



MEANS OF PAYMENT

At **Intercam**, we have a highly qualified team of seasoned specialists eager to give you professional and expert advice on your Trade Finance transactions. Speak to one today and discover the benefits of our personalized service.

Means of Payment and Guarantees

- Domestic Letters of Credit
- Import Letters of Credit
- Letters of Guarantee (Standby Letters of Credit or Demand Guarantees)
- Letters of Credit under the Total Provision of Funds Scheme (Letters of Credit Collateralization)
- Export Letters of Credit

Financing

- Intercam Credit Guaranteed by the Export-Import Bank of the United States (Ex-Im Bank)
- Intercam Credit Guaranteed by Export Development Canada (EDC)
- Intercam Credit Guaranteed by Banco Nacional de Comercio Exterior, S.N.C. (Bancomext)
- Intercam Credit Guaranteed by Nacional Financiera (NAFIN)
- Import and Domestic Letters of Credit Refinancing

MEANS OF PAYMENT

LETTERS OF CREDIT

Because we know that trust between buyer and seller is fundamental, at **Intercam** we put our **Commercial Letters of Credit** at your disposal to carry out domestic and international transactions for the purchase of goods or services and our **Letters of Guarantee (Standby and Demand Guarantee)** to ensure the compliance with contractual, commercial or financial obligations.

Domestic Letters of Credit

Irrevocable payment undertaking, granted and issued directly by Intercam to Mexican suppliers covering their domestic sales.

Benefits

- Provides a secure means of payment by demanding presentation of required documents to carry out the trade of goods or services
- Possibility to obtain better purchase conditions, including the term to pay the supplier

Requirements

- Be an existing Intercam Client
- Have an authorized line of credit to issue Letters of Credit. If you do not have a line of credit yet and require the issuance of a Letter of Credit in a timely manner, we can assist you by providing and issuing a Letter of Credit under the Total Provision of Funds Scheme (Letters of Credit Collateralization)

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 or 3345.
 Mail: une@intercam.com.mx
 Website: <https://www.intercam.com.mx>



Comisión Nacional para la Protección
 y Defensa de los Usuarios de
 Servicios Financieros
<https://www.condusef.gob.mx>
 Cd. de México: 55 5340 0999
 Del interior: 800 999 8080



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

Intercam Customer Service Center

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



MEANS OF PAYMENT

Import Letters of Credit

Irrevocable payment undertaking that has international acceptance which mitigates the risks involved in carrying out cross-border commercial transactions.

Benefits

- Provides a secure means of payment by requiring the presentation of documents to carry out the importation of goods or services
- Possibility to obtain better purchase conditions, including the term to pay the supplier
- Access to international markets thanks to our correspondent banking network

Requirements

- Be an existing Intercam Client
- Have an authorized line of credit to issue Letters of Credit. If you do not have a line of credit yet and require the issuance of a Letter of Credit in a timely fashion, we can assist you by providing and issuing a Letter of Credit under the Total Provision of Funds Scheme (Letters of Credit Collateralization)

Letters of Guarantee (Standby Letters of Credit or Demand Guarantees)

As a key banking instrument, it is an undertaking of a bank that guarantees compliance of terms and conditions, ensuring payment in the event of non-performance of contractual, commercial or financial obligations.

Benefits

The Standby Letters of Credit establish and make certain:

- The execution of a contract is undergone if the applicant is awarded a bid (Bid Bond Standby) or performance of the underlying transaction (Performance Standby) under a public tender process.
- The obligation to account for an advance payment is made by the beneficiary to the applicant. (Advance Payment Standby)
- The payment for goods or services is undergone in the event of breach of the underlying contract (Commercial Standby)
- The Compliance and fulfillment of financial obligations (Financial Standby)

Requirements

- Be an existing Intercam Client
- Have an authorized line of credit to issue Letters of Credit. If you do not have a line of credit yet and require the issuance of a Letter of Credit in a timely fashion, we can assist you by providing and issuing a Letter of Credit under the Total Provision of Funds Scheme (Letters of Credit Collateralization)

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 or 3345.
Mail: une@intercam.com.mx
Website: <https://www.intercam.com.mx>

CONDUSEF
Comisión Nacional para la Protección
y Defensa de los Usuarios de
Servicios Financieros
<https://www.condusef.gob.mx>
Cd. de México: 55 5340 0999
Del interior: 800 999 8080

IPAB
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 & Canada:
1-844-859-9078
From anywhere in the world:
+52-55-5033-3333



MEANS OF PAYMENT

Letters of Credit under the Total Provision of Funds Scheme (Letter of Credit Collateralization)

Even if you do not have a line of credit, Intercam can aid you in issuing **Commercial Letters of Credit** to carry out domestic and international transactions for the purchase and sale of goods or services or the issuance of **Guarantee Letters of Credit (Standby Letters of Credit and Demand Guarantees)**, by providing the full amount of the Letter of Credit.

Benefits

- They allow newly created companies (start-ups), which do not have the pertaining financial information to obtain a line of credit, apply to this type of banking instruments
- Competitive commissions

Requirements

- Be an existing Intercam Client
- Deposit in your checking account the full amount of the transaction, including the corresponding commissions
- Submit an Issuance Application, containing the terms and conditions of the transaction

Commercial Export Letters of Credit

Irrevocable payment undertaking with international acceptance which mitigates the risks involved in carrying out cross-border commercial transactions

Benefits

- Provides a secure means of payment by requesting the presentation of required documents to carry out the export of goods or services
- Possibility of obtaining better sale conditions, including the term to receive payment for sales made to foreign markets
- It is not necessary for the beneficiary to currently be an active Intercam Client

Because we know you work hard to grow your business, approach any of our specialists and find the most adequate banking instrument that best suits your Trade Finance needs.

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 or 3345.
Mail: une@intercam.com.mx
Website: <https://www.intercam.com.mx>



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

<https://www.condusef.gob.mx>
Cd. de México: 55 5340 0999
Del interior: 800 999 8080



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

Intercam Customer Service Center

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



Trade Finance



FINANCING

Intercam Credit Guaranteed by the Export-Import Bank of the United States (Ex-Im Bank)

At **Intercam** we can offer you credits guaranteed by the **Export-Import Bank of the United States (Ex-Im Bank)** to import raw materials, spare parts and services, as well as capital goods (new and used) and associated services from the United States of America.

Benefits:

- Increase your purchasing power and the possibility of obtaining volume and cash payment discounts
- Competitive interest rates and commissions
- Flexible access of your lines of credit to cover other needs
- With no intermediaries or middlemen, take advantage of Intercam's Master Guarantee Agreement, signed with Ex-Im Bank, for medium-term transactions

Terms:

Your short-term credit. Up to 180 days for the acquisition of raw materials, spare parts and services.

Your medium-term credit. From two to seven years for the import of capital goods (new or used) and associated services.

Requirements:

- Be an existing Intercam Client
- Have an authorized line of credit
- Meet Ex – Im Bank's Eligibility Criteria and the product has US content greater than 50%
- Goods and services are imported from the United States of America

Apply now for your Intercam Credit Guaranteed by Ex-Im Bank and secure the necessary supplies and materials to keep your company moving in the present and into the future.

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 or 3345.
Mail: une@intercam.com.mx
Website: <https://www.intercam.com.mx>



Comisión Nacional para la Protección
y Defensa de los Usuarios de
Servicios Financieros
<https://www.condusef.gob.mx>
Cd. de México: 55 5340 0999
Del interior: 800 999 8080



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

Intercam Customer Service Center

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



Trade Finance



FINANCING

Intercom Credit Guaranteed by Export Development Canada

At **Intercom** we can offer you credits guaranteed by **Export Development Canada (EDC)** to import Canadian machinery and equipment.

Benefits

- Increase your purchasing power and the possibility to obtain volume and cash discounts
- Competitive interest rates and commissions
- Release and consolidation of your lines of credit to cover other needs

Terms

Your medium-term credit. From two to five years to import Canadian machinery and equipment.

Requirements

- Be an existing Intercom Client
- Have an authorized line of credit
- Meet the EDC Eligibility Criteria
- Machinery and equipment is imported from Canada

Apply now for your Intercom Credit guaranteed by the EDC and have the capital goods to project your company's present into a more profitable future.

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

Intercom 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 or 3345.
Mail: une@intercom.com.mx
Website: <https://www.intercom.com.mx>



Comisión Nacional para la Protección
y Defensa de los Usuarios de
Servicios Financieros
<https://www.condusef.gob.mx>
Cd. de México: 55 5340 0999
Del interior: 800 999 8080



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

Intercom Customer Service Center

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



FINANCING

Intercom Credit Guaranteed by the Banco Nacional de Comercio Exterior, S.N.C. (Bancomext)

At **Intercom** we can offer you credits guaranteed by **Banco Nacional de Comercio Exterior, S.N.C. (Bancomext)** for project financing related to foreign trade (direct and indirect exporters, as well as importers), tourism or strategic sectors.

Benefits

- Bancomext Guarantee Coverage
- Competitive interest rates and commissions based on financing terms and conditions

Requirements

- Be an existing Intercom Client
- Have an authorized line of credit
- Have a favorable credit report in compliance with the Credit Bureau
- Meet Bancomext's Eligibility Criteria
- Guarantees in accordance to the operation structuring

Apply now for your Intercom Credit guaranteed by Bancomext and have the necessary financial resources to project the present and future of your company.

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

Intercom 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 or 3345.
Mail: une@intercom.com.mx
Website: <https://www.intercom.com.mx>



Comisión Nacional para la Protección
y Defensa de los Usuarios de
Servicios Financieros
<https://www.condusef.gob.mx>
Cd. de México: 55 5340 0999
Del interior: 800 999 8080



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

Intercom Customer Service Center

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



FINANCING

Intercam Credit Guaranteed by Nacional Financiera (NAFIN)

At **Intercam Banco** we can offer you credits guaranteed by **Nacional Financiera (NAFIN)** for project investment financing, modernization, technological development, infrastructure, environmental improvement and production chain projects which will contribute to generate growth opportunities in our country or that are related to Mexican foreign trade (direct and indirect exporters as well as importers), tourism or strategic sectors.

Benefits

- Nafin Guarantee Coverage
- Competitive interest rates and commissions based on financing terms and conditions

Requirements

- Be an existing Intercam Client
- Have an authorized line of credit
- Have a favorable credit report in compliance with the Credit Bureau
- Meet the NAFIN Eligibility Criteria
- Guarantees in accordance with the operation structuring

Apply now for your credit guaranteed by NAFIN and obtain the necessary financial resources to start achieving your business goals today.

Import or Domestic Letters of Credit Refinancing

At **Intercam** we can offer refinancing the value of documents presented under an **Import or Domestic Letter of Credit** in order for you to obtain the liquidity that your productive cycle needs.

Benefits

- Increase your purchasing power and the possibility of obtaining volume and payment discounts, presenting the documents required by the Letter of Credit
- Financing term according to your working capital needs
- Competitive interest rates and commissions

Requirements

- Be an existing Intercam Client

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 or 3345.
Mail: une@intercam.com.mx
Website: <https://www.intercam.com.mx>



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

<https://www.condusef.gob.mx>
Cd. de México: 55 5340 0999
Del interior: 800 999 8080



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

Intercam Customer Service Center

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