



CLIENT PROTECTION CERTIFICATION

The MFR Certification Committee assigns to

Bayport Financial Services, Botswana

The **GOLD** level of achievement



The GOLD level is the highest level of achievement and signifies that the certified institution meets the most rigorous standards of client protection found in the Universal Standards for Social Performance Management.

Milan, November 2025

Aldo Moauro

Managing Director and Head of MFR's Certification Committee

IN CASE NO RELEVANT MATERIAL CHANGES OCCUR, THE CERTIFICATE HAS A VALIDITY OF 36 MONTHS STARTING FROM THE ISSUE OF THE CERTIFICATE