JURISTISCHE FAKULTÄT
DER DEKAN

UNIVERSITÄT
HEIDELBERG
ZUKUNFT
SEIT 1386

HEIDELBERG UNIVERSITY

The Faculty of Law,

by this certificate,

confers on

Mister Sergio Hernando Poveda Sanabria
born on **25.05.1990** in **Bogotá D.C, Colombia**

in recognition of the fulfilment of the academic requirements
and the master's thesis entitled

Regulating fintech: An approach to Latin America

graded "good" (1,6)

the academic degree of

Master of Laws in International Law
(LL.M.)

with the overall grade **"good"** (1,7).

Heidelberg, 29 June 2020
Chairman of the examination board

Prof. Dr. Ekkehart Reimer
Dean

RUPRECHT-KARLS-UNIVERSITÄT
JURISTISCHE FAKULTÄT
HEIDELBERG

official seal

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RUPRECHT-KARLS-UNIVERSITÄT HEIDELBERG

Die Juristische Fakultät

verleiht durch diese mit ihrem Siegel versehene
und vom Vorsitzenden des Prüfungsausschusses unterschriebene Urkunde

Herr Sergio Hernando Poveda Sanabria
geboren am 25.05.1990 in Bogotá D.C, Kolumbien

auf Grund der erbrachten Prüfungsleistungen

sowie der mit gut (1,6) beurteilten Masterarbeit mit dem Titel

"Regulating fintech: An approach to Latin America"

den akademischen Grad eines

Master of Laws in International Law
(LL.M.)

mit der Gesamtnote **„gut" (1,7)**.

Heidelberg, den 29. Juni 2020
Der Vorsitzende des Prüfungsausschusses

Prof. Dr. Ekkehart Reimer
Dekan

RUPRECHT-KARLS-UNIVERSITÄT
JURISTISCHE FAKULTÄT
HEIDELBERG

amtliches Siegel

UNIVERSITÄT HEIDELBERG
ZUKUNFT SEIT 1386

FACULTAD DE DERECHO
UNIVERSIDAD DE CHILE

Ruprecht-Karl Universität Heidelberg

Diploma Supplement

This Diploma Supplement model was developed by the European Commission, Council of Europe and UNESCO/CEPES. The purpose of the supplement is to provide sufficient independent data to improve the international 'transparency' and fair academic and professional recognition of qualifications (diplomas, degrees, certificates etc.). It is designed to provide a description of the nature, level, context, content and status of the studies that were pursued and successfully completed by the individual named on the original qualification to which this supplement is appended. It should be free from any value judgements, equivalence statements or suggestions about recognition. Information in all eight sections should be provided. Where information is not provided, an explanation should give the reason why.

1. HOLDER OF THE QUALIFICATION

1.1 Family Name / 1.2 First Name

Poveda Sanabria / Sergio Hernando

1.3 Date, Place, Country of Birth

25.05.1990

1.4 Student ID Number or Code

3583779

2. QUALIFICATION

2.1 Name of Qualification

Masterstudiengang "International Law (LL.M.)"

Title Conferred

Master of Laws in International Law (LL.M.)

2.2 Main Field(s) of Study

International Law

2.3 Institution Awarding the Qualification (in original language)

Juristische Fakultät der Ruprecht-Karls-Universität Heidelberg
Heidelberg, Federal Republic of Germany

2.4 Institution Administering Studies (in original language)

Juristische Fakultät der Ruprecht-Karls-Universität Heidelberg in co-operation with Universidad the Chile and supported by Max-Planck Institut für ausländisches öffentliches Recht und Völkerrecht.

2.5 Language(s) of Instruction/Examination

English and Spanish

3. LEVEL OF THE QUALIFICATION

3.1 Level

Post graduate degree

3.2 Official Length of Programme

One year

3.3 Access Requirements

Non-German degree comparable to German degree „Erste juristische Staatsprüfung“ or to „Erste juristische Prüfung“; grade „good“ or having belonged to the best 20 % of the graduates of the same year; excellent knowledge of the Spanish language, sufficient knowledge of the English language.

Ruprecht-Karl Universität Heidelberg

4. CONTENTS AND RESULTS GAINED

4.1 Mode of Study
Full time

4.2 Programme Requirements/Qualification Profile of the Graduate

Qualification objectives at Heidelberg University

In accordance with its mission statement and constitution, Heidelberg University's degree courses have subject-related, transdisciplinary and occupational objectives. They aim to provide a comprehensive academic education equipping graduates for the world of work. Consequently, the following competence profile shall be included in module handbooks as a profile of skills valid for all disciplines. It shall be applied to the specific objectives of the individual courses and then implemented in their curricula and modules.
The main points of the competence profile are as follows:

a) Developing subject-related skills with a pronounced research orientation
b) Developing the ability to engage in transdisciplinary dialogue
c) Developing practice-related problem-solving skills
d) Developing personal and social skills
e) Promoting the willingness to assume social responsibility based on the skills acquired

4.3 Programme Details

Details regarding the modules / classes taken are listed in the academic transcript. Details regarding the requirements and regulations of the academic programme are listed in the official examination statute and module handbook of the programme.

This Master programme is organized by the Faculties of Law of the Ruprecht-Karl University Heidelberg, Germany, and the University of Chile. The programme is based on the demands of the "Study and Examination Rules and Regulations for the postgraduate degree programme Master of Laws in International Law (LL.M.)" in force at the Law Faculty of the Ruprecht-Karl University Heidelberg and the University of Chile.
The Master in International Law attracts students from countries around the world and gives them the opportunity to build a truly international network of contacts.

This programme provides a general introduction to international law and its role in today's complex and interdependent world. Special attention will be paid to international trade, investments and arbitration. It enables students to deepen and broaden their knowledge of international law and support their professional development by enhancing problem-solving skills in a transnational context. It is open for students which have already gathered professional experience after graduation. It is designed for putting students' practical experience and prior legal education in context to both the theoretical underpinnings and the professional application of international law.

The programme aims mainly at offering a comprehensive analysis and a broader theoretical and practical understanding of current and prospective trends in the field of international law in an era of globalization.
The impact of globalization on sources and subjects of international law will be examined. Recent developments in the fields of the international economic law, the protection of the environment and State responsibility, as well as the relevant issues confronted in the international society over the last few years shall be studied as well.
Emphasis shall be placed on subjects relating to the regulation of international trade, investment law and the settlement of international disputes. In this context, special attention shall be given to subjects such as international arbitration and procedures before the World Trade Organization and the International Center for the Settlement of Investment Disputes (ICSID).

Modul	Name	Credit Points	Classification (Chile)
Module 1:	International Law	7,5 Credit Points	6,30
Module 2:	International Trade: WTO and Intellectual Property	5,0 Credit Points	6,20
Module 3:	International Trade: Regional Economic Integration	13,5 Credit Points	6,30
Module 4:	International Investments	5,0 Credit Points	5,00
Module 5:	International Commercial Arbitration	7,5 Credit Points	6,50
Module 6:	Thesis	16,5 Credit Points	6,40
Module 7:	Final Exam (Defense of Thesis)	5,0 Credit Points	6,80

4.4 Grading Scheme (Germany)

The grading system comprises five levels (with numerical equivalents; intermediate grades may be given): "Sehr gut" (1) = Very Good; "Gut" (2)= Good; "Befriedigend" (3) = Satisfactory; "Ausreichend" (4) = Sufficient; "Nicht ausreichend" (5) = Non-Sufficient/Fail. The minimum passing grade is "Ausreichend" (4).

Very Good	Good	Satisfactory	Sufficient
1,0 – 1,5	1,6 – 2,5	2,6 – 3,5	3,6 – 4,0

4.5 Overall Classification (in original language)

Overall grade: good (1,7)

5. FUNCTION OF THE QUALIFICATION

5.1 Access to Further Study
May be assessed to fulfill one of several requirements for admission for doctoral work (thesis research).

5.2 Professional Status
The successful completion of the LL.M.-program entitles to bear the legally protected title „Master of Laws in International Law (LL.M.).

6. ADDITIONAL INFORMATION

6.1 Additional Information
The LL.M. program is conducted as small group seminar teaching. A wide diversity of teaching methods is employed by both professional and academic experts throughout the LL.M. courses in order to provide a high-quality learning experience and to achieve the theoretical as well as the professional objectives of its curriculum. To consolidate the inclusion of more professional teaching-learning methodologies and to foster the practical usability of the programme's contents, the following teaching instruments, among others, are used:

a) Simulations
b) Resolution of cases
c) Drafting of legal reports
d) Strategy design and legal argumentation
e) Analysis of contracts and drafting of clauses
f) Application of the case method
g) Analysis of jurisprudence
h) Individual presentations
i) Seminar discussions

In addition, language courses (German as a foreign language and/or introduction to German law) are offered.

Upon successful completion of the course, students should be able to:

a) Demonstrate an awareness of the sources of international law and how those sources are created; understand the relationship between the various sources and how those sources are utilized by international lawyers.
b) Demonstrate a sound understanding of the basic principles of international law.
c) Demonstrate a basic understanding of how international legal principles are implemented into, and interact with, domestic law.
d) Discuss the basic principles of international law with special references to questions of international commercial law, international investment law and international arbitration in theory and apply them in a case-related manner.

6.2 Further Information Sources

https://www.uni-heidelberg.de/studium/interesse/faecher/int_law.html

http://www.iei.uchile.cl/english-version/academic-programs/54661/master-of-laws-in-international-law-llmint

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7. CERTIFICATION

This diploma supplement refers to the relevant original documents

'Urkunde' dated 29.06.2020
''Certification' dated 29 June 2020

Certification Date: 29 June 2020

Chairman Examination Committee

(Official Stamp/Seal)

RUPRECHT-KARLS-UNIVERSITÄT
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8. NATIONAL HIGHER EDUCATION SYSTEM

The information on the national higher education system on the following pages provides a context for the qualification and the type of higher education that awarded it.

8. INFORMATION ON THE GERMAN HIGHER EDUCATION SYSTEM

8.1 Types of Institutions and Institutional Status

Higher education (HE) studies in Germany are offered at three types of Higher Education Institutions (HEI).

- Universitäten (Universities) including various specialized institutions, offer the whole range of academic disciplines. In the German tradition, universities focus in particular on basic research so that advanced stages of study have mainly theoretical orientation and research-oriented components.

- Fachhochschulen (Universities of Applied Sciences) concentrate their study programmes in engineering and other technical disciplines, business-related studies, social work, and design areas. The common mission of applied research and development implies a distinct application-oriented focus and professional character of studies, which include integrated and supervised work assignments in industry, enterprises or other relevant institutions.

- Kunst- und Musikhochschulen (Universities of Art/Music) offer studies for artistic careers in fine arts, performing arts and music; in such fields as directing, production, writing in theatre, film, and other media; and in a variety of design areas, architecture, media and communication.

Higher Education Institutions are either state or state-recognized institutions. In their operations, including the organization of studies and the designation and award of degrees, they are both subject to higher education legislation.

8.2 Types of Programmes and Degrees Awarded

Studies in all three types of institutions have traditionally been offered in integrated "long" (one-tier) programmes leading to Diplom- or Magister Artium degrees or completed by a Staatsprüfung (State Examination).

Within the framework of the Bologna-Process one-tier study programmes are successively being replaced by a two-tier study system. Since 1998, a scheme of first- and second-level degree programmes (Bachelor and Master) was introduced to be offered parallel to or instead of integrated "long" programmes. These programmes are designed to provide enlarged variety and flexibility to students in planning and pursuing educational objectives, they also enhance international compatibility of studies.

For details cf. Sec. 8.4.1, 8.4.2, and 8.4.3 respectively. Table 1 provides a synoptic summary.

8.3 Approval/Accreditation of Programmes and Degrees

To ensure quality and comparability of qualifications, the organization of studies and general degree requirements have to conform to principles and regulations established by the Standing Conference of the Ministers of Education and Cultural Affairs of the Länder in the Federal Republic of Germany (KMK). In 1999, a system of accreditation for programmes of study has become operational under the control of an Accreditation Council at national level. All new programmes have to be accredited under this scheme; after a successful accreditation they receive the quality-label of the Accreditation Council.

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Für die Richtigkeit der Abschrift/Fotokopie
Heidelberg, den 24.07.2020
Juristische Fakultät
der Universität Heidelberg
Sekretariat

Apostille

(Convention de La Haye du 5 octobre 1961)

1. Land: Bundesrepublik Deutschland
   Diese öffentliche Urkunde

2. ist unterschrieben von Herrn Dr. Daniel Kaiser

3. in seiner Eigenschaft als Leiter des Prüfungsamtes der Juristischen Fakultät der Universität Heidelberg

4. sie ist versehen mit dem Siegel der Universität Heidelberg

Bestätigt

5. in Stuttgart
6. am 3. August 2020
7. durch das Ministerium für Wissenschaft, Forschung und Kunst Baden-Württemberg
8. unter Nr. 349
9. Siegel
10. Unterschrift

Ines Oswald
Sachbearbeiterin