherwise defined in these Voting Instructions shall have the meanings given to such terms in the Instruction Letter.

Commercial Insolvency Proceedings (*Juez Primero de Distrito en Materia Concursal con residencia en la Ciudad de México y Jurisdicción en toda la República Mexicana*) (the “**Concurso Court**”) under docket number 65/2022 (the “**Concurso Proceeding**”).

In order to comply with the applicable deadlines in the Concurso Proceeding, each of the Issuer and the Guarantors needs to submit an executed Concurso Plan on or prior to December 31, 2023 and, as such, requires completed and signed Instruction Letter to be submitted and actually received by Kroll at UnifinInstructions@ra.kroll.com on or before December 27, 2023 at 5:00 PM New York City time. The Bank of New York Mellon, as trustee (in such capacity, the “**Trustee**”), is the sole Recognized Creditor for the Notes as of the Record Date and, as such, only the Trustee is entitled to sign the Concurso Plans in respect of the Notes, including the Notes held by you, as Holder.

The enclosed Instruction Letter will allow you, if you support the applicable Concurso Plans, to instruct the Trustee to sign each of the applicable Concurso Plans in respect of the Notes held by you, as Holder. The Concurso Plans may affect your rights as Holder. As a result, please do the following:

- **Review the Instruction Letter and its attachments—including copies of each of the Issuer’s and the Guarantors’ Concurso Plans—carefully, including, without limitation, the release and exculpation provisions contained in the Concurso Plans.**
- **Review the Company’s press release materials summarizing the Concurso Plans, their contents, and Unifin’s go-forward business projections, a copy of which is also attached to the Instruction Letter.**
- **Visit the press releases on the Company’s website (available at https://ri.unifin.com.mx/en/informacion_bursatil#eventos) for any additional information.**

If you support the Concurso Plans and wish to instruct the Trustee to sign the applicable Concurso Plans in respect of your Notes, please complete pages 5–7 of the Instruction Letter and direct each of the banks, brokers and other financial institutions that hold the Notes on your behalf to complete the Nominee Information and Certifications (page 8 of the Instruction Letter). Please be certain to include multiple Nominee Information and Certifications if necessary. Please note that you should not execute the Instruction Letter if you do not support the Concurso Plans.

*****When you and your Nominee(s) have completed and executed the Instruction Letter, please email the signed .pdf of the Instruction Letter to Kroll at UnifinInstructions@ra.kroll.com. The .pdf version of the signatures of the Instructing Holder and the Nominee(s) transmitted to Kroll in the Instruction Letter will be deemed immediately legal, valid, binding and effective.*****

Please submit your Instruction Letter to Kroll so that the Instruction Letter is actually received by Kroll by December 27, 2023 at 5:00 PM New York City time. Please

understand that, if your Instruction Letter is late, found incomplete or otherwise defective, you risk invalidating any instructions conveyed in the Instruction Letter.

Please contact the following with any questions:

| Counsel to the Ad Hoc Group of Bondholders | Counsel to the Company |
|---|---|
| Cleary Gottlieb Steen & Hamilton LLP One Liberty Plaza New York, NY 10006 Attn: Michael Weinberg Jose Juan Vazquez-Orendain Daniel Oyolu Tel: (212) 225-2856 (212) 225-2175 (212) 225-2552 Email: mdweinberg@cgsh.com jvazquezorendain@cgsh.com doyolu@cgsh.com | Skadden, Arps, Slate, Meagher & Flom LLP 155 N. Wacker Drive Chicago, IL 60606 Attn: Robert E. Fitzgerald Rebecca Ritchie Tel: (312) 407-0806 Email: robert.fitzgerald@skadden.com rebecca.ritchie@skadden.com |

[Instruction Letter Follows]