



Intercam Intercuenta Enlace is an interest-bearing bank money deposit account in Mexican Pesos, withdrawable on demand, with nationwide coverage.

### BENEFITS

- No minimum balance requirement
- No opening or account management fee
- Facilitates expense control
- Practical and easy to manage
- **Immediate** availability of your money through checks, Online Banking, Mobile Banking, at your branch, and using your Debit card
- Bears interest at a rate of **20%\*** of the 28 days **CETES** rate (weighted average of the prime rates in effect during the month)
- Guaranteed by the **Institute for the Protection of Bank Savings (IPAB)** up to four **hundred thousand investment units (UDIS)**
- Telephone Banking Service, voice-to-voice. [Sign up!](#)
- Home delivery service available. Ask your Relationship Manager about it. Valid for the Mexico City metropolitan area and the largest cities in Mexico

\*Subject to change without prior notice.

### MARKET TARGET

- Individuals

### WITHDRAWAL MEANS

- Checkbook and Debit Card
- Online and Mobile Banking\*
- Branch

\*These services must be requested and signed for by the Client. Review terms, conditions and fees of the products and services at [intercam.com.mx](http://intercam.com.mx).

### ACCOUNT OPENING REQUIREMENTS

- Official ID of the account holder and co-signer
- Address proof of the account holder or co-signer
- Mexican tax ID (RFC) and Population Registry Code (CURP)

### RECOMMENDATIONS

If a check is lost or stolen, report it immediately to your Relationship Manager, who will tell you how to cancel it. When you type in your PIN number at ATMs, avoid letting other people see it, covering the keyboard with your hands and body. When making payments in public establishments, do not lose sight of your card and check that the card they hand back to you is yours.

**20% of CETES rate calculated as of October 1, 2021 0.90% annual percentage rate, NOMINAL TAR 0.91% and -2.64% REAL TAR before taxes.** Floating Rate. No minimum average balance for interest payment. Calculated TAR as of October 1, 2021, effective until April 1, 2022, for informational and comparative purposes. Restrictions apply. Rates may change at the time you open the account. **Real TAR is the return you would obtain after subtracting estimated inflation.** Review effective term of the offer, requirements and information on account opening or product characteristics at [intercam.com.mx](http://intercam.com.mx)

Intercam Banco S.A. Institución de Banca Múltiple Intercam Grupo Financiero

#### Intercam Customer Service Unit:

Lic. Erika Aurora Salgado Villanueva  
Paseo de las Palmas 1005, 1st floor,  
Lomas de Chapultepec, Miguel Hidalgo,  
Zip Code 11000, Mexico City.  
Phone: (55) 5033.3334 Ext. 3841, 3238 ó 3345.  
Mail: [atencionusuarios@intercam.com.mx](mailto:atencionusuarios@intercam.com.mx)  
Website: [intercam.com.mx](http://intercam.com.mx)



Comisión Nacional para la Protección  
y Defensa de los Usuarios de  
Servicios Financieros

<https://www.gob.mx/condusef>  
Mexico City: 55 5340 0999  
Anywhere in Mexico: 800 999 8080



<https://www.ipab.org.mx>

#### Intercam Customer Service Center

From anywhere in Mexico:  
**55 5033-3333**  
From the US and Canada:  
**1-844-859-9078**  
From anywhere in the world:  
**+52-55-5033-3333**



(Accounts in MXN Pesos)

Fee, transaction or event name	Transaction or event that generates the fee	Commission <sup>1</sup>	Frequency	Channels for collecting fees
Minimum amount for account opening	Not applicable	Not applicable	Not applicable	Not applicable
Minimum monthly average balance	Not applicable	Not applicable	Monthly	Not applicable
Account Handling	Not applicable	Not applicable	Monthly	Not applicable
Annual fee	Not applicable	Not applicable	Annual	Online Banking
Checkbook fee	For first checkbook issued	Not applicable	Per event	Not applicable
Checks issued	For each check issued	\$5 MXN	Per event	Bank Teller Window
Cashier's check	For each cashier's check issued	\$100 MXN	Per event	Bank Teller Window
Checks returned for insufficient funds (from clearinghouse)	For insufficient funds (from clearinghouse)	\$800 MXN	Per event	Bank Teller Window
Attempted overdraft at teller's window	For insufficient funds	\$800 MXN	Per event	Bank Teller Window
Certified check	For each certified check issued	\$150 MXN	Per event	Bank Teller Window
Check cashed immediately	Per check cashed immediately	2% of the total amount	Per event	Bank Teller Window
Transfers between your own and third party accounts at any branch	Per transfer between own and third-party accounts at branch	Not applicable	Per event	Bank Teller Window
Same-day payment order issued (SPEI transfer)	Per same-day transfer from other banks, same day, at any branch (SPEI)	\$100 MXN	Per event	Bank Teller Window
Additional account statement and/or printout of activity	Per account statement printed at branch	\$0, and since the 3 <sup>rd</sup> sheet: \$2 MXN each	Per event	Bank Teller Window
Cardless cash withdrawal at teller's window	Not applicable	Not applicable	Per event	Not applicable
Cardless dollar purchase	Not applicable	Not applicable	Per event	Not applicable
Monthly Online Banking Rental	Not applicable	Not applicable	Monthly	Not applicable
Token activation (one-time only fee)	For first Token activation	Not applicable	Per event	Online Banking
Replacement of electronic security device (token) for loss or theft	For theft or loss	\$250 MXN	Per event	Online Banking
Home delivery or collection of cash	For each delivery or collection of cash	\$600 MXN + 0.15% per event	Per event	Telephone Banking
Same-day transfers to other banks (SPEI) by Online Banking	Per same-day transfer from other banks by Online Banking	\$6 MXN	Per event	Online Banking
Same-day transfers to other banks (SPEI) by Mobile Banking	Per same-day transfer from other banks by Mobile Banking	\$5 MXN	Per event	Mobile Banking
Transfers between own and third-party accounts by Online Banking	Per transfer between own and third-party accounts by Online Banking	Not applicable	Per event	Online Banking
Next-day transfers to other bank accounts by Online Banking	No fee applicable	Not applicable	Per event	Online Banking
Debit card replacement	For theft or loss	\$125 MXN	Per event	Bank Teller Window
Additional card issued	For each additional card issued	\$0, since the 3 <sup>rd</sup> card \$75 MXN each	Per event	Bank Teller Window
Disputed charge rejection (unrecognized activity or charges)	If the transaction has been made	\$370 MXN	Per event	Bank Teller Window
Disputed charge rejection at Intercam ATMs	If the transaction has been made	\$200 MXN	Per event	Bank Teller Window

\* Fees do not include VAT tax

Weighted average of four auctions in the current month

Intercam Banco S.A. Institución de Banca Múltiple Intercam Grupo Financiero

#### Intercam Customer Service Unit:

Lic. Erika Aurora Salgado Villanueva  
 Paseo de las Palmas 1005, 1st floor,  
 Lomas de Chapultepec, Miguel Hidalgo,  
 Zip Code 11000, Mexico City  
 Phone: (55) 5033.3334 Ext. 3841, 3238 ó 3345.  
 Mail: [atencionusuarios@intercam.com.mx](mailto:atencionusuarios@intercam.com.mx)  
 Website: [intercam.com.mx](http://intercam.com.mx)



Comisión Nacional para la Protección y Defensa de los Usuarios de Servicios Financieros

<https://www.gob.mx/condusef>  
 Mexico City: 55 5340 0999  
 Anywhere in Mexico: 800 999 8080



INSTITUTO PARA LA PROTECCIÓN AL AHORRO BANCARIO

<https://www.ipab.org.mx>

#### Intercam Customer Service Center

From anywhere in Mexico:  
**55 5033-3333**  
 From the US and Canada:  
**1-844-859-9078**  
 From anywhere in the world:  
**+52-55-5033-3333**



(Accounts in US Dollars)

Fee, transaction or event name	Transaction or event that generates the fee	Commission <sup>1</sup>	Frequency	Channels for collecting fees
Minimum amount for account opening	Not applicable	Not applicable	Not applicable	Not applicable
Minimum monthly average balance	Not applicable	Not applicable	Monthly	Not applicable
Account Handling	Not applicable	Not applicable	Monthly	Not applicable
Annual fee	Not applicable	Not applicable	Annual	Online Banking
Checkbook fee	For the first checkbook issued	Not applicable	Per event	Not applicable
Checks issued	For each check issued	\$0.40 USD	Per event	Bank Teller Window
Cashier's check	For each cashier's check issued	\$8 USD	Per event	Bank Teller Window
Checks returned for insufficient funds (from clearinghouse)	For insufficient funds (from clearinghouse)	\$60 USD	Per event	Bank Teller Window
Certified check	For each certified check issued	\$12 USD	Per event	Bank Teller Window
Transfers between your own and third party accounts at any branch	Per transfer between own and third-party accounts at branch	Not applicable	Per event	Bank Teller Window
Same-day Interbank payment order issued (SPID transfer)	Per same-day transfer from other banks (SPID)	\$5 USD	Per event	Bank Teller Window
Same-day Interbank payment order issued (SPID transfer)	Per same-day transfer from other banks (SPID)	\$5 USD	Per event	Online Banking
Same-day Interbank payment order issued (SPID transfer)	Per same-day transfer from other banks (SPID)	\$5 USD	Per event	Telephone Banking
Additional account statement and/or activity printout	Per account statement printed at branch	\$0, and since the 3 <sup>rd</sup> sheet \$0.20 USD each	Per event	Bank Teller Window
Cardless cash withdrawal at teller's window	Not applicable	Not applicable	Per event	Not applicable
Cardless dollar purchase	Not applicable	Not applicable	Per event	Not applicable
Monthly Online Banking Rental	Not applicable	Not applicable	Monthly	Not applicable
Token activation (one-time only fee)	For first Token activation	Not applicable	Per event	Online Banking
Replacement of electronic security device (token) for loss or theft	For theft or loss	\$19 USD	Per event	Online Banking
Home delivery or collection of documentation, same day (checks, deposits, contracts etc.)	Cost of delivering or collecting documentation	\$50 USD	Per event	Telephone Banking
Home delivery or collection of documentation, scheduled (checks, deposits, contracts etc.)	Cost of delivering or collecting documentation	\$50 USD + 0.15% per event	Per event	Telephone Banking
Inquiries and Account Statements by Online Banking	Not applicable	Not applicable	Per event	Not applicable
Same-day transfers to other banks (SPEI) by Online Banking	Per same-day transfer from other banks by Online Banking	Not applicable	Per event	Online Banking
Transfers between own and third-party accounts by Online Banking	Per transfer between own and third-party accounts by Online Banking	Not applicable	Per event	Online Banking
Next-day transfers to other bank accounts by Online Banking	No fee applicable	Not applicable	Per event	Online Banking
Replacement of international debit card	No fee applicable	Not applicable	Per event	Bank Teller Window
Disputed charge rejection (unrecognized activity or charges)	If the transaction has been made	\$20 USD	Per event	Bank Teller Window

Fees do not include VAT tax

1. Fees in US Dollars (USD) or their equivalent in Mexican Pesos (MXN)

**Intercam Banco S.A. Institución de Banca Múltiple Intercam Grupo Financiero**

**Intercam Customer Service Unit:**

Lic. Erika Aurora Salgado Villanueva  
Paseo de las Palmas 1005, 1st floor,  
Lomas de Chapultepec, Miguel Hidalgo,  
Zip Code 11000, Mexico City  
Phone: (55) 5033.3334 Ext. 3841, 3238 ó 3345.  
Mail: [atencionusuarios@intercam.com.mx](mailto:atencionusuarios@intercam.com.mx)  
Website: [intercam.com.mx](http://intercam.com.mx)



Comisión Nacional para la Protección y Defensa de los Usuarios de Servicios Financieros

<https://www.gob.mx/condusef>  
Mexico City: 55 5340 0999  
Anywhere in Mexico: 800 999 8080



INSTITUTO PARA LA PROTECCIÓN AL AHORRO BANCARIO

<https://www.ipab.org.mx>

**Intercam Customer Service Center**

From anywhere in Mexico:  
**55 5033-3333**  
From the US and Canada:  
**1-844-859-9078**  
From anywhere in the world:  
**+52-55-5033-3333**