

THIS SERVICE AND MULTIPLE BANKING PRODUCTS AGREEMENT (HEREINAFTER REFERRED TO AS THE "AGREEMENT") IS ENTERED INTO BY AND BETWEEN INTERCAM BANCO S.A., INSTITUTION DE BANCA MÚLTIPLE, INTERCAM GRUPO FINANCIERO, HEREINAFTER REFERRED TO AS "INTERCAM BANCO" AND THE PERSONS WHOSE NAMES APPEAR IN THE DOCUMENT ENTITLED "REQUEST-AGREEMENT" HEREOF (THE "REQUEST-AGREEMENT"), HEREINAFTER REFERRED TO AS THE "CUSTOMER", IN ACCORDANCE WITH THE FOLLOWING REPRESENTATIONS AND CLAUSES:
REPRESENTATIONS:

The "CUSTOMER", on its own behalf and by means of its representatives and under affirmation states that:

- a) It is an Individual or Legal Entity with sufficient capacity to be bound under the terms hereof.
- b) It is willing to execute this Agreement with "INTERCAM BANCO" in order to receive one or several of the different services covered in this Agreement as indicated in the general title page hereof.
- c) If a Legal Entity, minor Individual or for any reason appears by means of its legal representatives, they have sufficient authority to appear in its name and on its behalf to execute this Agreement, which authority has not been modified, restricted, limited or revoked in any form what so ever as of this date.
- d) Funds are from legal origin, and it is aware and knows that upon allowing a third party using the "ACCOUNTS" without having stated or if giving false information, may result in undue uses that in turn may become a crime commission.

PRELIMINARY CHAPTER AGREEMENT REGULATIONS

ONE. This Service and Multiple Banking Products Agreement shall govern all the accounts, operations and/or bank services indicated in the clauses hereof, the exhibits and relevant title pages thereto (hereinafter, the "Title Page" or the "Title Pages") and the terms of which become an integral part of this instrument, as well as the accounts, operations and/or bank services requested by the "CUSTOMER" to "INTERCAM BANCO" in the future in the manner indicated by "INTERCAM BANCO" to such effect.

The Agreement contains the following products or services:

1. Bank demand deposits of cash in Mexican currency and in currencies, and opening of accounts. (Pages 1-4)
2. Provisions applicable to Checking Account Deposits. (Page 5)
3. Provisions applicable to Current Account Deposits. (Page 5)
4. Provisions applicable to Debit Cards. (Pages 5-8)
5. About Bank term deposits of cash, withdrawable deposits, by prior notifications and withdrawable deposits on pre-established days. (Pages 8-9)
6. About Promissory Notes with interest payable upon maturity. (Page 9)
7. Provisions applicable to Demand bank deposits of cash bearing interests, to term deposits, withdrawable deposits by prior notice, withdrawable deposits on pre-established days and the promissory notes with interest payable upon maturity. (Pages 9-10)
8. About Bank Deposits of managed securities. (Page 11)
9. Provisions applicable to Electronic Banking Service. (Pages 11-19)
10. Telephone Banking Services. (Page 14)
11. Card Control Service. (Pages 14-15)
12. About Repurchase of bank securities and government securities. (Pages 19-20)
13. About Commission agency. (Pages 20-21)
14. About the trading of Purchase and Sale operations of Investment Fund stocks. (Pages 21-25)
15. About the trading of Purchase and Sale operations of Currencies and precious metals. (Pages 25-27)
16. About the trading of Purchase and Sale operations of Currencies "Specialized FX Service". (Pages 27-29)
17. Liquidity Loan. (Pages 29-31)

TWO. The bank accounts, products and/or services shall be governed for anything agreed upon in this Agreement, in the "Request-Agreement" and in the relevant "Title Pages" thereof and, as the case may be, for any provision agreed upon in each Request for products, services or operations requested by the "CUSTOMER" to "INTERCAM BANCO" in the future, which shall be attached as exhibits and become integral part thereof (hereinafter the "Exhibits").

THREE. The "CUSTOMER" shall provide "INTERCAM BANCO" with all the documents and information required by "INTERCAM BANCO", in relation to any product, operation, account and/or service it is willing to contract or that has contracted with "INTERCAM BANCO", hereunder. The "CUSTOMER" states that all and any of the operations made thereby in accordance with this Agreement shall be with money deriving from the normal development of its activities and that, therefore, are not the result of performing illegal activities, therefore, it states to be aware of and fully understands the provisions related to the operations carried out with illegal resources and the consequences thereof, and agrees to hold "INTERCAM BANCO" harmless from and against any liability, damage or loss that "INTERCAM BANCO" may suffer for any noncompliance with the provisions of this Clause by the "CUSTOMER"

CHAPTER I BANK DEMAND DEPOSITS OF CASH IN MEXICAN CURRENCY AND IN CURRENCIES, AND OPENING OF ACCOUNTS

ONE. "INTERCAM BANCO" agrees to receive from the "CUSTOMER", at its branches, cash deposits in Pesos (lawful currency of Mexico), in Dollars (lawful currency of the United States of America) in Euros (currency of the European Monetary Union) and in any other Currency that "INTERCAM BANCO" makes, from time to time, available to the "CUSTOMER" (hereinafter the Deposits) to be deposited in the checking account(s) (hereinafter "CHECKING ACCOUNT(S)") and in the current account(s) (hereinafter "CURRENT ACCOUNT(S)") that shall be opened to the "CUSTOMER" by "INTERCAM BANCO"

hereunder. For purposes of this Agreement, and as required according to the context, the "CHECKING ACCOUNT(S)" and the "CURRENT ACCOUNT(S)" shall be referred to as "ACCOUNT" or "ACCOUNTS".

"Currency" shall be understood as the Dollar, Euro or any currency other than the Peso, freely transferable and immediately convertible into Dollars. "INTERCAM BANCO" shall open "CHECKING ACCOUNTS" and/or "CURRENT ACCOUNTS" in Dollars, provided the "CUSTOMER" is:

- a) An Individual with address in townships within the states of Baja California and Baja California Sur, in a land strip of twenty kilometers parallel to the international borderline of the northern part of the country.
- b) Legal Entities with address in Mexico, and
- c) An official representation of a foreign government, international body or similar institutions; in any event, the CUSTOMER shall be accredited in Mexico before the corresponding authorities.

The BANK shall request the "CUSTOMER", the documentation it deems necessary to evidence that it is in compliance with any of the assumptions previously indicated, and the "CUSTOMER" agrees to notify "INTERCAM BANCO" when ceasing to comply with any of such assumptions.

ONE BIS. "INTERCAM BANCO" offers the "CUSTOMER" different kinds of "ACCOUNTS" classified by level according to the requirements of their opening, identification file and monetary limits for operations that must have, in accordance with the applicable provisions, which classification is as follows:

Level 2 Account. The sum of the payments during a calendar month may not exceed the equivalent in Mexican currency to 3,000 (three thousand) UDIS. Monthly deposits additional to the limit established for an equivalent in Mexican currency of up to 6,000 (six thousand) UDIS, may be received, provided that the origin of the funds is exclusively from subsidies related to government programs of support to certain sectors of the population.

Contracting a level 2 "ACCOUNT" may be made in a remote manner, whenever "THE CUSTOMER" states its consent through the electronic means made available by "INTERCAM BANCO", and to such end, the "CUSTOMER" shall provide "INTERCAM BANCO" sufficient information, in order for "INTERCAM BANCO" to be able to evidence the data provided by the "CUSTOMER" in accordance with the applicable provisions; in the event that "INTERCAM BANCO" is not able to validate the information provided by the "CUSTOMER", "INTERCAM BANCO" may refuse to open the level 2 "ACCOUNT".

LEVEL 4 ACCOUNT. The payment of resources shall be unlimited, except that "INTERCAM BANCO" agrees any limit with the "CUSTOMER" upon contracting.

To make the calculation of the monetary operation limits indicated in this clause in UDIS, "INTERCAM BANCO" shall take the value of such account unit as of the last day of the calendar month before the relevant month. In order to determine the maximum amount of the payments in the level 2 accounts during a calendar month, "INTERCAM BANCO" may not include the amounts related to interests, returns through wire transfers and any other discount made by "INTERCAM BANCO" for using or managing the "ACCOUNT" that, as the case may be, are made during the relevant period.

"ACCOUNTS" limits, file data or conditions of level accounts are subject to the provisions rendered by the corresponding authorities, therefore, any change shall be notified by "INTERCAM BANCO" through any of the means agreed upon in this agreement. The type of account level, as well as the limits thereof shall be indicated to the "CUSTOMER" in the Request-Agreement upon contracting.

The level 2 "ACCOUNTS" may only be contracted by Individuals. If the "CUSTOMER" decides to change the account level for its best of its interests, then it shall cancel the level 2 "ACCOUNT" created in accordance with this agreement and, instead, open a level 4 "ACCOUNT" in its name, at any branch of "INTERCAM BANCO" or remotely, and must provide the information necessary to complete its identification file and as required in the applicable legislation, execute the corresponding Agreement, keeping the same Account number that was assigned thereto upon executing this Agreement.

In order for the CUSTOMER to open a level 4 "ACCOUNT" remotely, that is to say, without being present and through electronic means, the parties agree that the sum of the payments during a calendar month shall not exceed the equivalent in Mexican currency to 30,000 (thirty thousand) UDIS.

TWO. Deposits received by "INTERCAM BANCO" shall be reimbursable on demand (except whenever expressly indicated otherwise herein), in the same currency, according to the terms established in this Agreement. All deposits made by the "CUSTOMER" or any third party for credit in any of the "ACCOUNTS", may be made in Pesos or, as the case may be, in Currencies, as corresponding to each "ACCOUNT", in the printed forms or receipts given by "INTERCAM BANCO" to the "CUSTOMER" to such end or according to the procedures to access automated and/or electronic systems or by telephone, which are authorized by "INTERCAM BANCO".

THREE. Each "ACCOUNT" opened in name of the "CUSTOMER" shall be assigned a unique number and a standardized bank code (CLABE, acronym in Spanish) by "INTERCAM BANCO", which are indicated in the "Request-Agreement" and in each Request for products contracted by the "CUSTOMER", or are to be notified in the future to the "CUSTOMER" in the statement of account made available to such end in terms of clause nine of Chapter XII, of this Agreement. The credit balance of the "CUSTOMER" deposited in the "ACCOUNTS" shall be available on demand in the windows of the "INTERCAM BANCO" branches and, provided the type of account selected in terms of this "Title Page" corresponding to this document includes such possibility, may also be made available by drawing checks and, if the "CUSTOMER" is an Individual and the relevant "ACCOUNTS" are under the individual or collective system with no special restrictions to have funds drawdowns through debit cards, in which event the "CUSTOMER" shall comply with the provisions in the clauses indicated below. Debit cards delivered by "INTERCAM BANCO" to the "CUSTOMER" and the persons indicated by the latter (additional cardholders) shall be applicable the provisions of the subsection related to debit cards in this Agreement, in such a way that using the debit card through ATMs or any other means shall be considered as a full acceptance to the terms herein established and the risk such use entails.

FOUR. THE "CUSTOMER", the persons authorized by THE "CUSTOMER" or any third party may freely make Deposits in the "ACCOUNTS", whether in cash or through negotiable instruments or other documents acceptable for "INTERCAM BANCO". The amount of the Cash deposits and checking deposits of "INTERCAM BANCO" shall be credited on the date they are received; Checking deposits to be charged to other banks shall be received "subject to collection" and their amount shall be credited after they are charged by "INTERCAM BANCO", under the terms of the applicable legal provisions. "INTERCAM BANCO" may pay "in cleared funds" in the "ACCOUNTS" the amount of such checks, even when they have not been effectively charged, provided that if such check were not paid their amount shall be immediately charged to the relevant "ACCOUNT".

Such Deposits may be made:

- a).- Directly at the windows of the "INTERCAM BANCO" branches.
- b).- By using automated or electronic equipment and systems established by "INTERCAM BANCO" to such end.
- c).- Through other means authorized by "INTERCAM BANCO" to such end.

For "ACCOUNTS" in Currencies, the Deposits may be made by:

- a).- Wire transfers of banking deposit stated and payable in the relevant Currency, as applicable;
- b).- Delivering the demand documents stated in Currencies and payable abroad; and
- c).- Delivering the corresponding Currency, as authorized by "INTERCAM BANCO" in accordance with the applicable provisions.

"INTERCAM BANCO" may amend, add, limit or restrict at any time the manner as the Currency Deposits are to be made or increased.

The "CUSTOMER" expressly authorizes "INTERCAM BANCO" to destroy the checks drawn on other banks that after being delivered to be deposited in the "ACCOUNTS" are not paid by the party obliged thereto. "INTERCAM BANCO" shall proceed to destroy the documents that are within this assumption, when after notifying the "CUSTOMER" on the corresponding return, the "CUSTOMER" fails to visit the branch where his "ACCOUNT" is kept to recover them within a period of twelve (12) months as from the date when the document has been deposited.

The operations carried out and the provision of the services referred to in this section, which are made in accordance with subparagraphs (b) and (c) above, as the case may be, shall be according to the provisions of article 52 (fifty-two) of the Law of Credit Institutions, which establishes that the credit institutions may agree to carry out its operations and provide the services with the public by using equipment, electronic or optical means or means with any other technology, automated systems for data processing and telecommunication networks, whether private or public.

Deposits made by the "CUSTOMER" shall be evidenced only with the deposit slips or the receipts issued by "INTERCAM BANCO", which shall meet the requirements established by "INTERCAM BANCO", according to the means used to make the relevant Deposit.

Minimum amounts to open and keep a monthly average minimum balance shall be governed by the provisions established in clause two of Chapter XII hereof.

FIVE. The "CUSTOMER" may partially or totally make drawdowns of the credit balance in the relevant "ACCOUNTS", provided that the type of "ACCOUNT" contracted by the "CUSTOMER" contemplates such possibility, in the following manners:

- a).- By drawing checks using the formats provided by "INTERCAM BANCO" to such end;
- b).- Through orders to make transfers to other accounts, whether of its own or of any third parties;
- c).- By using debit cards, in the event that the "CUSTOMER" is an Individual and the account system is individual or joint and several without any special restriction to drawdown the funds from the "ACCOUNTS", through:
 - c.1) ATMs of "INTERCAM BANCO";
 - c.2) payment of goods and services in affiliated businesses;
 - c.3) premises providing the cash drawdown service, and
 - c.4) withdrawal at the windows of any "INTERCAM BANCO" branch.
- d).- Through or by using any electronic or automated equipment or system authorized by "INTERCAM BANCO".
- e).- Through the Electronic Banking Service, in terms of the provisions of Chapter VI hereof.
- f).- By making wire transfers;
- g).- Through the service known as bill payment service, by making recurring charges to the "CUSTOMER'S" "ACCOUNTS" related to the payment of goods, services or credits.
- h).- Through any other means established in the future and that is previously agreed upon by the parties.

As to the "ACCOUNTS" stated in Currencies, "THE CUSTOMER" may make withdrawals of Currencies charged to the balance available of the "ACCOUNT" at issue, in any of the following manners:

- a).- Through wire transfers stated and payable in Currencies;
- b).- Delivery of demand documents stated in Currencies and payable abroad;
- c).- By drawing checks, if permitted according to the account;
- d).- Delivery of the relevant Currency, which shall be conditioned at any time on the availability of bills and metallic coins of the corresponding Currency, by the "INTERCAM BANCO" branch where the Customer or the beneficiary intends to make the relevant withdrawal;
- e).- As the case may be, by using debit cards.

Payment of checks shall be made at the entire election of the relevant beneficiary, through any of the manners set forth in subparagraphs a), b) and d) above.

"INTERCAM BANCO" may determine other manners to make withdrawals of Currencies; likewise, "THE CUSTOMER" acknowledges and agrees that "INTERCAM BANCO" shall be authorized to establish, at any time, the maximum amount of Currencies that may be withdrawn from the corresponding "ACCOUNT", depending on the manner through which the aforementioned withdrawal is made. "INTERCAM BANCO" agrees to pay the funds credited

to the account by delivering them to "THE CUSTOMER" in the same Currency used thereby to make the deposit.

The "CUSTOMER" shall be authorized at any time to cancel the authorizations that had been given for the bill payment service of its payments, and to such end it shall require such cancellation in writing by subscribing the cancellation format that is to be made available by "INTERCAM BANCO" to such end and delivering it at any of the "INTERCAM BANCO" branches. The foregoing provided that the aforementioned cancellation is made within the three (3) business days after the date when "INTERCAM BANCO" receives the aforementioned request or within the period of time established to such end in the applicable legislation or regulations.

Once the cancellation becomes effective, "INTERCAM BANCO" shall refrain from making charges to the Account related to such Bill Payment Service.

SIX. The "CUSTOMER" authorizes "INTERCAM BANCO", as from this time, and releasing it from any liability that may be incurred thereby, in order for "INTERCAM BANCO" to make the charges against the "ACCOUNTS" of the "CUSTOMER", without need of prior notice:

- a).- The amount of the checks endorsed in its name that shall have been received for payment on account, when they are not paid by the parties obliged to make such payment;
- b).- Any debt indicated in the records of "INTERCAM BANCO" payable by the "CUSTOMER", the effective term of which is expired in accordance with the agreement or document from which the payment obligation arises, whether as borrower, endorser, assignor, subscriber of a promissory note, guarantor, surety or joint obligor, or in any other nature, for up to the total balance of the past due debt.

If "INTERCAM BANCO" credits in any of the "ACCOUNTS" a wrong amount of cash or that does not correspond to the "CUSTOMER", for error, the "CUSTOMER" agrees not to drawdown such amount that shall have been wrongly credited and to return it immediately to "INTERCAM BANCO". "INTERCAM BANCO" shall be authorized to immediately charge, without any liability and prior notice to the "ACCOUNT", exclusively the amount credited in a wrong manner.

SEVEN. Under the terms and conditions that, based on the amounts, minimum average balances, types of account or other circumstances, "INTERCAM BANCO" determines for each type of account or demand cash bank deposit, the deposits may bear or not interests. The terms and conditions under which "INTERCAM BANCO" shall be able to offer the payment of interests shall be disclosed to the "CUSTOMER" in the corresponding Title Page.

Whenever the "CUSTOMER" chooses a type of deposit that offers the payment of interests, they shall be calculated on the average of daily balances of the period during which they have been in force and be evidenced to the account of the "CUSTOMER" for monthly payments in arrears. In Deposits bearing interests, "INTERCAM BANCO" invariably reserves the right to check and adjust at any time the rate to be accrued. The "CUSTOMER" hereby authorizes "INTERCAM BANCO" to withhold the corresponding income tax. The parties may agree in writing other manners in which the interests are to be calculated.

EIGHT. Upon request of the "CUSTOMER", "INTERCAM BANCO" may make wire transfers from one "ACCOUNT" to another opened in other Credit institution, stated in Pesos or in Dollars, through the Interbank Electronic Payment System ("SPEI", acronym in Spanish) or the Interbank Payment System in Dollars ("SPID", acronym in Spanish), as applicable, in accordance with the applicable legal provisions and the instructions received from the "CUSTOMER" itself to such end, provided there are sufficient funds in the "ACCOUNT" from which charges are to be made. If there are errors in the data provided by the "CUSTOMER", "INTERCAM BANCO" shall have no liability whatsoever for making wire transfers in accordance with the instructions provided. "INTERCAM BANCO" shall also be released from any liability for damages and losses that the "CUSTOMER" may suffer whenever it is not able to transfer funds through the authorized payment systems operated by Banco de México, due to an act of God or force majeure, or in the event that the "ACCOUNT" from which the charge is to be made is subject to any forfeiture measure rendered by a judicial or administrative authority, or else, had been cancelled. "INTERCAM BANCO" shall be released from any liability as from the time when, as the case may be, makes the transfer to the credit institution receiving the corresponding funds nor shall have any liability in the event that such funds are not accepted for any reason by the receiving credit institution, and, consequently, the latter proceeds to return it. In any event, "INTERCAM BANCO" shall be authorized to charge the commissions that may derive, even when the wire transfer is not made for the causes herein stated, according to the exhibit of commissions in this Agreement. "INTERCAM BANCO" shall be authorized by the "CUSTOMER" to exchange information with Banco de México and the receiving credit institutions, intermediary or correspondent institutions, in order to make to wire transfers.

NINE. The "CUSTOMER" authorizes the persons whose names and signatures are subscribed in separate in the printed format for registration of signatures corresponding to this Agreement, in order to drawdown the funds that have been deposited in the "ACCOUNTS", to draw checks from the "CHECKING ACCOUNT(S)" and to order transfer of funds from one accounts to other. The foregoing in terms of articles 57 (fifty-seven) of the Law of Credit Institutions, which allows such authorization and 9 (nine) Section II (Roman two) of the General Law of Negotiable Instruments and Credit Operations regulating the granting of the power of attorney for foreign exchange transactions.

Any modification to the persons authorized to drawdown the funds from the "ACCOUNTS" shall become effective on the second banking business day after the date when "INTERCAM BANCO" is notified, in the printed format indicated above, which shall be signed by the "CUSTOMER" and the new authorized persons. The most recent document complements or rescinds any prior document, as the case may be, and shall become integral part hereof.

TEN. Each "ACCOUNT" shall have a monthly cut-off date, which shall be notified to the "CUSTOMER" and that may be modified by "INTERCAM BANCO" and notified in the statement of account.

Any of the "ACCOUNTS" referred to in this chapter I (Roman one) shall be used as "main" account for all other operations carried out in accordance with this Agreement. "Main" account shall be understood as the account from which the resources invested in accordance with this Agreement in each operation are taken or the account in which the charges and relevant credits for any of the operations or services offered by "INTERCAM BANCO" are to be made.

ELEVEN. If the "ACCOUNTS" are opened in name of two or more persons as beneficiaries and provided the system of the "ACCOUNTS" is on a joint and several basis, "INTERCAM BANCO" may return the balance deposited in such "ACCOUNTS" to any of them, except when the

corresponding joint regime indicated in the document entitled "Request-Agreement", of which this Agreement forms an integral part, is chosen, or in a separate document, in which event it shall be delivered to all accountholders.

PROVISIONS APPLICABLE TO DEPOSITS IN CHECKING ACCOUNTS

TWELVE. The "CUSTOMER" may drawdown at any time of the funds it has in any of its "CHECKING ACCOUNT(S)", through checks. "INTERCAM BANCO" shall deliver, upon request of the "CUSTOMER", one or several checkbooks with special blank forms through which the "CUSTOMER" itself shall be able to draw checks. The "CUSTOMER" may not use forms or blank forms of checks other than those provided by "INTERCAM BANCO", except in the cases that within the applicable banking guidelines and regulations, "INTERCAM BANCO" authorizes the use of special forms or blank forms prior request by the "CUSTOMER".

For "ACCOUNTS" in Dollars or Euros, provided that the product so permits it, the blank forms of the checks shall include in the obverse the following legend: "This instrument shall be paid exactly in (name of the foreign currency and country where it is legal)". Checks drawn by "CUSTOMERS" who are Individuals, may only be paid at the "INTERCAM BANCO" branches located in the populations within the states of Baja California and Baja California Sur, in the land strip of twenty kilometers parallel to the international borderline of the northern part of the country.

THIRTEEN. The "CUSTOMER" shall be fully responsible for the protection, custody and use of the checkbooks provided by "INTERCAM BANCO" pursuant to this section, in such a way that upon execution of this Agreement, the "CUSTOMER" releases "INTERCAM BANCO" from any kind of liability that may arise for using or paying any check in which the amount for which it is drawn is altered, the text in the content modified, deleted or crossed, or else, that the signature of the "CUSTOMER", as drawer has been forged, if "INTERCAM BANCO" is not previously notified in writing of the theft or misplacement of the checkbook at issue. As long as "INTERCAM BANCO" does not receive such notification, the "CUSTOMER" shall be unlimitedly responsible for the use and drawdowns made by third parties upon using the aforementioned checkbook and the "CUSTOMER" may only object the payment made by "INTERCAM BANCO", if the alteration or forgery were notorious.

The alteration of the amount for which the check is drawn, or the forgery of the signature of the "CUSTOMER" drawing the check may not be invoked thereby to object the payment made by "INTERCAM BANCO", if the "CUSTOMER" drawing the check gives right to such fact for its own fault or by that of its factors, representatives or dependents.

Whenever the check is drawn in the blank form that "INTERCAM BANCO" had provided to the "CUSTOMER", the "CUSTOMER" may only object the payment if the alteration or forgery were unquestionably notorious or if after losing the blank form or the checkbook, it had given proper notice of such loss to "INTERCAM BANCO".

FOURTEEN. The "CUSTOMER" shall return "INTERCAM BANCO" the forms or blank forms of the checks that it shall have not used, whenever for any reason the relevant "CHECKING ACCOUNT(S)" is(are) cancelled, and the liability shall prevail if failing to do so, for the misuse that may be given to the aforementioned forms or blank forms of checks.

PROVISIONS APPLICABLE TO DEPOSITS IN CURRENT ACCOUNTS

FIFTEEN. The "CUSTOMER" may draw at any time of the funds it has in any of its current accounts through the windows of the "INTERCAM BANCO" branches and, provided that the "CUSTOMER" is an Individual and the regime of the accounts is individual or joint and several with no restriction whatsoever to make the drawdown of the account funds, the funds of such accounts may also be drawn down through the use of automated or electronic equipment and systems that "INTERCAM BANCO" makes available to the "CUSTOMER" and through debit cards or other kind of similar cards issued to the "CUSTOMER" by "INTERCAM BANCO" and, as the case may be, to the Individuals indicated by the "CUSTOMER" (cardholders or additional authorized users).

Current accounts shall be applied any provision of this chapter I (Roman one) of the Agreement, except for anything related to the provisions through drawing checks, as well as anything related to other provisions objecting the management and operation of this type of accounts.

PROVISIONS APPLICABLE TO DEBIT CARDS

SIXTEEN. Funds available that are deposited in the "ACCOUNTS" may be drawn down through debit cards (hereinafter the "CARD" in singular, or "CARDS" IN plural) issued by "INTERCAM BANCO" and delivered to the "CUSTOMER" and the Individuals indicated thereby. To such effect, "INTERCAM BANCO" makes available to the "CUSTOMER" the "CARDS" that will be associated with the "ACCOUNTS" indicated in the "Title Page" of this Agreement and the "Exhibits" thereto (hereinafter the "ASSOCIATED ACCOUNTS"), with which the "CUSTOMER" and the persons indicated below shall have access to the funds available on demand of the "ASSOCIATED ACCOUNTS" through several electronic devices, including the ATM system of "INTERCAM BANCO" and the ATM systems to which "INTERCAM BANCO" is incorporated or will be incorporated in the future, whether directly or indirectly (hereinafter "THE ATMs").

SEVENTEEN. The "CUSTOMER" as accountholder of the "ASSOCIATED ACCOUNTS" may appoint in this Agreement, or through the request duly filled in and signed that are to be attached as "Exhibits" hereto to become an integral part of the Agreement, to any other Individual of legal age (hereinafter the "ADDITIONAL CARDHOLDERS") in order to receive additional "CARDS" related to the same "ASSOCIATED ACCOUNTS", who hereby and for the simple fact of being hereby appointed shall be authorized and empowered to carry out any of the operations referred to in the foregoing Clause and the following Clause of this Agreement from the "ASSOCIATED ACCOUNTS". The foregoing in terms of articles 57 (fifty-seven) of the Law of Credit Institutions, which allows such authorization and 9 (nine) Section II (Roman two) of the General Law of Negotiable Instruments and Credit Operations regulating the granting of the power of attorney for foreign exchange transactions. "INTERCAM BANCO" reserves the right to limit and even to totally restrict the issuance of additional "CARDS" requested by the "CUSTOMER".

The "CUSTOMER" shall be solely responsible if "THE ADDITIONAL CARDHOLDERS" designated thereby are minors or are incompetent.

The "CUSTOMER" and "THE ADDITIONAL CARDHOLDERS" may carry out any of the operations indicated in this section of the Agreement, using the "CARDS" issued by "INTERCAM BANCO", with the signature or by digiting their Personal Identification Number (PIN) assigned to each of them

confidentially and that will be the replacement of the autograph signature under the terms referred to in article 52 (fifty-two) of the Law of Credit Institutions, by using two independent authentication factors that, as the case may be, "INTERCAM BANCO" makes available to the "CUSTOMER" to such effect, or else, by using any of the forms or media permitted by the law or any other applicable legal or administrative provision. The "CUSTOMER" acknowledges without any reservation the transactions carried out with the "CARDS" delivered in accordance with this Agreement as of its own. The "CUSTOMER" acknowledges and agrees, for all the legal purposes that may arise, the non-transferability nature of the "CARDS", as well as the confidentiality of the Personal Identification Number (PIN), therefore, the "CUSTOMER" shall be solely responsible for the use giving thereto, and releases "INTERCAM BANCO" from any liability for the misuse or undue use made therewith.

"INTERCAM BANCO" may make available to the "CUSTOMER" and, as the case may be, "THE ADDITIONAL CARDHOLDERS" at the "INTERCAM BANCO" branches, upon delivering the corresponding "CARD", or through letters sent to the last address and/or e-mail address registered of the "CUSTOMER", or else, through the electronic means agreed upon with the "CUSTOMER", the following information: i) the unique identification digits of the "CARD"; ii) the expiration date; iii) the trademark under which the relevant "CARD" is issued; and iv) the security code of the "CARD", assigned a security data upon carrying out operations not in person, which may be dynamic, if the "CUSTOMER" has the "CARD CONTROL" service.

EIGHTEEN. The parties agree that "INTERCAM BANCO" shall charge against the "ASSOCIATED ACCOUNTS", the acquisitions of goods and/or services or the cash drawdowns made with the "CARDS", according to the following: i) for operations in which, to be carried out, the "CUSTOMER" is required to use at least two independent authentication factors that, as the case may be, "INTERCAM BANCO" makes available to the "CUSTOMER" to authenticate the operations as authorized thereby, whether the two factors are used upon carrying out the operation, or else, one of such factors is used upon carrying out the relevant operation and the other one of such factors when delivering the good or service acquired by virtue of such operation; ii) for operations in which, to be carried out, "INTERCAM BANCO" does not require the "CUSTOMER" to use two independent authentication factors; iii) by subscribing in each operation a demand promissory note or by signing other document, such as, credit memos, purchase slips or any other similar document.

The "CUSTOMER", as well as "THE ADDITIONAL CARDHOLDERS", may carry out the following operations by using their "CARD":

a).- Withdrawal of available demand funds of any of the "ASSOCIATED ACCOUNTS" to their "CARD" through: i) the "INTERCAM BANCO" branches; ii) "THE ATMs" enable thereto and to process the relevant "CARD" for up to the limit authorized by "INTERCAM BANCO"; iii) available banking commission agents; or iv) premises of payment recipients with cards providing such service, affiliated to the relevant networks through the credit institutions or any other entities participating in such networks providing the reception service and process of payments with cards.

b).- Consultation of balances of the "ASSOCIATED ACCOUNTS" through the "THE ATMs";

c).- Change their Personal Identification Number (PIN) through "THE ATMs" or through the bank branches of "INTERCAM BANCO".

d).- Make payments of any kind, such as to acquire goods and services for up to the authorized limit in certain ATMs, in the national and foreign premises authorized to such effect having the necessary electronic devices to authorize the transactions with "CARDS", amortizations of loans or payment of taxes, or else, in the event that "INTERCAM BANCO" authorizes it in writing, the acquisitions may be made by telephone or through the world wide web known as "INTERNET", provided that the "CUSTOMER" is enrolled in the "CARD CONTROL" service. Limits indicated in this paragraph may be established by the "CUSTOMER" through the "CARD CONTROL" service.

e).- Consultation of balance and transactions of the "ASSOCIATED ACCOUNTS" by "INTERNET" (TOKEN is additionally required).

"INTERCAM BANCO" reserves the right to extend, reduce, suspend, limit or modify the limits, services and operations offered to the "CUSTOMER" through the "CARDS", by means of notices in the statements of account, at the "INTERCAM BANCO" branches or any other unquestionably means, and to such end it shall comply with the applicable provisions.

"INTERCAM BANCO" shall deliver the "CARDS" inactive. To activate the "CARDS" and, therefore, in order for the "CUSTOMER" to be able to use them and make drawdowns from the "ASSOCIATED ACCOUNTS", the "CUSTOMER" shall do the foregoing by telephone through the Customer Attention Center of "INTERCAM BANCO" which telephone number is indicated in the "Request-Agreement" and in any of the "Title Pages", by means of the commission agents authorized by "INTERCAM BANCO" to such effects, by comparing the autograph signature of the "CUSTOMER" against any identification of those stated in the applicable Provisions, or of any other means made available by "INTERCAM BANCO" to the "CUSTOMER", such as using ATMs, point of sale terminals, internet banking service, or through the authentication plans in person used by "INTERCAM BANCO".

The parties agree that, the operations indicated in this Clause, shall be subject to the following:

a).- Cash or withdrawal of funds provisions carried out by the "CUSTOMER" or "THE ADDITIONAL CARDHOLDERS" at "THE ATMs", from the "ACCOUNTS ASSOCIATED" to the "CARDS" shall be valid, without needing the subscription of checks or any other document or instrument.

b).- Electronic records under the possession of "INTERCAM BANCO", as well as the receipts issued by "THE ATMs" and any other electronic devices based on the information transferred by the "CUSTOMER" and/or "THE ADDITIONAL CARDHOLDERS" shall be fully valid and have the legal scope to evidence, both the operations carried out and the amount thereof.

c).- The "CUSTOMER" y "THE ADDITIONAL CARDHOLDERS" may acquire goods and services by using the "CARDS" for up to the limit of the balance available in their relevant "ASSOCIATED ACCOUNT", without exceeding the daily limit authorized by "INTERCAM BANCO" upon carrying out the operation, by submitting the corresponding "CARD". Likewise, the "CUSTOMER" and "THE ADDITIONAL CARDHOLDERS" may also make the acquisitions referred to above by presenting the corresponding CARD and dialing their PIN or through consumptions agreed upon by the "CUSTOMER" and/or the "ADDITIONAL CARDHOLDERS" with premises whether on telephone or through any electronic means, which offer this kind of services, provided that such acquisition system is available at such time.

d).- The acquisitions for goods and/or services or cash drawdowns made with the "CARDS" shall be charged to the relevant "ASSOCIATED ACCOUNTS" or those withheld from such associated accounts provisionally on the same day when the operation is carried out. Acquisitions of goods and/or services or cash drawdowns made with the "CARDS" in US Dollars or any other kind of foreign currency shall be entered in the relevant "ASSOCIATED ACCOUNTS",

invariably in Mexican currency. In order to carry out the corresponding exchange operation to convert the relevant amount into Mexican currency, for amounts stated in Dollars, the amount in Pesos that will be charged by "INTERCAM BANCO" to the "ASSOCIATED ACCOUNT" shall not exceed the result of multiplying the following factors: a) the payment amount or drawdown in such foreign currency; and b) the result of multiplying times 1.005 the applicable exchange rate. The exchange rate to be used to calculate its equivalent in Mexican currency shall be the one determined by Banco de México as the "FIX exchange rate", which is disclosed on the same day it is determined, on its website, and which corresponds to the last "FIX exchange rate" available on such website when "INTERCAM BANCO" i) shall have authorize the relevant payment or drawdown, or ii) must settle the amounts corresponding to such charge according to the agreements executed to such end with the acquirer, the clearing house or the relevant payment recipient, as the case may be, and for operations in which the "CUSTOMER" preliminary authorizes an initial charge and then a final charge for the same operation implying the restatement of the preliminary amount previously authorized.

If acquisitions of goods and/or services or cash drawdowns are made with the "CARDS", is made in any foreign currency other than the Dollar, the charge to be made by "INTERCAM BANCO" in Mexican currency in the relevant "ASSOCIATED ACCOUNT" shall not exceed the amount resulting from the following calculation: firstly, the equivalent of the amount for the acquisition of goods and/or services or cash drawdowns shall be calculated in the relevant foreign currency into Dollars according to the corresponding exchange rate available at such time according to the provisions of subparagraphs i) or ii) in the foregoing paragraph, which has been disclosed by any price provider authorized by the National Banking and Securities Commission according to the applicable provisions, as published in the relevant website of such provider and, secondly, the equivalent amount of such amount in Dollars shall be calculated into pesos, as indicated in the foregoing paragraph. If the price provider contracted by "INTERCAM BANCO" fails to disclose the exchange rate applicable to the foreign currency used to acquire goods and/or services or to make the cash drawdowns with the "CARDS", "INTERCAM BANCO" may use the market exchange rate disclosed by any company that is not considered related person in terms of the applicable provisions.

e).- Consultation of balance through "THE ATMs" system, shall be based on the information kept by "INTERCAM BANCO" in its accounting records on the prior day, updated, as the case may be, with the transactions carried out through the bank windows or online terminals.

f).- Any operation carried out by the "CUSTOMER" and "THE ADDITIONAL CARDHOLDERS" hereunder shall be notified to the "CUSTOMER" through the statement of account corresponding to the "ASSOCIATED ACCOUNTS", including the operations deriving from using their "CARD" and of the "ADDITIONAL CARDHOLDERS".

NINETEEN. The parties agree that "INTERCAM BANCO" shall assume no liability whatsoever when the "CUSTOMER" or "THE ADDITIONAL CARDHOLDERS" are not able to carry out, for any reason, the operations referred to in this section of the Agreement, nor for withholding their "CARDS" or suspending the service of the "ATMs" for causes unrelated to the operating control of "INTERCAM BANCO" or for an act of God or force majeure. "INTERCAM BANCO" shall not assume any liability whatsoever as to the quality, amount or for any other aspect of the goods or services acquired or obtained by using the "CARD", therefore, the "CUSTOMER" shall have to deal, for anything related therewith, directly with the company that provides the service or trades the acquired products.

TWENTY. In case of theft or misplacement of any of the "CARDS" issued in accordance with this Agreement, the "CUSTOMER" agrees to immediately notify "INTERCAM BANCO", by visiting any of the "INTERCAM BANCO" branches or by phone by calling the Customer Attention Center of "INTERCAM BANCO" which telephone number is indicated in the "Request-Agreement", and in any of the "Title Pages", or else, through the electronic channels or any other communication means that is made available to the "CUSTOMER", where it shall be provided, at its entire election, in writing or through electronic or communication means agreed upon with the "CUSTOMER", a reference number of the notice, as well as the date and time when it was received, in order for such "CARD" to be disenabled, detailing the "ACCOUNTS" associated with its "CARD", as the "CUSTOMER" shall be the only party responsible for the operations carried out by using the aforementioned "CARD" until the telephone communication date or when visiting the branch to notify the theft or misplacement, time as from which the liability of the "CUSTOMER" shall cease. In these assumptions, the "CUSTOMER" authorizes "INTERCAM BANCO" to exchange the "CARD" number issued to the "CUSTOMER".

"INTERCAM BANCO" may make available to the "CUSTOMER", within a maximum period of time of two banking business days after the date when the notice indicated in the foregoing paragraph is submitted, through communication sent by the communication electronic means established with the "CUSTOMER", a report with the following information:

- a) The scope and liability of the "CUSTOMER" for the charges made against the "ACCOUNT", registered before and after the aforementioned notice is submitted;
- b) The date and time when the notice is received; and
- c) The status of the investigation conducted according to the notice being submitted.

When transactions with the relevant "CARD" are carried out during the forty-eight (48) hours before the notice indicated above and the "CUSTOMER" fails to acknowledge any charge related to such transactions, nor they have been made by using the two independent authentication factors that, as the case may be, "INTERCAM BANCO" makes available to the "CUSTOMER" to such end, "INTERCAM BANCO" shall credit the relevant resources not later than on the second banking business day after receiving the claim.

If transactions are carried out with the relevant "CARD" and the "CUSTOMER" does not acknowledge any of them and files a claim within a term of ninety (90) natural days after the date when the charge is made, "INTERCAM BANCO" shall credit to the "ACCOUNT" the relevant resources not later than on the second banking business day after receiving the claim.

Application of the credit indicated in the foregoing paragraph shall not be applicable whenever "INTERCAM BANCO" deliver, within the four days indicated above, the "CUSTOMER" a report evidencing that the charges subject matter of the relevant notice correspond to the operations that shall have been carried out by using the two independent authentication factors that, as the case may be, "INTERCAM BANCO" shall have made available to the "CUSTOMER" to such end, except whenever there is evidence that the charge was the result of an operating fault.

In the event that "INTERCAM BANCO" shall have credited the amount referred to in the foregoing paragraphs, and is able of evidencing to the "CUSTOMER" that the charge regarding which such credit was made is the result of an operation carried out by using the two independent authentication factors by the "CUSTOMER" or of the "ADDITIONAL CARDHOLDERS", "INTERCAM BANCO" may revert such credit, and make a new charge to the corresponding "ACCOUNT". The foregoing provided that the "CUSTOMER" receives the corresponding report, in terms of the provisions set forth in

Clause SEVENTEEN of Chapter XII.

For purposes of the foregoing paragraph, such report shall include, at least, the following: a) evidence of the authentication factors used by the "CUSTOMER" or the additional cardholders, as well as an explanation of such factors and the manner as their verification was made according to the procedures applicable to such authentication factors; b) hour and minute when the operation was carried out; and c) name of the institution or entity processing the operation related to the charge against the "ACCOUNT" that shall have been subject matter of the notice, as well as the name of the payment recipient where the operation was originated.

"INTERCAM BANCO" may suspend or limit, without prior notice and without any liability whatsoever for it, the use of the "CARDS" when the internal security measures or controls indicate that the "CUSTOMER" or any third party may be misusing such "CARDS". The foregoing in order to provide security to the "CUSTOMER".

The "CUSTOMER", upon receiving any replacement of the "CARD" shall immediately destroy the prior plastic, except when the replacement is due to expiration, in which event the prior plastic must be destroyed until its expiration date expires.

TWENTY-ONE. The "CUSTOMER" and "THE ADDITIONAL CARDHOLDERS" authorized by the "CUSTOMER" agree that the sum of the charges, withdrawals or drawdowns made shall not exceed in any case those of its credit balance.

TWENTY-TWO. The "CUSTOMER" is expressly subject to any new provision, whether regulatory by the authorities or of internal policies and procedures in "INTERCAM BANCO". Once such modifications are notified through any of the unquestionable means referred to in this Agreement and after the corresponding terms elapse, the continued use of its "CARD" and/or the additional "CARDS" shall imply the implicit acceptance by the "CUSTOMER" to the amendments hereto.

TWENTY-THREE. The contents of this section of the Agreement and its covenants are independent from any other agreement executed by the "CUSTOMER" with "INTERCAM BANCO" in relation to the "ASSOCIATED ACCOUNTS", or the "CARDS", the Clauses of which shall remain in full force for the corresponding services, and which shall keep their legal scope at any time. Likewise, the parties agree that for anything not set forth in the Clauses of this section of the Agreement, the provisions of the Clauses referring to the "ASSOCIATED ACCOUNTS" indicated above shall apply, as well as the provisions in all other Clauses of this Agreement, provided that their content does not contradict anything herein agreed upon.

TWENTY-FOUR. Provisions in this section of the Agreement shall be for an indefinite period of time, but any of the parties may terminate it through prior written notice thirty (30) natural days in advance, in which event the "CUSTOMER" agrees to deliver "INTERCAM BANCO" all the "CARDS" that were provided thereto in accordance with this Agreement.

CHAPTER II ABOUT BANK TERM DEPOSITS OF CASH, WITHDRAWABLE DEPOSITS, BY PRIOR NOTIFICATIONS AND WITHDRAWABLE DEPOSITS ON PREESTABLISHED DAYS

ONE. "INTERCAM BANCO" may receive from the "CUSTOMER", charged from the balances deposited in any of the "ACCOUNTS" of the "CUSTOMER" that in terms of the relevant slip or receipt is considered as the "main" account, term deposits in Mexican currency or Investment Units (UDIS), except that in accordance with the applicable provisions, they may be made also in foreign currency, by means of the acceptance of each of the requests made by the "CUSTOMER" through any of the means authorized by "INTERCAM BANCO" to such end. "INTERCAM BANCO" shall coordinate the acceptance of the term deposits indicated above by issuing the corresponding term deposit slips. "INTERCAM BANCO" reserves the right to freely determine the amounts based on which it is willing to receive such term deposits.

In replacement of the corresponding term deposit slips, "INTERCAM BANCO" may deliver the "CUSTOMER", a slip or receipt showing that such slips are deposited in such Institution in accordance with the clauses related to the Bank Deposits of Management Instruments set forth in this Agreement. The slips issued by "INTERCAM BANCO" shall be always nominative and their characteristics will depend on the mean used by the "CUSTOMER" to carry out the operation.

TWO. Upon creating each term deposit, the "CUSTOMER" and "INTERCAM BANCO" shall freely agree the interest rate applicable to such deposit, as well as the periodicity for the payment of Interests.

THREE. Term deposit slip shall not be negotiable nor be a negotiable instrument and may only be transferable through the prior written approval provided by "INTERCAM BANCO".

FOUR. The amounts, expirations, terms and interest rates corresponding to each of the term deposits shall be specified in each of the term deposit slips issued by "INTERCAM BANCO" in favor of the "CUSTOMER".

FIVE. The term of each of the term deposits shall be fixed, agreed upon in natural days, and not being of less than a day and mandatory as to term compliance for both parties. Upon expiration of each term deposit, "INTERCAM BANCO" shall reimburse the "CUSTOMER" the amount of the deposit (plus the relevant interests that shall have been produced, as the case may be) in the relevant main account, in accordance with the instructions that it itself shall have specified. For deposits in foreign currency or in UDIS, the terms will be adjusted in accordance with the applicable legal provisions.

SIX. In withdrawable bank deposits of cash with prior notice, the "CUSTOMER" shall not draw down the sums deposited but until the time established in the automated formats or slips subscribed for the operation expires, which period is to be counted as from the notice given by the "CUSTOMER" itself to "INTERCAM BANCO" through any means, to the branch where the "main" account is kept.

SEVEN. In withdrawable bank deposits of cash on pre-established days, the "CUSTOMER" may not draw down the sums deposited but on the days agreed upon in the automated formats or slips subscribed for the operation. Notwithstanding the foregoing, "INTERCAM BANCO" may agree upon with the "CUSTOMER" that the latter may have the funds deposited available on a different day than those pre-established, through prior notice provided to "INTERCAM BANCO" in advance that is established in such formats or slips.

CHAPTER III ABOUT PROMISSORY NOTES WITH INTEREST PAYABLE UPON MATURITY

ONE. - The "CUSTOMER" may deliver "INTERCAM BANCO" sums of cash that are to be received by "INTERCAM BANCO" as commercial loan. Each loans will be documented in a Promissory Note with Interest Payable upon Maturity (PRLV, acronym in Spanish) (hereinafter the "Promissory Note with Interest Payable"), issued by "INTERCAM BANCO".

The "CUSTOMER" and "INTERCAM BANCO" expressly agree that the "Promissory Notes with Interest Payable" will conform a comprehensive package of services, that includes opening an "ACCOUNT", in terms of the provisions of Chapter I (Roman one) of this Agreement. The aforementioned "ACCOUNT" shall be considered as the "main" account, in terms of the provisions of paragraph two of clause TEN of Chapter I (Roman one) of this basis of the bargaining.

TWO. "INTERCAM BANCO" may freely determine the amounts and minimum balances based on which it is willing to receive the aforementioned loans, which are stated in the document entitled "Request-Agreement" or in the Request that is furtherly signed by the CUSTOMER to contract the product covered in this chapter, which shall become an integral part of this Agreement. Loans referred to above must be precisely in Mexican currency or UDIS, except that in accordance with the applicable provisions they may be made in foreign currency. For loans in foreign currency, "INTERCAM BANCO" will repay the sums lent plus the relevant interest according to the Monetary Law of Mexico in force at the time when the payment is made.

THREE. "INTERCAM BANCO" may receive from the "CUSTOMER" the "Promissory Notes with Interest Payable" in deposit for custody and management, according to the provisions related to the Bank Deposits of Management Instruments of this Agreement. The deposit and custody of the "Promissory Notes with Interest Payable" delivered by the "CUSTOMER" to "INTERCAM BANCO" according to the provisions indicated above shall be evidenced with the receipts issued by "INTERCAM BANCO" to the "CUSTOMER".

FOUR. Upon receiving the loans, the parties shall agree, in each event, in the relevant slip of the operation issued by "INTERCAM BANCO" to the "CUSTOMER", the term for their reimbursement. The term for reimbursement shall be agreed upon in natural days, and must not be of less than one day and be mandatory for both parties. "INTERCAM BANCO" will repay each sum lent on the date when the term agreed upon for payment terminates.

FIVE. For rums received under loan, "INTERCAM BANCO" shall pay the "CUSTOMER" interests at the annual interest rate agreed upon by the parties for each loan in the slip of each operation issued by "INTERCAM BANCO" to the "CUSTOMER", which shall remain without any alteration whatsoever during the effective term of the loan, and no review thereto shall be applicable. Interests shall be payable upon expiration of the term for the payment of the main sum of the relevant loan. "Promissory Notes with Interest Payable" issued by "INTERCAM BANCO" where the loans are documented will always be nominative and may not be paid in advance, nor may be transferred to credit institutions that shall not receive them either as guaranty, except that "INTERCAM BANCO" previously authorizes otherwise in writing.

SIX. The "CUSTOMER" and "INTERCAM BANCO" expressly agree that the expiration of any of the loans documented in "Promissory Notes with Interest Payable" in accordance with this instrument, shall not imply the termination of this Agreement, but only of the relevant operation. The parties agree that in order to proceed to terminate this Agreement, as to the operations of loans documented through "Promissory Notes with Interest Payable", as well as to the "ACCOUNT", express and formal communication is required in terms of the provisions of clause TWELVE of Chapter XII (Roman twelve) hereof.

Termination of the Agreement, as to loan operations documented through "Promissory Notes with Interest Payable", necessarily implies the termination of the Agreement as to the "ACCOUNT" and vice versa.

CHAPTER IV PROVISIONS APPLICABLE TO DEMAND BANK DEPOSITS OF CASH BEARING INTERESTS, TO TERM DEPOSITS, WITHDRAWABLE DEPOSITS BY PRIOR NOTICE, WITHDRAWABLE DEPOSITS ON PRE-ESTABLISHED DAYS AND THE PROMISSORY NOTES WITH INTEREST PAYABLE UPON MATURITY

ONE. All interests of operations referred to in Chapters I (Roman one), II (Roman two) and IV (Roman four) of this Agreement are stated in annual rates and be calculated by dividing them by three hundred sixty (360) and multiplying the result thus obtained times the number of days effectively elapsed during the period when interests are accrued at the corresponding rate, and the result previously obtained shall be multiplied times the daily average balance.

The parties agree that the calculation of the returns generated as a result of the corresponding operations shall be made on the last business day of each month and must be settled on the same date.

"INTERCAM BANCO" shall determine in the relevant title page the Total Annual Gain, according to the general provisions issued by Banco de México, which shall be stated in annual percentage terms that, for information and comparison purposes includes the capitalizable nominal interests arising from the term deposit operations, withdrawable on pre-established days and savings, carried out by "INTERCAM BANCO" with the "CUSTOMER", less the costs related to the operation, including the opening costs.

TWO. In the event that the expiration of each deposit or "Promissory Note with Interest Payable" is on a day other than a business day, the payment shall be made on the immediately succeeding business day and, in this event, the relevant interests will continue accruing until the payment day inclusive, at the interest rate originally agreed upon.

THREE. Unless that "INTERCAM BANCO" receives instructions from the "CUSTOMER" in writing in contrary, the parties agree that "INTERCAM BANCO" will be authorized, but not obliged, to automatically renew the term deposits received from the "CUSTOMER", as well as the loans documented with "Promissory Notes with Interest Payable", in which event the renewals must be made at the same term originally agreed upon and at the interest rate prevailing on such renewal date, as determined by "INTERCAM BANCO", which shall not be lesser, in any event, to the interest rate at which "INTERCAM BANCO" is willing to carry out deposit operations with the general public and that is disclosed through posters, boards or blackboards located in the branches of "INTERCAM BANCO".

The parties agree that the automatic renewals established in the foregoing paragraph are subject to the legal capacity and limits of "INTERCAM BANCO", as well as to the market conditions, therefore, the "CUSTOMER" hereby releases "INTERCAM BANCO" from any liability in the event that "INTERCAM BANCO" does not automatically renew any term deposit received from the "CUSTOMER" or the "Promissory Notes with Interest Payable" of the "CUSTOMER".

If "INTERCAM BANCO" fails to make the automatic renewal referred to in this Clause, "INTERCAM BANCO" shall notify the "CUSTOMER" such situation, on the investment expiration date, through the means established in this Agreement, and must transfer the relevant funds at the expiration of the investment term, to the "main" "ACCOUNT" determined by the "CUSTOMER".

Whenever the expiration of the term deposits and the "Promissory Notes with Interest Payable" were on a non-business day, the automatic renewal shall be made on the same non-business day at the same term originally agreed upon, applying to such end the interest rate prevailing on the banking business day immediately preceding the renewal date that "INTERCAM BANCO" shall have determined and disclosed in accordance with this Clause.

FOUR. The "CUSTOMER" is authorized to cancel the automatic renewal of the term deposits and of the "Promissory Note with Interest Payable" precisely on the expiration date of the investment term, therefore, the "CUSTOMER" shall visit any of the "INTERCAM BANCO" branches, and request the withdrawal of its investment. In this event, "INTERCAM BANCO" will pay the "CUSTOMER" the corresponding investment amount with the interests accrued thereby. The interests will be calculated at the rate originally agreed upon or, as the case may be, at the renewal rate, taking into consideration all the days effectively elapsed, even the payment day.

FIVE. In such cases in which the "CUSTOMER" instructs "INTERCAM BANCO" not to apply the automatic renewal of the term deposits received by the "CUSTOMER" and the loans documented with "Promissory Notes with Interest Payable", "INTERCAM BANCO" shall transfer, on the business day immediately succeeding the expiration date, the relevant funds to the "main" "ACCOUNT" determined by the "CUSTOMER".

SIX. "INTERCAM BANCO" makes the "CUSTOMER" aware that, in terms of the Law on Protection to Banking Savings and applicable rules, only demand bank deposits of cash, withdrawable on the pre-established days, savings and term deposits or deposits with prior notice will be guaranteed by the Institute for the Protection of Banking Savings (IPAB, acronym in Spanish of Institute for the Protection of Banking Savings), as well as the loans and credits accepted by "INTERCAM BANCO", for the equivalent of up to four hundred thousand UDIS by person, whether individual or legal entity, whichever the number, type and class of such obligations in favor or payable by "INTERCAM BANCO" be.

For payment of balances of the Guaranteed Obligations by the Institute for the Protection of Banking Savings (IPAB) deriving from Collective Accounts, the following shall apply:

For joint and several accounts, the IPAB shall pay up to the guaranteed amount to the persons entered in the "INTERCAM BANCO" systems as account holders or co-holders in equal parts. Hedging by the IPAB of a joint and several account shall not exceed four hundred thousand UDIS per account, whichever the number of holders or co-holders be.

For joint accounts, the guaranteed amount of the account will be divided by the holders or co-holders, in proportion to the percentage expressly established and in writing, by the holders or co-holders or, otherwise, according to the relevant information kept by "INTERCAM BANCO" in its systems. In the event that no percentage is established, the balance will be divided in equal parts. Hedging by the IPAB of a joint account shall not exceed four hundred thousand UDIS per account, whichever the number of holders or co-holders be.

In the event that a "CUSTOMER" acts as Holder Guaranteed by the IPAB in two or more Individual and/or Collective Accounts in "INTERCAM BANCO", and the sum of the balances of the Guaranteed Obligations arising from the Individual Accounts and, as the case may be, of the corresponding portion in the Collective Accounts, exceeds the amount equivalent to four hundred thousand Investment Units, the IPAB will only pay up to such amount, by prorating it among the accounts based on their balance.

In the event that any of the Holders Guaranteed by the IPAB dies, anything stated in general provision six for treatment of Collective Accounts with more than one holder or coholders referred to in article 189, section IV of the Law of Credit Institutions shall apply.

The foregoing provided that the hedging provided by the IPAB shall not exceed four hundred thousand UDIS per account, whichever the number of holders or co-holders thereof be.

SEVEN. The principal and interests of the deposit or saving plan instruments with no expiration date, or else, that having an expiration date are automatically renewed, as well as the transfers or expired or not claimed investments that during the three-year period have had no transaction for deposits or withdrawals shall be credited to a global account to be kept by "INTERCAM BANCO" to such effect. The credit to the aforementioned global account shall be made ninety natural days after "INTERCAM BANCO" gives a written notice to the "CUSTOMER" at its address, making the "CUSTOMER" aware of the foregoing.

Funds deposited in such account shall only generate a monthly interest equivalent to the increase in the National Consumer Price Index in the relevant period.

In the event that the "CUSTOMER" goes to the bank to make a Deposit or withdrawal, or claim the transfer or investment, "INTERCAM BANCO" shall withdraw from the global account the total amount, in order to credit it to the account indicated by the "CUSTOMER" or else to deliver it to him.

The rights arising from the Deposits and investments and the interests thereof referred to in this Clause, that have no transaction during the three-year period as from the date when they are deposited in the global account, the amount of which shall not exceed, per account, the equivalent to three hundred days of general minimum salary in force in Mexico City, shall prescribe in favor of the assets of public charities.

CHAPTER V ABOUT BANK DEPOSITS OF MANAGED SECURITIES

ONE. "INTERCAM BANCO" shall receive from the "CUSTOMER" any kind of securities and/or negotiable instruments to be kept and managed thereby, documents that for purposes of this Agreement shall be generally referred to as Securities; likewise, "INTERCAM BANCO" will receive the funds or Securities necessary to carry out operation as to their acquisition, as well as the written, oral, telephone or electronic instructions for selling them. "INTERCAM BANCO" will confirm this operations in the terms deemed pertinent and in the statement of account that shall be made available to the "CUSTOMER" in accordance with this Agreement. If the "CUSTOMER" does not object the confirmations or the statement of account within a period of ten (10) natural days after the operation date, such operations shall be understood as accepted.

"INTERCAM BANCO" will also receive the slips or receipts documenting the term deposits and the negotiable instruments covering liabilities payable by "INTERCAM BANCO", that had been issued in favor of the "CUSTOMER", and directly placed by the credit institution upon expiration, as well as the Securities owned by the "CUSTOMER", delivered by the "CUSTOMER" or that are transferred by its order or those acquired on account of the "CUSTOMER" in compliance with these clauses, and keep them in deposit according to their nature in such institution, or in institutions for Securities deposit or in any other institutions determined by the competent authorities, as the case may be.

TWO. "INTERCAM BANCO" agrees to make in relation to such Securities, the collection and to perform any act necessary to keep the rights and compliance with the obligations granted or imposed to the "CUSTOMER" according to the aforementioned Securities and to make their drawdowns to follow their instructions, which shall not include the exercise of rights or judicial actions. "INTERCAM BANCO" shall be bound to keep and protect the slips and instruments, and to manage them, and consequently shall charge the amounts resulting therefrom, by performing all the acts necessary to keep the rights and comply with the obligations granted or imposed to the "CUSTOMER" according to such slips and negotiable instruments and to make any drawdown therefrom to follow their instructions, without including the exercise of rights or judicial actions.

For the legal makeup of the deposit, reception by "INTERCAM BANCO" of the slips or Securities at issue shall suffice; deposits with deposit slips issued by "INTERCAM BANCO" and reimbursements are to be made in accordance with the instructions given by the "CUSTOMER".

Receipts indicated above and, in general, exercise of all rights arising from this Agreement may be signed and exercised by any of the representatives of the "CUSTOMER", according to the instructions given to "INTERCAM BANCO" thereby for the signature thereof.

Physical withdrawal or transfer of slips or Securities deposited may be made or ordered, as the case may be, by the "CUSTOMER" or the representative succeeding it in case of death, by subscribing the documents required by "INTERCAM BANCO" to evidence the return or transfer at the entire agreement of the recipient, prior authentication thereof.

THREE. In order for "INTERCAM BANCO" to be able to manage the Securities deposited, the "CUSTOMER", for the simple fact of making up this deposit, authorizes "INTERCAM BANCO" to draw down the Securities, and "INTERCAM BANCO" shall be bound to repay the same documents or other documents of the same nature, in accordance with the provisions of the Law of Credit Institutions and the general provisions issued by Banco de México. In order for "INTERCAM BANCO" to be able to comply with the keeping and management service entrusted thereto, the parties agree that "INTERCAM BANCO" shall be authorized to subscribe, in name and on behalf of the "CUSTOMER", the endorsements and assignments of nominative Securities issued or endorsed in favor of the "CUSTOMER", regarding which the service referred to above is being provided. "INTERCAM BANCO" shall adjust, for management of the returns of the slips or receipts and Securities deposited, and for the management of those that shall expire, to the instructions given by the "CUSTOMER".

FOUR. All rights and obligations arising from this Agreement shall be exercised or complied with at the offices of "INTERCAM BANCO" located in the same place where the deposits were made.

"INTERCAM BANCO" may freely determine through the general policies, the amounts and minimum balances at which it is willing to operate the deposit of instruments and securities, as well as the amount that it will charge as consideration for the deposit and management of such instruments.

CHAPTER VI PROVISIONS APPLICABLE TO ELECTRONIC BANKING SERVICES. DEFINITIONS.

Authentication: the set of techniques and procedures used to verify the identity of:

- a) A User or its authority to carry out operations through the Electronic Banking Service.
- b) An Institution and its authority to receive instructions through the Electronic Banking Service.

Electronic Banking Service: the set of bank services and operations carried out by the Institutions with their Users through Electronic Means.

Host to Host Banking Service: the Electronic Banking Service used to establish a direct connection among the computer equipment of the User previously authorized by the Institution and the computer equipment of such Institution, used by the latter to process the information to perform services and carry out banking operations.

Mobile Banking Service: the Electronic Banking Service in which the Access Device consists in a Mobile Telephone of User, the line number of which is associated with the service.

Internet Banking Service: the Electronic Banking Service carried out through the world wide web known as Internet, on the website corresponding to one or more domains of the Institution, including access through WAP protocol or any equivalent protocol.

Banking Service through Voice Response Telephone: the Electronic Banking Service used by Institution to receive instructions by the User through a telephone system, which interacts with the User through voice recordings and tones or voice recognition mechanisms, including the interactive voice response (IVR) systems.

Telephone Banking Service: the Electronic Banking Service used by the User to instruct by telephone, through a representative of the Institution duly authorized thereby, with the specific functions, which may be operated in a telephone attention center, to carry out operations in name of the User itself.

Blocking of Authentication Factors: the process used by the Institution to disable the use of an Authentication Factor in a temporary manner.

ATM: the self-service Access Device that allows making consultations and carry out several operations, such as taking out money in cash and that is accessed by the User through a card or bank account to use the Electronic Banking Service.

Encoding: the method that must be used by the Institutions to protect the confidentiality of the information through cryptographic methods where algorithms and encoding keys are used.

CoDI (acronym in Spanish for Digital Collection): is a platform using the Interbank Electronic Payment System managed by Banco de México, which allows the "CUSTOMER" making collections and electronic payments through telephone devices through the application of the Mobile Banking Service or of any other service made available by "INTERCAM BANCO" to the "CUSTOMER".

Password: the chain of characters authenticating a User in an electronic means or in an Electronic Banking Service.

Owned Authorized Accounts: Accounts of bank deposits of cash opened in "INTERCAM BANCO" and enabled in the Electronic Banking Service by the "CUSTOMER" of which the "CUSTOMER" is the holder or in which the "CUSTOMER" is authorized to drawdown funds. The "CUSTOMER" may cancel the "Owned Authorized Accounts" enabled in the Electronic Banking Service system and register new bank accounts using the Electronic Banking Service modification format available in the "INTERCAM BANCO" branches. Such format must be signed by the "CUSTOMER" and attached as an exhibit to this Agreement, which shall become an integral part thereof. Additionally, the "CUSTOMER" may register and cancel the "Owned Authorized Accounts" through the Electronic Banking Service system, in the corresponding section. "INTERCAM BANCO" may refuse to register as "Owned Authorized Accounts" or even cancel those accounts that have been previously registered by the "CUSTOMER" when so deemed pertinent at its entire opinion.

Authorized Accounts of Third Parties: Accounts of bank deposit of cash opened and current in "INTERCAM BANCO" or in other domestic or International Banks by third parties that are to be entered in the Electronic Banking Service system by the "CUSTOMER", by the "Managing User" or by the Enabled and Authorized Users having the necessary access level, in order for them to be able to make payments in favor of third parties or make wire transfers of funds among accounts opened in "INTERCAM BANCO" through the Electronic Banking Service system which may be cancelled by the "CUSTOMER", the "Managing User" or the Enabled and Authorized Users when so deemed pertinent.

Payee Accounts: the accounts receiving monetary resources in Monetary Operations.

CVV2: security number in the reverse of the Debit Card. The CVV2 may be dynamic of one single use, in the event the "CUSTOMER" activates the "CARD CONTROL" service through its Mobile Banking Service.

Unblocking of Authentication Factors: the process used by the Institution to enable the use of an Authentication Factor that was blocked.

Access Device: the equipment allowing a User the access to the world wide web known as Internet to enter the Electronic Banking Service to carry out operations, open accounts, execute agreements and, in general, contract the products and services referred to in this Agreement, or any other service that "INTERCAM BANCO" makes available to the "CUSTOMER".

Authentication Factor: the Authentication mechanism, whether tangible or intangible, based on the physical characteristics of the User, in devices or information that is owned or known exclusively by the User. These mechanisms may include:

- a) Information known by the User that the Institution validates through questionnaires conducted by operators of telephone attention centers.
- b) Information only known by the User, such as Passwords and Personal Identification Numbers (PIN).
- c) Information contained or generated in means or devices regarding which the User has possession, such as devices or mechanisms that generate dynamic Passwords of one single use and Integrated Circuit Banking Cards, with properties preventing their duplicity in such means, devices or of the information contained or generated thereby, such as the dynamic CVV2 and TOKEN.
- d) Information of User arising from its physical characteristics, such as fingerprints, hand geometry or iris or retina patterns, provided that such information may not be duplicated and used in the future.

Geolocation: the geographic coordinates of latitude and longitude where the Access Device is found.

Electronic Means: the equipment, optical means or means of any other technology, automated systems for data processing and telecommunication networks, whether public or private, referred to in Article 52 of the Law of Credit Institutions.

SMS Messages: the text message available to be sent in mobile telephony services.

Personal Identification Number (PIN): the Password authenticating a User in the Electronic Banking Service through a chain of numeric characters.

Monetary Operation: the transaction implying a transfer or withdrawal of money resources. The monetary operations may be:

- a) Micro Payments: operations for up to the equivalent in Mexican currency to 70 UDIs.
- b) Of Low Value: operations for up to the equivalent in Mexican currency to 250 UDIs a day.
- c) Of Medium Value: operations for up to the equivalent in Mexican currency to 1,500 UDIs a day.
- d) For amounts exceeding the equivalent in Mexican currency to 1,500 UDIs a day.

Mobile Payment: the Electronic Banking Service in which the Access Device consists in a Mobile Telephone of the User, the line number of which is associated with the service. Only consultation of balances regarding the accounts associated with the service, Monetary Operations limited to payments or transfers of money resources for up to the equivalent in Mexican currency to the Monetary Operations of Medium Value, charged to the cards or bank accounts associated therewith, as well as the acts for managing this service not requiring a Second Authentication Factor, may be made.

Reestablishment of Passwords and Personal Identification Numbers (PIN): the procedure used by the User to define a new Password or Personal Identification Number.

Session: the period during which the Users may make consultation, Monetary Operations or any other type of bank transactions, once they have entered the Electronic Banking Service with their User Identifier.

Banking Card with Integrated Circuit: the debit cards, credit cards or banking cards having an integrated circuit or chip, which may store information and process it in order to verify, through cryptographic procedures, that the card and the terminal where they are used are valid.

Mobile Telephone: the Access Devices of telephony services, being assigned a unique identification number and using cellular communication or public radiofrequency communication.

Point of Sale Terminal: the Access Devices for the Electronic Banking Service, such as computer terminals, mobile telephones and computer programs, operated by merchants or Users to instruct the payment of goods or services charged to a card or bank account.

Managing User: The person appointed by the "CUSTOMER", as such, upon contracting the electronic banking service, with authorities to transact and assign users.

User: The "CUSTOMER" having contracted the Electronic Banking Service, as well as its Managed User and third parties authorized to use Electronic Means to make consultations, Monetary Operations and any other kind of banking transaction referred to in this Chapter.

In accordance with the foregoing definitions, the parties agree to comply with the following:

CLAUSES.

GENERAL. In accordance with this clauses, "INTERCAM BANCO" may provide the "CUSTOMER" several banking and/or financial services by using electronic means, which are understood as such the equipment, optical means or any other means with other technology, automated systems for data processing and telecommunication networks, whether private or public, which include, without limitation, using:

1. Mobile telephone equipment.
2. Point of sale terminals.
3. Voice-to-voice, voice response Telephone Banking Service or any other method using the telephone,
4. World Wide Web of Data known as Internet.
5. ATMs.
6. Computer Terminals.
7. Mobile Banking Service.
8. Mobile Payment
9. Any other made available by "INTERCAM BANCO".

The foregoing provided that the access to these means shall be based on the nature of the operation to be carried out and the scope of the different means.

The parties agree that the use of electronic means subject matter of this instrument by the "CUSTOMER" shall imply accepting the means and all the legal effects arising therefrom.

The "CUSTOMER" authorizes "INTERCAM BANCO" to record the telephone information it has with the "CUSTOMER". The "CUSTOMER" agrees that "INTERCAM BANCO" shall have no obligation to notify it that such conversations are being recorded, and that such recordings are exclusive property of "INTERCAM BANCO" and that the contents thereof shall produce the same effects granted in accordance with the laws to the autograph documents subscribed by the parties, and consequently, they shall have the same probative value.

All acts and operations that may be carried out by the "CUSTOMER", the "Managing User" and the enabled and authorized users through the Electronic Banking Service System shall be subject to the access level granted thereto upon contracting the service. Some operations and acts may be disabled for use depending on the type of account at issue and if not having the necessary access level to carry out such operation. Access levels, as well as the establishment of the individual or joint acts by each of the enabled and authorized users and in the relevant "Exhibits" thereto. Additionally, the "Managing User" may register enabled and authorized users through the Electronic Banking Service System, in the corresponding section.

Upon making the contracting, the "CUSTOMER" may appoint a "Managing User", who shall have the broadest access level as to the operations and transactions that may be carried out through the Electronic Banking Service, even that of appointing enabled and authorized users, cancel their appointment and extend, modify and restrict their access levels and the manner they act, individually or jointly. The "Managing User" shall limit its acts upon exercising the authority granted thereto upon contracting the service.

For purposes of the provisions in the two foregoing paragraphs, the "CUSTOMER" may authorize in writing, according to the provisions of articles 9 (nine) and 85 (eighty-five) of the General Law of Negotiable Instruments and Credit Operations and 52 (fifty-two) and 57 (fifty-seven) of the Law of Credit Institutions, any person to carry out the operations according to the access level therein specified and to the limit amount of daily money authorized for operations determined thereto.

The "CUSTOMER" may authorize new persons and indicate their access levels, appoint the "Managing User" and, as the case may be, may modify or revoke the latter, through prior written notice to "INTERCAM BANCO" five (5) banking business days in advance, in order for it to be assigned, modified or cancelled the name or names or number or numbers of customer and the passwords necessary to access the Electronic Banking Service System. Such notification shall be attached as an exhibit to this Agreement and become an integral part thereof. Additionally, the "Managing User" may make the modifications referred to in this paragraph through the Electronic Banking Service System, only to persons other than the "Managing User", in the corresponding section without need of sending any written notice.

OPERATIONS Y SERVICES THAT MAY BE PROVIDED THROUGH ELECTRONIC MEANS.

ONE. By using the electronic means recognized by the parties, the "CUSTOMER" may give instructions, make consultations of balances, transactions, status of processes and operations and limits of amounts, statements of account, logs or data management, activate drawdown means, make wire transfers both to on accounts and to accounts of third parties, in "INTERCAM BANCO" and of interbank nature, make investments, operations of purchase and sale of currencies and precious metals, make payments, authorizations and instructions of bill payment service for goods, services or credits, payment of taxes, drawdowns of credits, arrange operations, exercise rights, comply with obligations, make transactions in its Card, including, without limitation, blocking the payment processing in certain access means, establishment of maximum limits regarding the amount for which operations are to be carried out with such Cards or else, regarding their exclusive use in operations carried out in Mexico, receive any notice from "INTERCAM BANCO" and give the notices that such institutions authorize it to give, request checks, make clarifications, make requirements, manage passwords and access means and draw any other institution that the electronic means itself allows according to its nature, under the trademark and service concept that "INTERCAM BANCO" may make available to the "CUSTOMER". Likewise, through the electronic means recognized by the parties, the parties may agree to carry out operations, execute agreements, contracts, modifications or legal instruments of any nature whatsoever; likewise, "INTERCAM BANCO" may send the statements of account, notices and notifications through such means and the "CUSTOMER" shall be considered as having received them. Additionally, through the electronic means, the "CUSTOMER" may obtain, at its sole criterion, financial information on the market unrelated to its accounts and contracts, which shall not imply any liability whatsoever for "INTERCAM BANCO", as it is of public nature.

In order to provide better services, "INTERCAM BANCO" may extend, decrease or modify at any time, in full or partially, in a temporary or permanent manner, the conditions, characteristics and scopes of the electronic means made available to the "CUSTOMER", as well as to restrict the use and access thereto, limiting, inclusive, their duration or use frequency, arising from the implementation of security measures.

ONE BIS. In order to carry out operations through electronic means, the "CUSTOMER" expressly authorizes "INTERCAM BANCO" to obtain the Geolocation of the Access Device from which the "CUSTOMER" intends to carry out the relevant operation.

For purposes of the foregoing, the "CUSTOMER" must activate its Geolocation in the Access Device before carrying out the operations intended to be carried out, provided that if "INTERCAM BANCO" is prevented from accessing the Geolocation of the "CUSTOMER", whether because the "CUSTOMER" has not its Geolocation activated, or for any other reason, "INTERCAM BANCO" shall not be responsible for any fault or delay in the operation intended to be carried out by the "CUSTOMER", therefore, the "CUSTOMER" agrees to hold "INTERCAM BANCO" harmless from and against any claim arising from and/or related to such circumstance, thus, releasing "INTERCAM BANCO" from any liability in accordance with the applicable legal provisions.

PROVISIONS RELATED TO VOICE-TO-VOICE TELEPHONE BANKING SERVICES.

Regardless the Provisions Applicable to the Electronic Banking Service contained in this chapter, such service shall be also applied to the following:

TWO. ABOUT THE SERVICES. "INTERCAM BANCO" shall submit the "CUSTOMER" the services subject matter of this section, within the days and schedules established by "INTERCAM BANCO".

The "CUSTOMER" authorizes "INTERCAM BANCO" to send it such notifications determined according to the law in force, as to the events carried out through the Voice to Voice Telephone BANKING SERVICE, to the notification mean consisting in the e-mail address previously provided by the "CUSTOMER" to "INTERCAM BANCO" and that is entered in its systems.

THREE. AUTHENTICATION FACTORS AND USERS. The "CUSTOMER", before executing the Agreement, has been notified by "INTERCAM BANCO" on the functioning, characteristics and scopes of the Authentication Factors, which with the signature of this Agreement are accepted by the "CUSTOMER". The "CUSTOMER", by means of the Managing User, who may be previously appointed from time to time through the Exhibit of the Voice to Voice Telephone Banking Service, who may be in charge of the management of users, understanding as management of users the process performed by the Managing User to appoint and/or revoke Authorized Users [SIC].

Each of the users shall have the authorization referred to in article 310 of the Code of Commerce, therefore, they shall be considered as factors of the "CUSTOMER" for all the legal purposes that may arise and, therefore, may give any kind of instructions to carry out operations in name and on behalf of the "CUSTOMER", under the terms stated by the "CUSTOMER" or the Managing User.

The "CUSTOMER" may require "INTERCAM BANCO", in writing and at any time, the cancellation or disabling of Users or the Authentication Factors when so deemed pertinent in order to prevent access to unauthorized third parties to the Voice to Voice Telephone BANKING SERVICE.

FOUR. AUTHORIZED OPERATIONS AND SERVICES. The operations and services that may be provided by "INTERCAM BANCO" to the "CUSTOMER" through the Voice to Voice Telephone BANKING SERVICE, prior authentication in terms of the legal provisions shall be:

I. Instructions to withdraw funds from the balance available in any of the banking accounts kept with "INTERCAM BANCO" and credit to accounts of the "CUSTOMER" or third parties previously registered.

II. Consultation of balances or transactions of the Account.

III. Purchase and Sale of Currencies.

IV. Investments.

V. Any other operation or service that may be authorized and made available by "INTERCAM BANCO" to the "CUSTOMER" through the Voice to Voice Telephone BANKING SERVICE.

FIVE. RECORDINGS. The "CUSTOMER" consents that the telephone executive of "INTERCAM BANCO", records the dialogs sustained during the provision of the service. Such recordings may be used as proof that unquestionably evidence the contracting of the services by the "CUSTOMER" through these means.

PROVISIONS RELATED TO THE CARD CONTROL SERVICE

FIVE BIS. "INTERCAM BANCO" makes available to the "CUSTOMER", on a free basis and through the application of Mobile Banking Service, the use of the service known as "CARD CONTROL", as a characteristic of its CARDS, as well as a means through which the "CUSTOMER" may instruct "INTERCAM BANCO" to block the processing of the transactions carried out through ATMs, merchants, purchases through the web known as "internet", international merchants and telephone purchases. The "CUSTOMER", through such service, may instruct to block or unblock the CARDS, or else, establish restrictions to the Mobile Banking Service on the operations that may be carried out with the CARDS associated with its account (holder and additional holders), provided that the accountholder or, as the case may be, the Individual appointed by the "CUSTOMER" to such end, shall be the only person who may use the "CARD CONTROL" service. The foregoing in order to give more security to the "CUSTOMER" in the operations carried out when using its CARDS.

The parties agree that in order to use the service, the "CUSTOMER" shall comply with the following: (i) it shall have a mobile telephone with an operating system compatible with the Mobile Banking Service application; (ii) it must have Internet services in its mobile telephone; (iii) it must download the application of the Mobile Banking Service and meet the requirements and processes for registration and use directly requested in such application; and (iv) must register the "CARD CONTROL" service by accepting the terms and conditions through the Mobile Banking Service.

The "CUSTOMER" may consult the requirements of use and the general terms and conditions on the website www.intercam.com.mx, and in the own Mobile Banking Service upon downloading it in the mobile telephone, or else, visit any "INTERCAM BANCO" branch.

When using the service, "INTERCAM BANCO" makes the "CUSTOMER" aware, and the "CUSTOMER" agrees and understands that it may enable controls regarding the CARDS that are linked to the "CARD CONTROL" service, which are indicated below:

- a) Blocking and unblocking the payment processing with CARDS (holders and additional holders) temporarily, in which event no type of transaction that is intended to be carried out with such CARDS will be accepted.
- b) Activating or blocking the transactions carried out with the CARDS outside the country selected by the "CUSTOMER".
- c) Activating or blocking transactions carried out with the CARDS through ATMs, merchants, purchases through the web known as "internet", international merchants and telephone purchases.
- d) Managing and establishing limits to the amounts and number of operations that may be carried out with the CARDS. The number of operations may be determined on a daily basis. The limit of the amounts may be determined for each transaction being carried out.
- e) Consultation of dynamic CVV2 to carry out operations and/or purchases without being present if such operations and/or purchases so required, with the CARDS linked to the service.

"INTERCAM BANCO" shall follow the instructions given by the "CUSTOMER" only as to the controls that the "CUSTOMER" shall have directly activated in the service.

"INTERCAM BANCO" makes the "CUSTOMER" aware that, when using the "CARD CONTROL", it shall not carry out monetary or transactional operations, consultations of statements of account or any other related to the foregoing. The service does not replace the use of the CARDS.

Downloading, using or cancellation of the service shall not generate to the "CUSTOMER" any charge or commission.

The use of the service is voluntary and optional for the "CUSTOMER", and the acceptance of the relevant terms and conditions through the Mobile Banking Service according to the provisions in this Clause [SIC]. The "CUSTOMER" may use its CARDS without need of downloading and using the service; provided that once the "CARD CONTROL" service is activated and the "CUSTOMER" agrees its terms and conditions, the use of the CARDS shall be subject to the controls therein determined by "INTERCAM BANCO", however, the "CUSTOMER" shall be responsible for the limits established from the Mobile Banking Service application.

Notwithstanding the foregoing, the "CUSTOMER" agrees that, if failing to accept this service, then it shall not carry out transactions through the web known as "internet", and therefore, the "CUSTOMER" releases "INTERCAM BANCO" from any direct, indirect or consequent liability arising from rejection of the service established in this section.

MEANS, MECHANISMS AND PROCEDURES TO IDENTIFY USER AND AUTHENTICATION.

SIX. MEANS. By subscribing the "request for contracting Electronic Banking Services", the "CUSTOMER" expressly contract the performance of operations and the provision of banking and financial services through electronic means.

SEVEN. NON-TRANSFERABLE USE. The "CUSTOMER" agrees to use such services in a non-transferable manner, according to the terms and conditions agreed upon in this Agreement and meeting the requirements established by "INTERCAM BANCO" to such effects, within the schedules that "INTERCAM BANCO" has established thereto.

The "CUSTOMER" agrees to personally and directly operate the generation, delivery, storage, unblocking and reestablishment of the PASSWORDS and ACCESS MEANS referred to in this instrument, as well as to receive, activate, know, unblock and reestablish them in the same manner.

The use of Access Codes herein defined shall be the exclusive responsibility of the "CUSTOMER", who acknowledges and agree as from this time all the operations carried out with INTERCAM BANCO using such Access Codes, as of its own, and for all the legal purposes that may arise, also expressly acknowledging and agreeing the personal and non-transferable nature of the Code of "CUSTOMER" and PIN's, and their confidentiality. In accordance with the provisions of Title Two, Book Two of the Code of Commerce, entitled "About Electronic Commerce", according to which the use of identification means established to replace the autograph signature shall produce the same effects stated in the laws for the corresponding documents and, consequently, the same probative value, by virtue of the foregoing, the Access Codes established to use electronic means shall replace the autograph signature by an electronic signature and the documentary or technical support arising from the use of such means where the electronic signature appears will have the same effects as those stated in the laws for the documents subscribed by the parties with equal probative value. Whenever due to negligence, fault, fraud or bad faith of the "CUSTOMER", the security measures to access electronic means are compromised or even induced to any error, thus, causing a damage or loss to the "CUSTOMER", "INTERCAM BANCO" shall be released from any liability upon complying with the instructions received, without detriment to the civil and/or criminal actions that may be applicable against the responsible party. "INTERCAM BANCO" shall be released from any liability upon complying with the instructions received through the electronic means that have been made available to the "CUSTOMER", even when the Access Codes had been misplaced by the "CUSTOMER" or stolen, if the "CUSTOMER" did not notify in writing and with the due advance period "INTERCAM BANCO" on such fact in order to take the necessary measures aimed at preventing access to unauthorized third parties.

EIGHT. BLOCKING. The parties agree that "INTERCAM BANCO" shall automatically block the use of PASSWORDS AND ACCESS MEANS for the Electronic Banking Service, in the following cases:

- I. When attempting to enter the Electronic Banking Service by using incorrect Authentication information, three consecutive times.
 - II. Whenever the "CUSTOMER" refrains from carrying out operations or accessing its account, through the Electronic Banking Service at issue (except Point of Sale Terminals and ATMs), for a ninety-day period.
- "INTERCAM BANCO" may allow unblocking such PASSWORDS and ACCESS DEVICES through the channel enabled by "INTERCAM BANCO" to such end, or else through a written request by the "CUSTOMER" with autograph signature, under the terms and regarding the different Electronic Banking Services made available thereto by INTERCAM BANCO.

NINE. PROPERTY OF THE SYSTEM. The "CUSTOMER" agrees and expressly acknowledges that "INTERCAM BANCO" is the owner or holder of the rights of the access means and the programs allowing it to use the services identified above, therefore, if the "CUSTOMER" does not consent thereto, it shall not transfer, disclose or give a total or partial different use to such access means and programs, otherwise, it shall be responsible for the damages and losses caused to "INTERCAM BANCO" and/or any third party, the foregoing regardless the judicial, administrative or any other action of any nature whatsoever corresponding to "INTERCAM BANCO". The "CUSTOMER" agrees that it shall be responsible for managing the information generated upon using such services and that resides in its computer or in any other means, in the elements to save information embedded thereto or backed up in floppy disk and any other means that currently exists or that shall exist in the future, and that may be modified by persons having access to the aforementioned means.

TEN. AUTHENTICATION FACTORS. "INTERCAM BANCO" shall assign the "CUSTOMER" a "CUSTOMER'S" Code, which together with the "Telephone Code" or "Personal Identification Number (PIN)" and the "one time dynamic PIN (OTP)" that, as the case may be, is determined by the "CUSTOMER" itself, or is generated through a device for each access means and/or service –hereinafter the "Access Codes"–, will be identified as "CUSTOMER" of "INTERCAM BANCO" and allow it accessing the different electronic means recognized by the parties for purposes of carrying out operations and financial services.

For purposes of this section, the parties agree that the following words, used in the wording hereof, shall have the meaning ascribed thereto in the following definitions:

"CUSTOMER'S" Code"/"Credit Card Number"/"Checking Account Number": Is, as required to the "CUSTOMER" in each event, the chain of characters allowing to recognize the identity of the "CUSTOMER" for using the Electronic Banking Service.

The confidential codes listed below shall be used to replace the autograph signature and shall assume full statement of will and necessary authority.

"Personal Identification Number (PIN)": Is the numeric and/or alphanumeric code, depending on the Electronic Banking Service at issue, generated by the "CUSTOMER" the configuration of which is unknown to the employees and officers of "INTERCAM BANCO", which is to be used to access the electronic means to make consultations and carry out the operations permitted according to the applicable provisions.

Upon providing the services through electronic means, this numeric code may be identified under different names, such as Access password, Telephone Code, etc., all of them synonyms. Notwithstanding the characteristics and length of each type of PIN, they may vary depending on the access means.

"One time dynamic PIN (OTP)": Is the numeric code the configuration of which is unknown for the employees and officers of "INTERCAM BANCO", which is generated through a program designated by "INTERCAM BANCO" to such effect or, as the case may be, through a special device -hereinafter a TOKEN using

an algorithm, every time used by the "CUSTOMER", based on the operations intending to be carried out through electronic means fully stating the will and all the authority that may be necessary to use the services in full.

"Reference or Folio Number": Means the alphanumeric sequence of characters generated for using electronic means and that evidences the provision of any financial service that in accordance with the legal and regulatory provisions in force, affects or must affect the accounting statements of "INTERCAM BANCO", which is disclosed to the "CUSTOMER" through the electronic equipment or system at issue. The Reference or Folio Number shall be considered as the material slip of the operation at issue, with all the purposes attributed thereto in accordance with the laws.

ELEVEN. CANCELLATION OF ACCESS MEANS. Whenever the "CUSTOMER" or "INTERCAM BANCO" cancel the use of the services subject matter of this instrument or whenever their contractual relationship is terminated, the Access Codes shall be invalidated.

TWELVE. SESSIONS. "INTERCAM BANCO", in order to allow login in a Session, shall:

A. request and validate, depending on the access means:

- I. The "CUSTOMER'S" Code or the Credit or debit Card number at issue, and
- II. The Personal Identification Number PIN.

For Mobile Payments and Mobile Banking Services, the User Identifier shall be in any case the Mobile Telephone line number associated with the use of such Electronic Banking Services,

B. Provide the "CUSTOMER" with information in order to be able to verify that it is an Electronic banking service of "INTERCAM BANCO", and to such end it may use such information that the "CUSTOMER" may verify through the TOKEN, or else through the means that "INTERCAM BANCO" indicates to such end.

LIABILITIES OF "CUSTOMER" AND OF "INTERCAM BANCO" REGARDING THE USE OF ELECTRONIC BANKING SERVICE.

THIRTEEN. USE OF THE ELECTRONIC BANKING SERVICE. The operations and services requested through the electronic means shall be subject to the following:

a. The services made available to the "CUSTOMER" by "INTERCAM BANCO", directly or through the provider(s) designated to such end, through the world wide web of data known as Internet, through Telephone, Mobile Banking Service and ATMs, will generate a Reference or Folio Number for carrying out each operation or performing any service, which shall evidence the existence, validity and effectivity of the use of the services affecting or that must affect, in accordance with the provisions in force, the accounting records of "INTERCAM BANCO", and such Reference or Folio Number shall be the material slip of the relevant operation, with all the effects attributed thereto in accordance with the laws.

b. Upon making any wire transfer through the services referred to above, the "CUSTOMER" agrees that "INTERCAM BANCO" shall use for processes the systems established thereby, or else, those authorized by Banco de México to such end, based on the amounts, use and instructions, to be exactly deposited

in the account number described in the beneficiary's data and during the periods of time indicated for each transaction, as applicable.

c. Any wire transfer or payment shall be made to the account indicated by the "CUSTOMER", regardless the additional information indicated, therefore, it shall be responsible for verifying the accuracy and completeness of the entire information, and there shall be no liability of any nature whatsoever for "INTERCAM BANCO".

d. For payment of services, bills or payments to third parties, "INTERCAM BANCO" shall be released from any liability if the payments made by the "CUSTOMER" are made untimely.

e. Provision of services through electronic means shall be invariably subject to the existence of sufficient balance in favor of the "CUSTOMER", and "INTERCAM BANCO" shall not be bound in any event to comply with the instruction given by the "CUSTOMER" if there are no credit balances available to carry out the instructions at issue. Likewise, "INTERCAM BANCO" shall not comply with the instructions of the "CUSTOMER" that infringe the provisions of the laws and general provisions issued by the competent authorities.

f. Operations carried out through electronic means by using the Access Codes and the acts and transactions that in compliance with such operations, services and/or instructions that "INTERCAM BANCO" may carry out, shall be considered for all the legal effects that may arise are carried out by the "CUSTOMER", who accepts and acknowledges them as from this time as of its own, provided there are elements evidencing the use of the Access Codes and the existence of the corresponding Reference or Folio Number and, therefore, shall be mandatory and binding for the "CUSTOMER" and stated in the terms and conditions of the models of request and/or agreements generally used by "INTERCAM BANCO" to instrument such acts, who accepts and acknowledges them as of its own always.

g. The "CUSTOMER" expressly acknowledges that the records of the operations referred to in this Agreement appearing in the systems of "INTERCAM BANCO" and in the slips issued therefrom shall have full probative value and legal scope as evidenced that it was operated through the electronic equipment or system that had issued the relevant slip.

h. The statements of account that are given to the "CUSTOMER" in accordance with this Agreement shall evidence and identify the operations carried out through electronic means. Observations to such statements of account shall be prepared by the "CUSTOMER" in the manner and under the terms stated in this Agreement.

The "CUSTOMER" and "INTERCAM BANCO" agrees that "INTERCAM BANCO" shall not be bound to provide services through electronic means in the following cases: (i) whenever the information transferred is insufficient, inaccurate, wrong or incomplete; (ii) whenever the "CUSTOMER'S" Card or the Additional Cards are not registered for purposes of providing the services through electronic means, or else are cancelled, even when they had not been de-registered; (iii) whenever the charges are not made because there are no sufficient balances available, or else whenever the "CUSTOMER" does not have credit balance; (iv) whenever the computer equipment or the access to Internet of the "CUSTOMER" is not updated, are not compatible or have any failure, use restriction or limitation of any nature that prevent accessing the electronic means made available by "INTERCAM BANCO"; (v) due to the need of performing repair and/or maintenance tasks for all or any part of the elements comprising the systems referred to in this clause, which could not be prevented.

In order to achieve a connection through Internet, the "CUSTOMER" shall have a computer equipment or devices allowing it to access the data electronic world wide web and with Internet service, which must be kept updated in such a way that they are compatible with the equipment and systems of "INTERCAM BANCO". The "CUSTOMER" hereby agrees that it is solely responsible for the use given to the electronic equipment and/or systems used to carry out operations, exercise rights and/or comply with the obligations assumed with "INTERCAM BANCO" or any other act referred to in this instrument, therefore, the "CUSTOMER" hereby releases "INTERCAM BANCO" from and against any liability that may arise, including, without limitation, misuse given or that may be given to such equipment and/or system, as well as for using not secured websites, allowing third parties, whether voluntarily or involuntarily, access its computer or other device where its Access Codes are stored or may be stored. Likewise, the "CUSTOMER" agrees to prevent opening and/or answering e-mails of third parties, text messages or risky communications from unknown senders, or to use legal computer programs or systems and to be aware of the updates or patches required for such programs for having a safe use and agrees that navigation or visiting websites shall be under its most exclusive liability. The "CUSTOMER" shall have the most exclusive liability for visiting not safe websites that may have embedded spyware or any other system to extract confidential information of the "CUSTOMER", as well as for downloading any contents from such websites and/or downloading computer systems or programs allowing sharing files (peer to peer) that may vulnerate the privacy of its information and that the electronic equipment and/or systems used have security to prevent this type of intrusions.

THIRTEEN BIS.- Information related to CoDi and liability limitation for Banco de México. The "CUSTOMER" agrees that Banco de México shall not be responsible for the contents, the source or the authenticity of the collection messages nor for the information or the damages or losses caused by virtue of the issuance and reception of such messages.

Banco de México shall not be responsible for the damages and losses, even of financial nature, which may suffer the "CUSTOMERS", the Institution or any third party whenever they cannot access, for any reason, the CoDi functionality or if there is an interruption in its operation, and assumes no liability whatsoever regarding the faults that may have the equipment where the CoDi functionality is wrong, or for those that the application connections, programs or systems may suffer to use the CoDi functionality, or for any fault affecting the good operation thereof, nor as to the damages and losses, even of financial nature, that may arise by virtue of such faults.

The provisions in the foregoing paragraph shall also apply, without limitation, to the cases in which there may be no access to the CoDi functionality or if there is an interruption or fault for an act of God or force majeure, which shall be understood as any event or circumstance that cannot be prevented beyond the reasonable control of Banco de México, which prevents them from complying with their obligations. In such event, "INTERCAM BANCO" shall make the processes necessary and follow the instructions that, as the case may be, are indicated by Banco de México to be able to reestablish the communication with the CoDi platform as soon as practical.

MEANS TO AGREE OPERATIONS AND SERVICES.

FOURTEEN. FORMALIZATION MEANS. The parties agree that the instructions given by the "CUSTOMER" to "INTERCAM BANCO", to carry out operations, exercise rights, comply obligations, as well as to arrange operations, give notices, make requirements and any other communication of the "CUSTOMER" for "INTERCAM BANCO", must be made in writing, unless that "INTERCAM BANCO", had expressly authorized they are made through electronic means.

"INTERCAM BANCO" may validly give any communication, offer, unilateral promise [policitación] or notification to the "CUSTOMER", through the electronic means subject matter hereof.

FIFTEEN. DATA MESSAGES. The parties acknowledge that in terms of article 75 sections XXIV and XXV of the Code of Commerce, the acts related to the accepted electronic means are of commercial nature both for the "CUSTOMER" and for "INTERCAM BANCO". Due to the foregoing, the "CUSTOMER" and "INTERCAM BANCO" agree that:

- a. For purposes of the provisions of article 89 of the Code of Commerce in force, "data message" shall be understood as any information produced, sent, received, filed or notified through electronic means.
- b. For purposes of the provisions of section I of article 90 of the Code of Commerce in force, a "data message" shall be understood as sent by the "CUSTOMER", when the "CUSTOMER" carries out operations through the relevant equipment or system, using the Access Codes referred to in these clauses.

- c. For purposes of the provisions in sections I and II of article 91 of the Code of Commerce in force and, as the case may be, "INTERCAM BANCO" shall be understood as receiving a "data message" sent by the "CUSTOMER", when the "CUSTOMER" uses the equipment or enters the relevant automated system, and that the information provided to such service is received by the "CUSTOMER" upon obtaining such information.

SIXTEEN. REGISTRATION OF ACCOUNTS. The "CUSTOMER" may instruct "INTERCAM BANCO" to carry out operations regarding its own accounts and accounts of third parties, therefore, it may register the deposit and investment accounts, as well as the credit accounts and credit cards –hereinafter the "Accounts"-, which may be operated through the system, whether of its own or of any third party.

About Own Accounts: For purposes of this Agreement, the "CUSTOMER" may only register as accounts of its own those accounts that are in name of the "CUSTOMER" itself, or of which it is a co-holder, whether that such accounts are kept in "INTERCAM BANCO" or in any other banking institutions, and the "CUSTOMER" agrees with "INTERCAM BANCO" that the Accounts recorded as of its own comprised within the services comprising the System are also applicable the provisions of this Agreement.

About Accounts of Third Parties: The "CUSTOMER" may integrate to the System, accounts it is not a holder of or those accounts that in terms of such System may be registered just as an account of third parties, whether that they are kept in "INTERCAM BANCO" or in other banking institutions. In order to carry out transfers of money resources to accounts of third parties or other Institutions, including the payment of loans, as well as the authorizations and instructions for the bill payment service for goods or services; the "CUSTOMER" must have previously registered the Payee Accounts through the services.

For payment of services and taxes, registration of the agreements, referents for deposits, contracts or names of beneficiaries whereby reference to an account number is made, shall be considered as the registration of Payee Accounts.

No Payee Account shall be registered in any event to the Voice to Voice Telephone Banking Service.

For services offered to Users that are Legal Entities or Individuals with entrepreneurial activity in terms of the tax legislation, "INTERCAM BANCO" may allow them to register the accounts by sets of accounts, considering the registration of each set of accounts as one single operation.

Payee Accounts must be enabled after a minimum period established to such end by "INTERCAM BANCO" in accordance with the applicable provisions, as from the date when such registration is made.

For Monetary Operations carried out through the Host to Host Banking Service, Point of Sale Terminals or ATMs, the CUSTOMER shall not be required to register the Payee Accounts; nor for those carried out through a Mobile Payment service and Mobile Banking Service, provided that, in these two last events, the amount of such operations is for up to the equivalent of those of Low Value for each operation.

MECHANISMS AND PROCEDURES TO NOTIFY THE OPERATIONS CARRIED OUT AND THE SERVICES PROVIDED BY THE INSTITUTIONS, THROUGH THE ELECTRONIC BANKING SERVICE.

SEVENTEEN. NOTIFICATIONS. "INTERCAM BANCO" shall notify the "CUSTOMER", on a freely basis through the communication means which data have been provided to such end, or those for which it had been replaced, in terms of the formats or means made available by "INTERCAM BANCO" to such effect, the operations or consultations carried out through the corresponding Electronic Banking Services, according to the type of operation, the Electronic Banking Service at issue and the individual and accrued amounts.

The "CUSTOMER" may not modify the notification means designated through ATMs and Point of Sale Terminals. The purpose of such notification is, among others, preventing potential frauds with the products or services contracted by the "CUSTOMER" to which the provisions of this chapter shall apply.

LIMITS OF DAILY INDIVIDUAL AND AGGREGATE AMOUNTS.

EIGHTEEN. LIMIT OF OPERATIONS. "INTERCAM BANCO" may allow the "CUSTOMER" to establish LIMITS OF AMOUNTS FOR THE MONETARY OPERATIONS carried out through the Electronic Banking Service, by autograph signature, or else, following the statutory formalities through the electronic means agreed upon between the parties, if so established in the relevant agreement, in the formats made available thereto at the branches of the BANK, prior identification.

The "CUSTOMER" must establish the limits of amounts for transfers of moneys to third parties accounts and other institutions as well as for the payment of taxes, for the Internet banking service, Voice to Voice Telephone Banking Service, Voice Response Telephone Banking Service and Mobile Banking Service, as well as to reduce them.

For ATMs, "INTERCAM BANCO", without liability thereto, reserves the right to decline operations when exceeding the daily accrued amount on account of the Monetary Operations of Medium Value.

The accrued amount of the Monetary Operations carried out by the User through a Mobile Payment shall not exceed in any amount, even when being associated with up to two cards or bank accounts, as the case may be, the equivalent in Mexican currency to the Monetary Operations of Medium Value in a day and shall not exceed the equivalent in Mexican currency to 6,000 UDIs a month. For Micro Payments Monetary Operations, the available balance of the account associated with the Mobile Telephone shall not exceed the equivalent in Mexican currency to 250 UDIs.

Without detriment to the provisions in this section, "INTERCAM BANCO" may define specific lower limits for each Electronic Banking Service.

MECHANISMS AND PROCEDURES TO CANCEL THE CONTRACTING OF THE ELECTRONIC BANKING SERVICE, WHICH MUST BE SIMILAR TO THOSE OF THE CONTRACTING ITSELF, TAKING INTO CONSIDERATION THE RESPONSE TIME FOR THE REQUEST, USER ATTENTION CHANNELS AND PROCEDURES TO IDENTIFY THE USER AND ITS AUTHENTICATION.

NINETEEN. MECHANISMS AND PROCEDURES FOR CANCELLATION. The "CUSTOMER", through an "INTERCAM BANCO" branch, in writing, may CANCEL ANY SERVICE of electronic means, or else through the mechanisms and procedures enabled by "INTERCAM BANCO" in the future to such end.

Registration of the cancellation request shall produce a folio number through which the "CUSTOMER" may follow up the process. Once the cancellation request is recorded, "INTERCAM BANCO" will close access to the systems on the date the termination request is submitted, provided that the "CUSTOMER" has no pending debts payable. Likewise, "INTERCAM BANCO" will reject any operation intended to be carried out after the cancellation of the Electronic Banking Service. Consequently, no new additional charges may be made after the cancellation becomes effective, except for those charges that have already been generated.

APPLICABLE OPERATING RESTRICTIONS ACCORDING TO THE CORRESPONDING ELECTRONIC MEAN, IN ACCORDANCE WITH THE PROVISIONS OF THIS CHAPTER.

TWENTY. The "CUSTOMER" agrees that "INTERCAM BANCO" reserves the right, even after the User is authenticated, to automatically terminate the Session, to prevent that such Session may be used by any third party, and will notify the User the reason in any of the following events:

- a) Whenever there is no activity for more than twenty minutes, or one for Mobile Payment, ATMs and Point of Sale Terminals.
- b) Whenever during a Session of the Internet banking service, "INTERCAM BANCO" identifies relevant changes to the communication parameters of the Electronic Mean.
- c) Simultaneously prevent access, by using the same User Identifier in more than one Session in the Electronic Banking Service.

Likewise, the "CUSTOMER" agrees that "INTERCAM BANCO" may:

- a) Request the "CUSTOMER" the information deemed pertinent to define the customary use made of the Electronic Banking Services.
- b) Apply prevention measures, including, without limitation: suspension of the use of the Electronic Banking Service or of the operation intended to be carried out, when having elements that entail to assume that the User Identifier or the Authentication Factors are not being used by the User itself.

Likewise, and at its entire opinion, "INTERCAM BANCO" may temporarily or permanently suspend the rights of the "CUSTOMER" to use the electronic means when having elements that make it suppose that the Access Codes are not being used by the "CUSTOMER" itself, or else, for considering that such use breaches the terms of this document or may damage the interests of other customers or providers, to "INTERCAM BANCO" or the financial entities related to "INTERCAM BANCO", or else, upon detecting errors in the relevant instruction.

To such end, the "CUSTOMER" agrees that in the assumptions indicated above, "INTERCAM BANCO" may restrict the drawdown of the relevant resources for up to fifteen business days, in order to conduct the investigations and the consultations that may be necessary with other credit institutions related to the relevant operation, with the capacity to extend the term referred to above for up to ten business days more, provided that the competent authority shall have been notified on potential illegal facts committed by virtue of the relevant operation.

Notwithstanding the provisions in the foregoing paragraph, whenever "INTERCAM BANCO" has evidenced, as a result of the investigations referred to above, indicating that the relevant account was opened with false information or documentation, or else, that the identification means agreed upon to carry out the relevant operation were unduly used, it may charge the relevant amount in order to be credited to the account from which the corresponding resources derived.

Whenever "INTERCAM BANCO" credits by mistake resources to any of the accounts of the "CUSTOMER", it may charge the relevant amount against the relevant account in order to correct the error.

Use of identification means referred to in this instrument, instead of the autograph signature shall produce the same effects as those stated in the laws for documents subscribed through autograph signature and have the same probative value.

CHAPTER VII ABOUT REPURCHASE OF BANK SECURITIES AND GOVERNMENT SECURITIES

ONE. The purpose of this clause is regulating the repurchase operations carried out by "INTERCAM BANCO" and the "CUSTOMER", in relation to "Bank Securities" o "Government Securities". To such end, "Bank Securities" shall be understood as the debt securities with secondary market entered in the National Registry of Securities (RNV, acronym in Spanish) issued, accepted, secured or guaranteed by Credit Institutions, which include: the term deposit certificates, banking acceptances, promissory notes with interest payable upon maturity, commercial paper with bank surety, bank bonds and the bank exchange certificates, and "Government Securities" shall be understood as the securities entered in the RNV issued or secured by the Federal Government of the United Mexican States, which include the Federal Treasury Certificates in Mexican currency (CETES); Development Bond of the Federal Government in Mexican currency (BONDES) or in Investment Units (UDIBONOS), Debt securities of the United Mexican States placed in international markets and entered in the RNV (UMS BONDS), and the instruments issued by the Institute for the Protection of Banking Savings, regarding which Banco de México acts as financial agent for the issuance, placement, purchase and sale in the domestic market (SAVINGS PROTECTION BONDS (BPAs). The foregoing list is without limitation and shall be understood amended to the extent that the "Rules the credit institutions; stock exchanges; Investment Funds; investment institutions specialized in retirement funds and the financiera rural are to be subject to in their repurchase operations" are modified, issued by Banco de México to allow carrying out repurchase operations with other debt instruments. "Bank Securities" and "Government Securities" shall be jointly referred to as "1 Reportable Securities".

TWO. "Government Securities" and "Bank Securities" shall be deposited in the S.D. Ineval Institución para el Depósito de Valores, S.A. de C.V., in Banco de México or in the institution determined by the National Banking and Securities Commission or by Banco de México. Transfers and any other operations permitted with "Reportable Securities" shall be carried out through the corresponding depositary firm, by means of the depositors authorized to make deposits of "Reportable Securities" in such institutions.

THREE. In the repurchase operations on "Reportable Securities" carried out by the parties, "INTERCAM BANCO" shall invariably act as seller and the

"CUSTOMER" as buyer, therefore, "INTERCAM BANCO" agrees to transfer the ownership of the Reportable Securities to the "CUSTOMER" and the

"CUSTOMER" agrees to pay a certain amount of money and transfer "INTERCAM BANCO", the property of other some securities of the same kind within the term agreed upon against the reimbursement made by "INTERCAM BANCO" of the same price plus the premium agreed upon, if any.

The parties must, upon arranging each operation, determine the closing date of the operation; name and code of the account executive of "INTERCAM BANCO" intervening in the operation, type of security, issuer, series, issuance code, number of units, price agreed upon and the premium.

Arrangement of repurchase operations shall be made whether orally, by telephone, electronically (computer systems or telecommunication systems) using the systems made available by "INTERCAM BANCO" to the "CUSTOMER" (subject to the terms and conditions determined for their use) or in writing. "INTERCAM BANCO" shall confirm these operations by issuing a slip, on the same day of such arrangement, that is to be made available to the "CUSTOMER" under the terms deemed pertinent and in the statement of account that is to be made available to the "CUSTOMER" in accordance with this Agreement. If the "CUSTOMER" does not object the confirmations or the statement of account, such operations shall be understood as accepted.

FOUR. The maximum term of any repurchase operation shall be three hundred sixty (360) days after the date when the relevant operation is carried out, and no Repurchase operation must be extended beyond the corresponding expiration date of the securities subject matter of the operation.

The operations carried out by the parties shall not be extended beyond the date that is two business days before the expiration date of the "Reportable Securities" subject matter of the operations.

Upon programming the operation, if the amount of the "Reportable Securities" subject matter of the repurchase is modified at the rate of the premium originally agreed upon, it will be understood as a new operation and the first operation agreed upon in terms of this clauses must be liquidated.

FIVE. The price agreed upon in each Repurchase operation will be adjusted, as the case may be, to the limitations established in the general provisions issued by Banco de México. The premium of the repurchase operations shall be determined by applying the price fixed for each operation, the rate that is agreed upon by the parties in each operation also in an annual percentage, times the term elapsed as from the date when the operation is carried out and until the day when the Repurchase must be liquidated. Such premium must be paid upon liquidating the operation; however, in case of extensions, once they are formalized, the amount of the premium accrued up to such moment must be paid.

SIX. Payment of the Repurchase must be made on the agreed upon date, if the Repurchase term expires on a day other than a business day, it will be understood as extended to the first following business day.

SEVEN. According to the provisions of section IV of article 54 (fifty-four) of the Law of Credit Institutions, if on the date when the operation must be liquidated, the seller fails to liquidate it, the Repurchase shall be considered as abandoned, and the obligation by the buyer sets forth in Clause THREE of this chapter of the Agreement shall be extinguished. Notwithstanding the foregoing, the buyer may demand the seller, of course, payment of the premium being established, as well as the differences resulting that it must pay, taking as base to determine such differences, the average quoting of purchase offered in the Stock Exchange by credit institutions for repurchase operations, except for the so called "Same Day Value", corresponding to the second business day after the date when the operation should have been liquidated or, otherwise, the last date when such quoting is available.

The term established for the expiration of each operation may only be early terminated when so agreed upon between the parties and when the provisions of Banco de México in force so allow it. Early liquidation must include all the "Reportable Securities" that have been repurchased and the premium must be liquidated in terms of the period of time and equivalent rate according to the original conditions of the operation and the term effectively elapsed. In such cases in which Banco de México establishes special requirements for the early termination of the repurchase operations with "Reportable Securities", such requirements shall be considered incorporated to this Clause and be applicable to the repurchase operations carried out by "INTERCAM BANCO" and the "CUSTOMER".

EIGHT. Transfer of Securities and of the relevant funds must be made on the same day of the corresponding contracting. For liquidation of operations, the securities and the relevant funds must be delivered exactly on the expiration day of the operation term. If the depositary firm of the "Reportable Securities" and/or the authority imposes charges or sanctions for failure to transfer the "Reportable Securities" or the cash subject matter of the operation, the defaulting party must repay the amount of such charges or sanctions to the other party based on the information provided by the aforementioned institutions.

Additionally, if the "CUSTOMER" becomes delinquent, it must pay "INTERCAM BANCO" a penalty equal to 25% (Twenty-five percent) a month of the amount of the charge or sanction imposed. Terms shall be computed on the basis of a commercial factor of one year of three hundred sixty (360) days and times the number of days elapsed between the event giving rise to the payment of the penalty and the date when the principal and the corresponding ancillary charges are liquidated.

NINE. All repurchase operations arranged between "INTERCAM BANCO" and THE "CUSTOMER" must be liquidated in Mexico and in Mexican currency. All calculations shall be made in accordance with the commercial year formula of the three hundred sixty (360) days times the number of natural days effectively elapsed in the relevant operation.

In operations on "Reportable Securities" the price or premium of which may be agreed upon in foreign currency, compliance with such obligations shall be made in Mexican currency, calculating their relevant equivalent at the exchange rate determined to such end in general drawdowns by the authorities or, otherwise, by the one freely agreed upon between the parties. All operations must be liquidated in Mexico and in Mexican currency as of the date agreed upon.

If the term expires on a day other than a business day, it will be extended to the next first business day. Calculations shall be made in accordance with the formula of the commercial year previously referred to.

In order to liquidate the operations in "Reportable Securities", the parties agree to follow the instructions that may be necessary so that the party having the custody of such "Reportable Securities" (directly or through the authorized depositories) makes the corresponding transfer in favor of the other party, on the same day when it shall have been agreed upon that such operations must be liquidated.

As regards cash, payment of operations must be also made on the date agreed upon through the mechanisms established in the regulatory provisions or in the procedures established by the authorities or the depository firms of the "Reportable Securities" or, otherwise, in terms of this Agreement. If this Agreement is terminated, the operations in progress as of the termination date, carried out before such date, will remain governed by this Agreement until fully liquidated.

TEN. Upon carrying out repurchase operations, in addition to these clauses, the applicable legal provisions shall be observed, as well as the standards determined by Banco de México to such end, through the general rules.

ELEVEN. Repurchase operations for negotiable instruments other than those indicated in this Chapter that are carried out shall be governed by the clauses of the agreement executed by the "CUSTOMER" with "INTERCAM BANCO" to such effect and by the applicable provisions of Chapter I, Title II of the General Law of Negotiable Instruments and Credit Operations.

CHAPTER VIII ABOUT COMMISSION AGENCY

ONE. "INTERCAM BANCO" shall perform, on account of the "CUSTOMER" business acts consisting in purchasing, selling, pledging, managing and, in general, carrying out, in accordance with the applicable legal provisions, any operation or business the subject of matter of which is the "Government Securities" or "Bank Securities" or any other "Private Debt Security".

TWO. For purposes of Clause ONE of this chapter the following terms shall have the following meaning:

"Government Securities" shall be the Federal Treasury Certificates in Mexican currency (CETES); Development Bond of the Federal Government in Mexican currency (BONDES) or in Investment Units (UDIBONOS); debt securities of the United Mexican States placed in international markets and entered in the National Registry of Securities (UMS BONDS), and the securities issued by the Institute for the Protection of Banking Savings, for which Banco de México acts as financial agent for the issuance, placement, purchase and sale in the domestic market (SAVINGS PROTECTION BONDS (BPAs)).

"Bank Securities": The Term deposit certificates, banking acceptances, promissory notes with interest payable upon maturity, Bank Bonds, commercial paper with banking surety, bank bonds and bank exchange certificates; or any other that may be issued by Development Bank and were authorized by Banco de México as subject matter of the investment of this type of operations.

"Private Debt Securities": Any debt security issued by private Legal Entities.

The foregoing list is without limitation and shall be understood as modified to the extent that the applicable provisions of Banco de México are amended.

THREE. Investment of resources delivered by the "CUSTOMER" to "INTERCAM BANCO" in terms of Clause ONE of this Chapter of the Agreement shall be subject to written confirmation by "INTERCAM BANCO" as to the terms and return rates. After the parties hereto agree with the terms of the operation, "INTERCAM BANCO" shall grant a receipt to the "CUSTOMER" evidencing such acceptance and the final conditions of the investment made will be detailed.

FOUR. "INTERCAM BANCO" shall be authorized to perform this commission by itself or by means of any legally authorized intermediary, thus, delegating the charges received by the "CUSTOMER".

FIVE. Due to the performance of the services subject matter of this chapter of the Agreement and the use of the several facilities, equipment and network of branches necessary to manage the operations, "INTERCAM BANCO" may charge the "CUSTOMER" the amount of the commissions established in the exhibit of commissions hereto or any other commission that is disclosed to the "CUSTOMER" from time to time through the means established in this instrument.

SIX. This Chapter of the Agreement shall be governed by the provisions of the Commission Agency Agreement in Title Three of Book Two of the Code of Commerce and any other applicable provisions, with the limitations contained in any other Clauses.

SEVEN. The "CUSTOMER" states that he has been unquestionably known the contents transcribed below of section XIX subparagraph b) of article 106 of the Law of Credit Institutions. "Article 106. - Credit Institutions shall be forbidden from:... XIX. Upon performing the operations referred to in section XV of Article 46 of this law:...b).- Answer the settlors, principals or the parties granting the powers of attorney on the noncompliance by the debtors, for the loans granted, or on issuers, for the securities acquired, except it is for their fault, as set forth in the final part of article 391 of the General Law of Negotiable Instruments and Credit Operations, or guarantee the earning of returns for the funds the investment of which are entrusted thereto. If at the end of the trust, power of attorney or commission created to grant loans, they have not been liquidated by the debtors, the institution shall transfer them to the settlor or trust beneficiary, as the case may be, or to the principal or party granting the power of attorney, and refrain from paying their amount. Trust, mandate or commission agreements shall have notoriously inserted the provisions of this subparagraph and a statement of the trustee in the sense that it may unquestionably know the contents thereof to the persons who have received goods or rights for their transfer of trust property;"

EIGHT. Duration of this Commission shall be for an indefinite period of time, and may be terminated through written notice from the "CUSTOMER" to "INTERCAM BANCO" fifteen (15) business days in advance, and the "CUSTOMER" shall be bound to the findings of the operations already carried out upon giving such notice.

NINE. Investment operations subject matter of this chapter of the Agreement shall be carried out only through charges and credits to the accounts of the "CUSTOMER" indicated by the latter. The "CUSTOMER" expressly authorizes "INTERCAM BANCO" to charge against the indicated "ACCOUNT" that will be considered as the "main" account, the amount of the investment ordered and agrees to provide the funds necessary to cover the amount of the operations.

On the other hand, "INTERCAM BANCO" shall credit in such accounts, upon expiration of the investment, the amount of the capital and of the corresponding interests. THE "CUSTOMER" may withdraw its investment, according to the type of account that shall be used as "main" account, electronically, by drawing checks or signing internal charges that will affect its "ACCOUNT".

TEN. If there are no sufficient funds to cover the operation ordered by the "CUSTOMER" and the relevant "main" "ACCOUNT" is over drafted, "INTERCAM BANCO" shall charge interests to the "CUSTOMER" on the amount of such operation at a rate equal of the result from multiplying times a three factor the Interbank Interest Rate at twenty-eight (28) days or the term replacing the foregoing that is published in the Official Gazette of the Federation on the day of the overdraft, calculated for all the time the relevant charge is not paid. The amount of the interests shall be charged from the relevant "main" "ACCOUNT".

ELEVEN. The "CUSTOMER" states to be aware of the risks the investment in Exchange securities entails, as well as in debt instruments or capitals, and the resources that will be used for the operations set forth in this Clause are from legal sources, in accordance with and for purposes of article 400 (four hundred) Bis of the Federal Criminal Code and that it is aware of the sanctions applicable for illegal financial operations.

"INTERCAM BANCO" shall assume no liability whatsoever regarding the authenticity, legitimacy or effective term of the Securities acquired on account of the "CUSTOMER", nor for their convenience or the solvency of the issuers thereof, or for the accuracy of the information contained in the prospectus of information to the public issued thereby.

CHAPTER IX ABOUT THE TRADING OF PURCHASE AND SALE OPERATIONS OF INVESTMENT FUND STOCKS

ONE. The "CUSTOMER" hereby grants "INTERCAM BANCO" a general power of attorney of commission agency in order for "INTERCAM BANCO" to perform on account of the "CUSTOMER" business acts consisting in: receiving funds to acquire shares of stock of Investment Funds ("THE CERTIFICATES"); selling, managing and depositing "THE CERTIFICATES" distributed by "INTERCAM BANCO"; acting as its representative in shareholders' meetings upon exercising its corporate and property rights and carrying out any other operation or transaction authorized by the Investment Funds Law and the general provisions deriving therefrom, in the "CUSTOMER'S" account, and perform, in general, any act related to "THE CERTIFICATES" distributed by "INTERCAM BANCO".

The general power of attorney indicated in the foregoing paragraph does not require that the corresponding power is granted in Public Instrument.

TWO. The parties agree that the purchase and sale operations of "THE CERTIFICATES", shall be subject to the terms and conditions established herein and, specifically, in the prospectus of information of investment funds the stock of which are to be distributed by "INTERCAM BANCO".

In any event, "INTERCAM BANCO" shall act subject to the express instructions of the "CUSTOMER". If at the entire opinion of "INTERCAM BANCO" it were necessary to confirm any instruction of the "CUSTOMER", then the "CUSTOMER" shall be required such confirmation, therefore, while the written confirmation of the "CUSTOMER" is not received, "INTERCAM BANCO" shall not be bound to carry out the operation requested through the instruction.

THREE. THE CUSTOMER shall deposit in the bank account indicated by "INTERCAM BANCO" to such effect, the resources necessary to satisfy its instructions to purchase "THE CERTIFICATES", before such instruction. "INTERCAM BANCO" shall not be bound in any event to satisfy the instructions of the "CUSTOMER", if there are no available credit balances in the account to comply with the related instructions or if the "CUSTOMER" has not provided the necessary resources or securities therefor.

FOUR. The parties agree that the purchase and sale operations of "THE CERTIFICATES" that are made as a result of the instructions given by the "CUSTOMER" shall be made with the exception set forth in the following paragraph, at the updated price of valuation determined by the entity providing the stock valuation services to the Investment Funds the stock of which are distributed by "INTERCAM BANCO" and that are to be made known to the public in the manner determined in the Investment Funds Law.

The "CUSTOMER" acknowledges that investment funds the stocks of which are distributed by "INTERCAM BANCO" may be applied maximum differentials of overvaluation and undervaluation at the price indicated in the immediately following paragraph, based on the general provisions issued by the National Banking and Securities Commission to protect the public interests.

FIVE. By virtue of the provisions of the Investment Funds Law, "INTERCAM BANCO" must excuse itself, without any liability, from complying with the instruction given by the "CUSTOMER" that infringe the provisions of the aforementioned law, the general provisions deriving therefrom and any other applicable standards, and the "CUSTOMER" must indicate in writing the reasons for such refusal, therefore, the "CUSTOMER" shall have the obligation to refrain from ordering the arrangement of operations contrary to the legal provisions in force.

SIX. The "CUSTOMER" expressly agrees to comply with the obligations assumed by "INTERCAM BANCO", on its own account, with the persons contracted thereby in terms of this instrument.

SEVEN. Purchase and sale instructions of "THE CERTIFICATES" shall be submitted by the "CUSTOMER" to "INTERCAM BANCO" by means of the attorneys-in-fact to carry out its operations, authorized by the National Banking and Securities Commission. The aforementioned instructions may be transferred through any of the means set forth in this Agreement.

EIGHT. The parties agree, in order to give "INTERCAM BANCO" the opportunity to pass the purchase and sale instructions for "THE CERTIFICATES" prepared by the "CUSTOMER", that only it may instruct the purchases or sales of "THE CERTIFICATES" fifteen (15) minutes before the schedule established in the relevant prospectus of Investment Funds information terminates, all business days indicated in the exchange schedule. Instructions received on a day other than the one indicated above shall be processed according to the provisions of the aforementioned prospectus for the instructions of purchase and sale process after the schedule established in the corresponding prospectus.

NINE. The parties agree that "INTERCAM BANCO" shall provide the "CUSTOMER" the deposit and custody services of "THE CERTIFICATES" entrusted by the "CUSTOMER" to such end and of the resources delivered by the "CUSTOMER" to carry out the operations, in terms of the provisions of article 51 (fifty-one) of the Investment Funds Law.

For cash, when due to any circumstance "INTERCAM BANCO" is not able to apply the resources of the "CUSTOMER" to the purpose indicated thereby, on the same day they are received, "INTERCAM BANCO" shall deposit them, if such impediment prevails, in an account other than those forming part of its assets.

TEN. The parties agree that "INTERCAM BANCO" shall open an account to the "CUSTOMER" where the operations carried out are to be entered, as well as the deliveries and withdrawals of resources made by the "CUSTOMER", the amount of the sale of "THE CERTIFICATES" and, in general, any credit balance against the "CUSTOMER".

Due to the nature of the investments in the securities market that are subject matter of this Chapter and in accordance with the terms of the Securities Market Law, the parties acknowledge that "INTERCAM BANCO" shall assume no obligation whatsoever to guarantee returns, nor shall be responsible for the losses suffered by the "CUSTOMER" as a result of the operations carried out in accordance with this Agreement.

ELEVEN. In the statement of account delivered by "INTERCAM BANCO" to the "CUSTOMER", the list of all operations carried out reflecting the position of "THE CERTIFICATES" and the resources of the "CUSTOMER" as of the last business day of the period and the position of "THE CERTIFICATES" and resources of the cut-off of the prior period shall be indicated, as well as, as the case may be, the notices and information indicated in article 61 Bis, (sixtyone Bis) of the Investment Funds Law.

The statements of account must be remitted exactly to the last address of The "CUSTOMER" that shall have been notified to "INTERCAM BANCO" or made available to the "CUSTOMER" on the website of "INTERCAM BANCO" and, as the case may be, if so expressly agreed upon, to the e-mail address notified by the "CUSTOMER" to "INTERCAM BANCO". THE "CUSTOMER" may request that its statement of account is withheld at the offices of "INTERCAM BANCO".

In any event, the entries indicated in the statements of account sent by "INTERCAM BANCO" to the "CUSTOMER", reviewed by the "CUSTOMER" on the website or at its offices, may be objected in writing or through any means agreed upon in this Agreement and accepted by the parties, within the ninety (90) business days following the date they are issued, provided that if such entries are not objected by the "CUSTOMER" within the period indicated above, they shall be assumed as consented and confirmed by the "CUSTOMER".

Likewise, in order for the "CUSTOMER", as the case may be, to be able to make due objections in time, "INTERCAM BANCO" shall make available thereto, as from the business day following the cut-off day, at the offices where the account is managed, a copy of such document.

TWELVE. The "CUSTOMER", EXPRESSLY authorizes "INTERCAM BANCO" to charge from its account, among others, the following:

1. The amount of the operations carried out by "INTERCAM BANCO", in compliance with the commission agency agreement.
2. Remunerations borne by "INTERCAM BANCO" in accordance with the custom tariffs or duties established for each operation or service, and in the absence thereof, those agreed upon by the parties.
3. The rate charged by "INTERCAM BANCO" for managing the account.
4. Taxes arising from the operations subject matter of this Agreement, in terms of the tax legislation.
5. Interests for debts in terms of Clause THIRTEEN of this Chapter.
6. Commissions that, as the case may be, "INTERCAM BANCO", charges for the following concepts:
 - a) Noncompliance with the investment balance established in the current prospectus of each investment fund managed or distributed by "INTERCAM BANCO".
 - b) Noncompliance with the minimum stay term indicated in the prospectus of each investment fund managed or distributed by "INTERCAM BANCO".
 - c) Purchase or sale of stock of Investment Funds.
 - d) Service of deposit and custody of "THE CERTIFICATES".
 - e) Issuance and/or sending of statements of account.
 - f) Individualization service of accounts.
 - g) Service of payment third parties, referenced deposits or any other payment service.
 - h) Other services provided by "INTERCAM BANCO" to the "CUSTOMER" and that are accepted by the parties.

The "CUSTOMER" agrees that the periodicity and procedure to calculate the commissions previously indicated shall be established in the prospectus of information to the investing public of each investment fund, and their amount shall be notified on the website of "INTERCAM BANCO".

The parties agree that the increases or decreases to the commissions intended to be in charge by "INTERCAM BANCO", shall be notified to the "CUSTOMER" thirty (30) natural days before they become effective, through a notice attached to the statement of account, or to the e-mail address registered by the "CUSTOMER" that is entered in the "INTERCAM BANCO" systems and/or through the website of "INTERCAM BANCO". If the "CUSTOMER", due to the increases or decreases to the commissions does not wish to continue in the investment fund, it shall have the right to have "INTERCAM BANCO" to repurchase "THE CERTIFICATES" at the valuation price, and to such end it shall have 30 natural days after the date when the aforementioned modifications have been notified. At the end of such period, increases or decreases shall become legally effective. Before the termination of the term established, any act or instruction by the "CUSTOMER" shall be considered as an acceptance to the aforementioned increases or decreases, and be legally effective.

THIRTEEN. Interests to be paid for the amounts owed by the "CUSTOMER" to "INTERCAM BANCO" or by "INTERCAM BANCO" to the "CUSTOMER" for any concept, due to the legal acts subject matter of this Agreement shall be of one point five times the interbank interest rate (TIIE) at 28 days, corresponding to the period they are overdue.

FOURTEEN. The parties acknowledge that all "THE CERTIFICATES" and the resources property of the "CUSTOMER" registered in the account referred to in Clause TEN of this Chapter, shall be understood as specially and preferably used to pay the remunerations, interests, expenses or any other debt in favor of "INTERCAM BANCO" according to the provisions of this Agreement, therefore, the "CUSTOMER" may not withdraw "THE CERTIFICATES" or resources without paying such debts.

FIFTEEN. The parties agree that "INTERCAM BANCO" may disclose to the "CUSTOMER" the information detailed below, through any of the following mechanisms:

- (i) Delivering the "CUSTOMER" such information in a printed manner, or else
- (ii) Make available to the "CUSTOMER" the information, using to such end any of the following means:
 - a) at the "INTERCAM BANCO" branches;
 - b) through the website of "INTERCAM BANCO", or
 - c) by sending the "CUSTOMER" the notices or documents related to Investment Funds, by certified mail or through specialized courier companies, with the frequency that is deemed pertinent at the entire opinion of "INTERCAM BANCO".

The parties agree that "INTERCAM BANCO" shall, through any of the mechanisms established in the foregoing paragraph, disclose the "CUSTOMER" the following information when so deemed pertinent or must be carried out according to the set of rules:

- (i) the prospectus of information to the investing public, including the updates or modifications that may be made thereto from time to time.

Both, prospectus as to updates and modifications shall be available at any time to the "CUSTOMER" for analysis, consultation and agreement, through the mechanisms established in subparagraphs a) and b) of item (ii), above.

The "CUSTOMER" consents and agrees to approve the information prospectus and the amendments thereto, through the means indicated above.
- (ii) the simplified brochure or brochures of investment funds in which the "CUSTOMER" makes investments. These simplified brochures shall be available for the "CUSTOMER" at any time for analysis, consultation and agreement, through the mechanisms established in subparagraphs a) and b) of item (ii) above.
- (iii) Items and the specific amount of the commissions to be paid by the "CUSTOMER" for the operations and services performed or received upon acquiring or transferring stock of investment funds.
- (iv) increases or decreases to the commissions intended to be carried out by "INTERCAM BANCO" and, as the case may be, the Investment Funds to which it provides the stock distribution service.
- (v) the financial ratio resulting from dividing the sum of all the costs, commissions or remunerations accrued or paid during the relevant month, by the net average assets of such investment fund during such month. "INTERCAM BANCO" must disclose this information to the "CUSTOMER" on a monthly basis, through the mechanisms established in subparagraphs a) and b) of item (ii) above.
- (vi) Any notice "INTERCAM BANCO" must give the "CUSTOMER" in relation to Investment Funds.
- (vii) the investment fund portfolio in which it makes investments.

Likewise, the parties agree that "INTERCAM BANCO" shall, through the prospectus of information to the investing public, including the amendments thereto, and under the terms previously agreed upon, disclose the "CUSTOMER" having shares of stock both of equity income funds and of debt instruments:

- (i) terms, conditions and procedures regarding the calculation of the commissions that are to be charged.
- (ii) Periodicity when the commissions are to be charged and the advance period during which it will be notified, regarding the increases or decreases that are intended to be carried out.
- (iii) results obtained on the return of the shares of stock of the investment funds, including commissions referred or calculated for the performance of the assets manager.
- (iv) any information that may be charged as to commission matters by the operating or distribution company, as well as the commissions arising from the remunerations paid to the services providers referred to in the Investment Funds Law.
- (v) the type of persons that may acquire the shares of stock who, as the case may be, may be differentiated based on the different series and classes of stock.
- (vi) Characteristics, rights and obligations that, as the case may be, are granted based on the different series and classes of shares of stock, the detailed policy of purchase and sale of such stock, the advance period during which the related orders must be submitted, the operation days and schedule and the maximum limit of holding per investment. "INTERCAM BANCO" shall have available to the "CUSTOMER" the information prospectus to the investing public updated, the amendments and addenda thereto and must deliver the simplified brochure during the periods deemed convenient at its entire opinion.

Based on the foregoing, the "CUSTOMER" agrees to know the contents of the prospectus of information to the investing public related to the investment fund the stock of which are intended to be acquired, as well as the amendments thereto, in order to assess the characteristics of such investment fund, its purposes and the risks that may arise from managing such securities, before the relevant acquisition is made.

SIXTEEN. "INTERCAM BANCO" shall allow the "CUSTOMER", through statement of account prepared for it, per account of investment funds regarding which the "CUSTOMER" is a shareholder, to have the prompt information related to the percentage of its shareholding per investment fund, in order for the "CUSTOMER" to be able to comply with the provisions in the relevant prospectus of information, in accordance with article 14 (fourteen) of the Investment Funds Law.

SEVENTEEN. If the amendments made to the prospectus of information of the Investment Funds distributed by "INTERCAM BANCO", are related to the investment or acquisition of own shares regime, "INTERCAM BANCO" on account of the Investment Funds, shall send the "CUSTOMER" a notice notifying such fact, within the 5 business days after the notification of authorization of such changes by the National Banking and Securities Commission, indicating the place or means through which they may be accessed for consultation; which may be carried out through the statements of account.

If the "CUSTOMER" does not agree with the amendments referred to in the paragraph immediately above, it shall have thirty (30) business days as from the date when the amendments are notified to request "INTERCAM BANCO" to repurchase the shares from the relevant investment fund, without applying any differential whatsoever. The "CUSTOMER" acknowledges that after the expiration of such term, if it fails to request the repurchase of shares, amendments to the prospectus of information, that have been authorized, shall become legally effective. Before the termination of the period established, any instruction by the "CUSTOMER" to carry out the purchase and sale operations of the shares of the investment funds referred to above shall assume that the "CUSTOMER" has granted its consent as to aforementioned amendments to the prospectus of information.

EIGHTEEN. The parties agree that upon purchasing the shares of stock of Investment Funds, by the "CUSTOMER", it shall be understood that:

- (i) the "CUSTOMER" checked the prospectus of information to the investing public;
- (ii) agreed the terms of the relevant prospectus of information to the investing public;
- (iii) stated its agreement regarding any information other than the prospectus of information to the investing public referred to in this clause and disclosed by "INTERCAM BANCO" through the agreed upon mechanisms. Consent by the "CUSTOMER" stated in the manner herein established shall release "INTERCAM BANCO" and the investment fund at issue from any liability whatsoever.

NINETEEN. The duration of this Chapter shall be for an indefinite period of time, and may be terminated through written notice of any of the parties to the other party, at least thirty (30) natural days in advance, and the "CUSTOMER" shall be bound to the findings of the operations already carried out upon giving such notice.

The "CUSTOMER" authorizes "INTERCAM BANCO" to terminate the contractual relationship arising from this Chapter, if the minimum amounts of investment established herein as an internal policy are not kept. In this case, the "CUSTOMER" authorizes "INTERCAM BANCO" to transfer the securities that it may have under its possession, to a concentration account.

TWENTY. The purchase and sale operations of shares of stock of the Investment Funds subject matter of this chapter of the Agreement shall be carried out only through charges and credits to the accounts of the "CUSTOMER" indicated by the latter. The "CUSTOMER" expressly authorizes "INTERCAM BANCO" to charge against the "ACCOUNT" indicated that is considered as the "main" account, the amount of the investment ordered and agrees to provide the necessary funds to cover the amount of the operations. On the other hand, "INTERCAM BANCO" shall credit in such accounts, the shares of stock of the investment funds that had acquired on account of the "CUSTOMER".

TWENTY-ONE. If there are no sufficient funds to pay the operation ordered by the "CUSTOMER" and results an overdraft in the relevant "main" "ACCOUNT", "INTERCAM BANCO" shall charge interests to the "CUSTOMER" on the amount of such operation at a rate equal to the result of multiplying times a three factor the Interbank Interest Rate at twenty-eight (28) days or the term replacing the foregoing that has been published in the Official Gazette of the Federation on the overdraft day, calculated throughout the time that the relevant charge is not paid. The amount of the interests shall be charged from the relevant "main" "ACCOUNT".

TWENTY-TWO. The "CUSTOMER" states to be aware of the risks inherent to the carrying out of purchase and sale operations of shares of stock of the investment funds and that the resources that will be used for the operations established in this chapter are from legal origin, in accordance with and for the purposes of article 400 (four hundred) Bis of the Federal Criminal Code and that it is aware of the sanctions applicable as regards illegal financial operations.

The "CUSTOMER" shall not be granted the rights established in articles 144, 163, 184 and 201 of the general law of business companies regarding the securities issued by the funds, pursuant to the provisions of paragraph two of article 14 Bis 2 of the Investment Funds Law.

"INTERCAM BANCO" assumes no liability whatsoever regarding the authenticity, legitimacy or effective term of the shares of stock of investment funds acquired on account of the "CUSTOMER", nor as regards their convenience or the solvency of their issuers, or the accuracy of the information contained in the prospectus of information to the public issued thereby.

CHAPTER X ABOUT THE TRADING OF PURCHASE AND SALE OPERATIONS OF CURRENCIES AND PRECIOUS METALS

ONE. In accordance with this Chapter the parties may customarily carry out operations of purchase and sale of Currencies and Precious metals, and both parties shall be authorized to act both as purchaser and as seller.

TWO. For purposes of Clause ONE of this chapter the following words shall have the following meanings:

Exchange Value.- As regards an Operation, the amount in Pesos, resulting from multiplying the amount of Currencies times the Exchange Rate.

Business day.- The day that is a bank business day both in the United Mexican States, and in the place or places where the Currencies or Precious metals subject matter of the Operation are delivered or received.

Currencies.- The Dollars, as well as any other foreign currency freely transferable and immediately convertible into Dollars that the party acting as seller must deliver to the party acting as purchaser and shall be that expressly agreed upon by the parties on the Date each Operation is carried out.

Dollars.- The lawful currency of the United States of America.

Performance Date.- The Business Day when the parties agree an Operation.

Liquidation Date.- The Business Day when compliance with the obligations agreed upon in the Operation are demandable, which may be also the Performance Date (Value date same day), the Business Day immediately succeeding (Value date 24 hours TOM), or the second Business Day after the Date when the Operation is carried out (Value date 48 hours SPOT), or on the third Business Day after the Performance Date (Value date 72 hours), or on the fourth business day immediately succeeding (Value date 96 hours).

Default Expenses.- The costs that are to be charged by "INTERCAM BANCO" to the "CUSTOMER" in accordance with the provisions of this Agreement, in the event that the "CUSTOMER" fails to liquidate the exchange value of the "OPERATIONS" carried out.

Precious metals.- Gold and silver.

Operation.- The purchase and sale in which the conditions of the transaction (Currency, Exchange rate, Exchange Value and Liquidation Date) are established, and the "CURRENCIES" and their "EXCHANGE VALUE" are delivered on the "LIQUIDATION DATE".

Pesos.- The lawful currency of the United Mexican States.

Exchange Rate.- As regards each Operation, the price/amount agreed upon in Pesos that the purchaser shall pay for each unit of Currency being acquired, which shall be freely agreed upon among the parties on the Performance date.

THREE. As a result of each of the Operations, the parties shall carry out the purchase and sale of Currencies in cash, in which, depending on the capacity they hold upon acting, whether as sellers, they transfer the ownership of the Currencies, or else, if as purchasers, they pay for them the corresponding Exchange Value (Pesos or Currencies, previously agreed upon by the parties), exactly on the Liquidation Date and in accordance with the Exchange Rate for each of the Operations.

For purposes of this Agreement, an Operation shall be considered as arranged when agreeing, at least: (i) the amount and Currency subject matter of the purchase and sale in the Operation at issue; (ii) the Exchange Rate to determine the Exchange Value of the Operation; (iii) the Performance Date and (iv) the Liquidation Date.

The parties agree that the Operations to be carried out in accordance with this chapter shall be made on business days and may be agreed upon orally, in writing, by telephone or through any other electronic, optical, computer or telecommunication means arising from the technology and accepted by the parties.

In any event, the parties shall specify for each Operation, the Currency, the Exchange Rate, the Exchange Value, the Instrument and the Liquidation Date.

FOUR. The parties may liquidate the Operations in Pesos or Currencies, by means of: (i) Cash; (ii) Check deposits; (iii) Wire transfers; or (iv) with an automatic charge to the "ACCOUNT" considered that is the "main" account for purposes of this chapter, on the Liquidation Date agreed upon, or else, charged to any other account indicated by the "CUSTOMER" upon carrying out the Operation.

Once the Operation is arranged, the "CUSTOMER" agrees to liquidate it under the terms and conditions agreed upon, upon the arrangement, regardless the fluctuations that may exist by virtue of the Exchange Rate of the Currency subject matter of the aforementioned Operation, arising from the volatility in the markets or for any other cause.

"INTERCAM BANCO" shall make the Deposits or wire transfers to the "ACCOUNT" that is the "main" account of this Agreement or to the accounts of third parties that the "CUSTOMER" indicates it through the means indicated herein. The "CUSTOMER" shall make the Deposits or wire transfers indicated above in the accounts designated by "INTERCAM BANCO" to such end, provided that the Operation will be considered liquidated until "INTERCAM BANCO" has the funds duly credited and available in such accounts.

The "CUSTOMER" acknowledges that all the operations requested thereby must be paid in cash, except when the "CUSTOMER" has a credit facility to cover the Operations carried out in accordance with this chapter.

FIVE. "INTERCAM BANCO", after arranging the Operations, shall prepare a slip for each Operation, which shall include the data necessary for their identification, such as: (i) the amount, Currency and type of instrument that will be the subject matter of the purchase and sale in an Operation; (ii) the Exchange Rate to determine the Exchange Value of the Operation, as well as its equivalent in Pesos; (iii) the Performance Date and the Liquidation Date, as the case may be, and (iv) any other obligation entrusted to the parties or any other term that the parties consider convenient. This slip and the number of the accounting record shall be available to the "CUSTOMER" at the "INTERCAM BANCO" branch where the Operation was carried out, as from the time it was carried out.

Objections by the "CUSTOMER" regarding the Operations must be submitted in writing addressed to "INTERCAM BANCO", with acknowledgement of receipt of the head of the Unit for Attention of Consultations and Claims of "INTERCAM BANCO".

Once the Operation is liquidated, the Confirmation shall be considered as the relevant invoice, therefore, it shall meet the applicable tax requirements.

"INTERCAM BANCO" shall not be bound to send statements of account to the "CUSTOMER", for the Operations carried out in accordance with this chapter. The list of records of Operations prepared by the "CUSTOMER" shall be available thereto at the "INTERCAM BANCO" branches.

SIX. In the event that the "CUSTOMER" makes the payment of the related Operation by delivering the documents or negotiable instruments that due to their nature are received under a "subject to collection" condition and may not be charged for causes not attributable to "INTERCAM BANCO", "INTERCAM BANCO" reserves the right to charge the "CUSTOMER", in addition to the principal, twenty percent of the amount of the document or negotiable instrument that is returned, for indemnity, as well as the amount resulting from applying the Interbank Interest Rate in force, multiplied times three plus ten points on the amount of the aforementioned document or negotiable instrument for default charges.

In case of noncompliance with the payment of wire transfers or in cash for causes attributable to the "CUSTOMER" the rate indicated in this Clause shall apply.

Both, principal and interest shall be payable with no deduction whatsoever for concept of or on account of any tax, duty or any other current or future charges established by the government of the United Mexican States or any of its political entities.

SEVEN. The parties agree that the contents of this chapter by "INTERCAM BANCO" shall not be understood as a noncompliance when Banco de México or any competent authority orders the temporary suspension of the Operations.

Without detriment to the obligations established in this Agreement, the "CUSTOMER" agrees to:

I. Deliver "INTERCAM BANCO" the documentation requested by it to comply with the "General provisions referred to in article 115 of the Law of Credit Institutions", and the secondary provisions as regards prevention of operations with illegal resources matters.

II. In the event that any Operation that, in the entire opinion of any domestic or foreign authority, is considered to be originated from an illegal operation, the "CUSTOMER" agrees with "INTERCAM BANCO" to be responsible for the amount, penalties and expenses for the defense that may arise, and the "CUSTOMER" shall be directly responsible for the legal consequences that may apply, as the case may be, and therefore, shall release "INTERCAM BANCO" from any civil, commercial, criminal, administrative, tax or any other liability of any nature whatsoever that may arise therefrom. The "CUSTOMER" expressly states under affirmation that the resources subject matter of this Agreement come from legal activities.

CHAPTER X Bis ABOUT THE TRADING OF PURCHASE AND SALE OPERATIONS OF CURRENCIES "SPECIALIZED FX SERVICE"

ONE. OPERATIONS: In accordance with this Agreement, the parties may carry out "OPERATIONS", indistinctly acting for each "OPERATION", whether as purchaser or seller.

As a result of each of the "OPERATIONS", the parties shall make the purchase and sale of "CURRENCIES" in cash, in which, depending on the capacity they hold upon acting, whether as sellers, they transfer the ownership of the "CURRENCIES" or else, if acting as purchasers, they pay for them the corresponding "EXCHANGE VALUE", exactly on the "LIQUIDATION DATE" and in accordance with the "EXCHANGE RATE" agreed upon for each of the "OPERATIONS".

For purposes of this Agreement, an "OPERATION" shall be considered arranged when it is agreed, at least: (i) the amount and type of "CURRENCY", which shall be subject of the purchase and sale in the relevant "OPERATION"; (ii) the "EXCHANGE RATE" to determine the "EXCHANGE VALUE" of the "OPERATION"; (iii) the "PERFORMANCE DATE" and (iv) the "LIQUIDATION DATE".

"OPERATIONS" shall be agreed upon on "BUSINESS DAYS", by telephone, in writing or through any other electronic, optical, computer or telecommunication means deriving from the technology and accepted by the parties.

Once the "OPERATION" is arranged, the "CUSTOMER" agrees to liquidate it under the terms and conditions agreed upon the arrangement, regardless the fluctuations of the "EXCHANGE RATE" of the "CURRENCY" subject matter of the aforementioned "OPERATION", arising from the volatility in the markets or for any other reason.

TWO. REPRESENTATIVES OF THE "CUSTOMER" AND CHANGE OF FINANCIAL POSITION. The "CUSTOMER" appoints, to represent it for anything related to this instrument, the person(s) indicated in the Request-Agreement of this Agreement, who shall evidence their capacity with documents indicated therein, a copy of which is to be attached to this instrument.

In the event the "CUSTOMER" changes its representative(s), it agrees to notify such fact in writing to "INTERCAM BANCO" by attaching certified copies of the corresponding powers of attorney. If such notification is not made, "INTERCAM BANCO" shall not be responsible for the "OPERATIONS" carried out according to the instructions received from the representative(s) that is(are) recorded as of such date.

The "CUSTOMER" may appoint Individuals to carry out its "OPERATIONS" (hereinafter the "AUTHORIZED PERSONNEL"). "The AUTHORIZED PERSONNEL" is appointed by the "CUSTOMER", at its sole liability and risk, and are expressly granted the authorization referred to in article 310 of the Code of Commerce. The "AUTHORIZED PERSONNEL" is considered as a "CUSTOMER'S" factor for all the legal purposes that may arise, therefore the "AUTHORIZED PERSONNEL" may give any kind of instructions to carry out the "OPERATIONS" in name and on behalf of the "CUSTOMER", and to instruct the use of the consideration arising from the "OPERATIONS". By virtue of the foregoing, the "CUSTOMER" releases "INTERCAM BANCO", its officers and employees from and against any liability arising or that shall arise from the acts and "OPERATIONS" carried out according to the instructions given by the "AUTHORIZED PERSONNEL".

Likewise, the "CUSTOMER" is bound to notify "INTERCAM BANCO" on any negative change of financial position or shareholding structure change.

THREE. LIQUIDATION OF OPERATIONS. Whenever the "OPERATIONS" must be liquidated by "INTERCAM BANCO" in "PESOS" or "CURRENCIES", it shall comply with the aforementioned liquidation by making a deposit or wire transfers of "PESOS" or the "CURRENCIES" in the "main" ACCOUNTS indicated by the "CUSTOMER" in the Request-Agreement of this Agreement or in writing.

The "CUSTOMER" may liquidate the "OPERATIONS" by making deposit in the accounts designated by "INTERCAM BANCO" to such end, provided that the "OPERATION" shall be considered liquidated until the funds in the aforementioned accounts are duly credited and available for "INTERCAM BANCO".

The parties agree to deliver the "CURRENCY" and/or "PESOS" on the "LIQUIDATION DATE" in funds available and free from any deduction or claim, except for the deductions or withholdings of taxes that "INTERCAM BANCO" has the obligation to pay.

In the event of noncompliance with the payment of wire transfer or cash for causes attributable to the "CUSTOMER", the rate indicated for "DEFAULT EXPENSES" in Clause Six hereof shall apply.

FOUR. SLIPS. "INTERCAM BANCO" shall prepare a slip of each "OPERATION", which shall include all the data necessary for its identification and the amount of the "OPERATION". This slip and the number of accounting record shall be made available to the "CUSTOMER" at the "INTERCAM BANCO" office where the "OPERATION" was carried out, the "BUSINESS DAY" after the "OPERATION" is carried out.

For purposes of the provisions of the foregoing paragraph, the "CUSTOMER" states to be fully aware that the slip for each "OPERATION" is available thereto, the "BUSINESS DAY" following the date when the "OPERATION" is carried out at the address of "INTERCAM BANCO".

Once the "OPERATION" is liquidated, not later than on the next day, the corresponding invoice is to be issued, which shall be available for the "CUSTOMER" at the "INTERCAM BANCO" offices, or sent to the address of the "CUSTOMER", or by e-mail, as per its express instructions.

The "CUSTOMER" expressly states its agreement with having a twenty-four (24)-hour term, after the "OPERATION" is arranged to object it, provided that such objection is made through writing addressed to "INTERCAM BANCO", unquestionably evidencing its reception by one of its legal representatives. If no objection is submitted, then, it shall be assumed that the "OPERATION" has been expressly consented and accepted by the "CUSTOMER" for all the legal purposes that may arise.

"INTERCAM BANCO" shall not be bound to send statements of account to the "CUSTOMER", regarding the Operations carried out in accordance with this chapter. The list of the records of Operations prepared by the "CUSTOMER" shall be available thereto at the "INTERCAM BANCO" branches.

The "CUSTOMER", in terms of Clause Two of this Chapter, authorizes and empowers any members of its "AUTHORIZED PERSONNEL" to receive and sign the confirmations and invoices generated by virtue of the "OPERATIONS" carried out with "INTERCAM BANCO".

FIVE. PAYMENT OF EXCHANGE VALUE. "INTERCAM BANCO" shall only receive from the "CUSTOMER" Deposits through checks or wire transfers in such checking accounts that "INTERCAM BANCO" has opened in its name in Credit Institutions, therefore, "INTERCAM BANCO" shall disclose the "CUSTOMER" the name of the banking institution and the account number that must be used, as the case may be, with the personalized banking reference of the "CUSTOMER". Consequently, "INTERCAM BANCO" shall not receive from the "CUSTOMER" money in cash, nor at its offices or in the bank accounts opened to such end. Likewise, "INTERCAM BANCO" shall not recognize the delivery of cash or any deposit made in manners or through means other than those herein indicated.

SIX. PAYMENT OF OPERATIONS WITH NEGOTIABLE INSTRUMENTS. In the event that the "CUSTOMER" makes the payment of any "OPERATION" by check, payment document or any other security received "subject to collection", issued by financial institutions, whether public or private or domestic or foreign, and such instrument is returned for causes not attributable to "INTERCAM BANCO", "INTERCAM BANCO" reserves the right to charge the "CUSTOMER", in addition to the principal, 20% (twenty percent) of the amount of the check, document or negotiable instrument that is returned, for indemnity, as well as the amounts resulting from applying the Interbank Interest Rate in force, multiplied times three plus ten points on the amount of the aforementioned check, document or negotiable instrument, per each day elapsed until the "CUSTOMER" fully liquidates the total payment according to this clause, for "DEFAULT EXPENSES".

The "CUSTOMER" shall be responsible and solely bound to make the payment regarding the documents that were drawn or endorsed by third parties in favor of the "CUSTOMER" and the "CUSTOMER", in turn, has made the endorsement to "INTERCAM BANCO", notwithstanding the foregoing, "INTERCAM BANCO" reserves the right to exercise any exchange action against the endorsee or drawer of the negotiable instrument.

Likewise, the "CUSTOMER" is hereby made known that the fraudulent submittal of a check with no funds or apocryphal to liquidate any operation constitutes a crime, as set forth in article 387 section XXI of the Federal Criminal Code.

SEVEN. MEANS TO GIVE INSTRUCTIONS. The "CUSTOMER" may give instructions to "INTERCAM BANCO" to carry out "OPERATIONS" and make payments arising therefrom, in a personal manner, in writing or through "ELECTRONIC MEANS".

Likewise, "INTERCAM BANCO" may notify the "CUSTOMER" on any notice, requirement, payee account record upon carrying out the operations made, through the same means indicated in the foregoing paragraph.

Moreover, the "CUSTOMER" acknowledges, agrees and authorizes that any conversation may be recorded by "INTERCAM BANCO", and that such conversations shall be exclusive property of "INTERCAM BANCO", and produce the same effects stated in the laws for the documents subscribed by the Parties, therefore, they shall have the same probative value from time to time.

Finally, the "CUSTOMER" hereby releases "INTERCAM BANCO", its directors, employees, shareholders and delegates from and against any liability that may arise by virtue of the instructions given and due to operations liquidated in infringement to the provisions of this Agreement.

EIGHT. CHARGE AUTHORIZATION. The "CUSTOMER" authorizes "INTERCAM BANCO" to charge against any account opened in accordance with Chapter I of this instrument or bank deposit of money agreement or of any type that "INTERCAM BANCO" operated or that may be operated thereby, the unpaid amounts, arising from the liquidation of the "OPERATIONS", as well as the debts for interests, commissions, expenses and any other ancillary government charges arising from this Agreement. The relevant compensation may only be made when the "CUSTOMER" has a debit balance past due for more than two (2) days after the relevant payment obligation is generated.

NINE. TEMPORARY SUSPENSION. The parties agree that whenever Banco de México or any competent authority orders the temporary suspension of the "OPERATIONS", it shall not be understood as a noncompliance with this Agreement by "INTERCAM BANCO".

Without detriment to the obligations set forth in this Agreement, the "CUSTOMER" agrees to:

I. Deliver "INTERCAM BANCO" the documentation requested by it to comply with the "General provisions referred to in article 115 of the Law of Credit Institutions", and the secondary provisions as regards prevention of operations with illegal resources matters.

II. In the event that any Operation that, in the entire opinion of any domestic or foreign authority, is considered to be originated from an illegal operation, the "CUSTOMER" agrees with "INTERCAM BANCO" to be responsible for the amount, penalties and expenses for the defense that may arise, and the "CUSTOMER" shall be directly responsible for the legal consequences that may apply, as the case may be, and therefore, shall release "INTERCAM BANCO" from any civil, commercial, criminal, administrative, tax or any other liability of any nature whatsoever that may arise therefrom. The "CUSTOMER" expressly states under affirmation that the resources subject matter of this Agreement come from legal activities.

TEN. ACT OF GOD OR FORCE MAJEURE. "INTERCAM BANCO" shall not be responsible for any noncompliance with the instructions given by the "CUSTOMER" when such noncompliance is the result of an act of God or force majeure.

ELEVEN. COMPENSATION. In accordance with the provisions of article 2185 and any other applicable provisions of the Civil Code for Mexico City, if there are amounts payable in the same "CURRENCY" by both parties regarding one or several "OPERATIONS", both debts for up to the lesser amount of them shall be mandatorily compensated and, therefore, be extinguished and the party with the largest amount shall be responsible for making the payment in the excess amount of the compensated amounts.

CHAPTER XI ABOUT OPENING OF LIQUIDITY LOAN ("CL LOAN")

ONE. Both parties agree that the terms and conditions contained in this Chapter shall only apply upon making loans in current account the use of which shall be exclusively the liquidation of purchase and sale operations of currencies (hereinafter the, "CL LOAN", acronym in Spanish), carried out by the "CUSTOMER" with "INTERCAM BANCO", provided that the terms and conditions applicable to the "CL LOAN" are stated in the title page entitled "CL TITLE PAGE", which shall be considered as an integral part of this basis of the bargain, for all the purposes that may arise.

TWO. For purposes of the provisions in this chapter, including the "CL TITLE PAGE", the following terms in captions shall have the meanings indicated below, that shall apply equal in singular or plural:

"CL TITLE PAGE": shall mean the page or document attached to this Agreement, which duly signed by the parties becomes an integral part thereof, and which contains, among other things, the terms and conditions of the "CL LOAN".

"CAT": The Total Annual Cost of financing stated in annual percentage terms that, for information and comparison purposes, incorporates all the costs and expenses inherent to loans.

"COMMISSIONS": means the amounts of money charged by "INTERCAM BANCO" to the "CUSTOMER" for granting the "CL LOAN", including those amounts that are published on the website of "INTERCAM BANCO", or those indicated in the "CL TITLE PAGE".

"CONDUSEF": means the National Commission for the Protection and Defense of Financial Services Users.

"AGREEMENT": means this Service and Multiple Banking Products Agreement, together with the relevant title pages.

"CL LOAN": means the loan in current account that may be granted by "INTERCAM BANCO" to the "CUSTOMER" in accordance with the provisions of this chapter, the use of which shall be exclusively for liquidation of purchase and sale of currencies operations carried out by the "CUSTOMER" with

"INTERCAM BANCO" or else with any of the entities comprising Intercam Grupo Financiero, S.A. de C.V. (hereinafter "INTERCAM").

"BUSINESS DAY": means a day of the year other than Saturday or Sunday, when the credit institutions are authorized to carry out operations with the public.

"DOLLARS": means the lawful currency of the United States of America.

"DRAWDOWN DATE": means the date when "INTERCAM BANCO" makes the deposits in the Checking Account that the "CUSTOMER" keeps in

"INTERCAM BANCO" and as indicated in the "CL TITLE PAGE".

"PAYMENT PERIOD OF THE "CL LOAN": means the period of time indicated in the "CL TITLE PAGE".

"PESOS OR MEXICAN CURRENCY": means the lawful currency of Mexico.

"LIBOR RATE": means the London Interbank Offered Rate at thirty (30) days and stated in DOLLARS published on the website "Bloomberg US0001M (INDEX) HP" of the "Bloomberg Financial Markets" service (or any other website replacing such service).

"TIIE": means the last Interbank Interest Rate at twenty-eight (28) days, determined by Banco de México and published in the Official Gazette of the Federation.

THREE. In accordance with the provisions of the General Law of Negotiable Instruments and Credit Operations and in the Law of Credit Institutions, "INTERCAM BANCO" may grant to the "CUSTOMER" a loan in PESOS or US DOLLARS by having a loan in a current account, for up to the amount that "INTERCAM BANCO" determines in accordance with its internal policies. This loan shall not be compromised by "INTERCAM BANCO" and the granting thereof shall be subject to the approval of the Internal Committees of "INTERCAM BANCO" and, as the case may be, the granting and perfecting of the guaranties required by "INTERCAM BANCO".

Terms and conditions of the "CL LOAN" approved by "INTERCAM BANCO" to be granted to the "CUSTOMER", shall be set forth in the "CL TITLE PAGE".

The amount of the "CL LOAN" shall not include interests, nor ordinary or default interests, commissions or expenses that, as the case may be, must be paid by the "CUSTOMER" to "INTERCAM BANCO", as a consequence of the granting of the "CL LOAN".

FOUR. The parties agree that the signature of the "CUSTOMER" in the "CL TITLE PAGE" shall constitute the unconditional acceptance of the amount, characteristics and conditions of the "CL LOAN". In any event, the "CUSTOMER" agrees that any drawdown made from the "CL LOAN" shall imply an unrestricted acceptance of each of the terms, conditions and legal consequences arising from the "CL LOAN".

FIVE. The "CUSTOMER" and "INTERCAM BANCO" agree that the "CL LOAN" must be guaranteed when so required by "INTERCAM BANCO", through personal guaranties or security interests agreed upon by both parties in the "CL TITLE PAGE" or in separate document, which shall be formalized through the documents required in accordance with the applicable legislation, which shall become an integral part hereof.

SIX. The "CUSTOMER" may totally or partially draw the amount of the "CL LOAN" granted thereto by "INTERCAM BANCO", according to the provisions contained in this Agreement, exclusively to pay the operations for the purchase and sale of currencies carried out by the "CUSTOMER" with "INTERCAM BANCO" or "INTERCAM".

The provisions requested by the "CUSTOMER" to be charged to the "CL LOAN" must be required to "INTERCAM BANCO" through the use of automated or electronic equipment and systems established by "INTERCAM BANCO" to such end, in accordance with the provisions of the "CL TITLE PAGE".

Once the total or partial drawdown of the "CL LOAN" is requested, the "CUSTOMER" agrees and instructs that the amount of each drawdown of the "CL LOAN", is indistinctly: i) credited to the Checking Account opened by the "CUSTOMER" in "INTERCAM BANCO" and indicated in the "CL TITLE PAGE"; or (ii) deposited in the bank deposit account(s) of money opened and in force in "INTERCAM BANCO" or in any other national or international credit institutions the holder of which is "INTERCAM BANCO" or "INTERCAM", which are indicated in the "CL TITLE PAGE".

The "CUSTOMER" hereby releases "INTERCAM BANCO" from any liability that may arise from the performance of the instruction set forth in the immediately preceding paragraph, and the "CUSTOMER" agrees to indemnify and hold "INTERCAM BANCO" harmless from and against any loss, damage, cost or detriment that may suffer regarding any requirement, claim, procedure and/or civil, commercial, criminal, administrative or any complaint of any other nature filed against "INTERCAM BANCO" for which it is intended to attribute "INTERCAM BANCO" liabilities arising from the "CL LOAN", or for acts attributable to the "CUSTOMER", arising from this Chapter.

As from the drawdown date of the "CL LOAN", the amount drawn will be considered unpaid, bearing ordinary interests according to the interest rate indicated in the "CL TITLE PAGE" hereof.

SEVEN. The "CUSTOMER" and "INTERCAM BANCO" agree that the duration of the "CL LOAN" shall be for an indefinite period of time, and may be cancelled by any of the parties by simple written notice delivered to the other party, and "INTERCAM BANCO" shall be authorized to give such notice to the e-mail address indicated by the "CUSTOMER" in the "CL TITLE PAGE" or any other provided in the future through the means authorized hereunder.

The "CUSTOMER" may agree in writing the termination of lending operations, by means of other Financial Institution that shall be referred to as the receiving institution, which, if applicable, must open an account in name of the "CUSTOMER" and notify "INTERCAM BANCO" its commitment as to the accuracy and legitimacy of the termination instruction by the "CUSTOMER". The receiving Financial Institution shall liquidate the debt of the "CUSTOMER", and become the creditor thereof for the corresponding amount, making all the relevant processes at its sole liability and without charging any Commission whatsoever for such processes.

"INTERCAM BANCO" reserves the right to restrict the amount of the "CL LOAN" or its drawdown term the "CUSTOMER" is entitled to, or both at once, or to claim at any time the Agreement through simple written notice given to the e-mail address indicated by the "CUSTOMER" in the "CL TITLE PAGE" or any other provided in the future through the means authorized hereunder, in terms of the provisions of article 294 (two hundred ninety-four) of the General Law of Negotiable Instruments and Credit Operations), in which event the "CL LOAN" shall be extinguished for the portion that shall have not been drawn by the "CUSTOMER".

On the other hand, the "CUSTOMER" shall not have any right to file any claim for this Agreement, restrict the amount or the term to make a drawdown of the loan.

On the date when the termination of the Agreement referred to in the foregoing paragraph becomes effective, the "CUSTOMER" shall immediately pay "INTERCAM BANCO" the unpaid balance of the "CL LOAN", the balance of its legal and conventional ancillary charges and any other amount that must be paid in accordance with the terms of this Agreement, without having the right to make any prior statement, complaint or judicial diligence or any other notification of any nature whatsoever.

EIGHT. The parties agree that the term for each drawdown of the "CL LOAN" shall not exceed thirty (30) days after the aforementioned drawdown is made.

The "CUSTOMER" agrees to pay "INTERCAM BANCO" the total amount of each drawdown, as follows:

- a) On the same day it is drawn, date on which "INTERCAM BANCO" may receive payments, without bearing any interest whatsoever.
- b) During the payment period of the loan, determined in the instruction given to "INTERCAM BANCO" in accordance with the provisions of Clause SIX hereof, bearing ordinary interests as from the drawdown date and until the last business day of the payment period, in accordance with the ordinary interest rate agreed upon in the "CL TITLE PAGE" hereof.
- c) In the event that the drawdown of the "CL LOAN" is not paid under the terms of the foregoing paragraph, the "CL LOAN" shall automatically expire and the amount drawn by the "CUSTOMER" shall be considered liquid and demandable, bearing default interests as from the expiration date and until the date when it is fully paid, in terms of the default interest rate established in the "CL TITLE PAGE" hereof.

Ordinary interests and, as the case may be, default interests shall be calculated and accrued on a daily basis, multiplying the unpaid balances of the "CL LOAN" times the ordinary interest rate for the case of paragraph b) above, or the default interest rate in the case of paragraph c) above, dividing the result by three hundred sixty (360) and multiplying the result obtained times the number of days effectively elapsed between the drawdown date of the "CL LOAN" and the payment date, for ordinary interests and, in case of default interests, times the number of days effectively elapsed between the date when the drawdown payment of the "CL LOAN" is liquidated and payable and the effective date of payment.

The parties agree that if the drawdown of the "CL LOAN" is in PESOS, the Ordinary Interest Rate shall be the TIIE rate established in the "CL TITLE PAGE". If the "CL LOAN" drawdown is in DOLLARS, the Ordinary Interest Rate shall be the LIBOR Rate indicated in the "CL TITLE PAGE".

Default interests shall be accrued throughout the time the noncompliance lasts and until the total liquidation of the amounts that have been drawn from the "CL LOAN".

The parties agree that if the drawdown of the "CL LOAN" is in PESOS, the Default Rate shall be the TIIE rate indicated in the "CL TITLE PAGE". If the drawdown is made in DOLLARS, the Default Rate shall be the LIBOR Rate indicated in the "CL TITLE PAGE".

If the Reference rate indicated in this article does not longer exist, the "Replacement Reference Rates" to be applied shall be as follows, in the order indicated below:

As the case may be, the amount of interests resulting in accordance with the provisions of this Clause shall be added the Value Added Tax (V.A.T.) or any other tax or lien that may be legally applicable in the present or in the future.

In the event the expiration date of any payment, whether of capital or interests is a non-business banking day, such payment shall be made on the banking business day immediately following the expiration and be taken into consideration in order to calculate the corresponding interests, making them, in any event, without any charge or additional operating cost whatsoever, other than the calculation of the interests indicated above.

NINE. All payments to be made by the "CUSTOMER" in favor of "INTERCAM BANCO" by virtue of this Chapter are to be made on the corresponding dates, within the schedule during which "INTERCAM BANCO" is authorized to receive payments, without need of prior requirement and through the deposits to the Account or Accounts referred to in Chapter I (Roman one) hereof, or the bank account determined by "INTERCAM BANCO". Any payment shall be made at the address of the "INTERCAM BANCO" branch where the "CUSTOMER" has opened the Checking Account indicated in the "CL Title Page" hereof, which is acknowledged by the parties as the unique payment place. Notwithstanding the foregoing, the "CUSTOMER" may make such

payment at any "INTERCAM BANCO" branch, within the United Mexican States.

Partial payments of the "CL LOAN" made by the "CUSTOMER" shall be applied by "INTERCAM BANCO" in the following order: (i) taxes, (ii) expenses, (iii) default interest, (iv) ordinary interests and (v) unpaid balance of the "CL LOAN".

The "CUSTOMER" agrees to pay "INTERCAM BANCO", without need of any requirement or prior notice whatsoever, the amounts that has been drawn from the Loan, by making payments to "INTERCAM BANCO" for the principal and interests, precisely on each Expiration Date of the relevant drawdown, in accordance with the amounts and the dates established in the "CL TITLE PAGE", notwithstanding the foregoing, in order for the "CUSTOMER" to comply with its payment obligation, the "CUSTOMER" hereby instructs and authorizes "INTERCAM BANCO" to provide it the automatic charge service and, consequently, to charge against the Checking Account indicated in the "CL TITLE PAGE" hereof the amount of the payments listed in this Clause, on the payment deadline established in the title page of the product, and to such end the "CUSTOMER" agrees to keep sufficient funds during the effective term of the "CL LOAN" and to notify "INTERCAM BANCO" in writing on any change of account number and/or branch in order to continue making such charges.

The "CUSTOMER" shall make "INTERCAM BANCO" aware on any change in writing and at least ten (10) natural days before the next payment date.

In the event that the "CUSTOMER" must pay "INTERCAM BANCO" any amount related to this loan on any date, and the "CUSTOMER" fails to comply with such payment obligation, the "CUSTOMER", to the extent permitted in accordance with the Law, authorizes, empowers and irrevocably instructs "INTERCAM BANCO" so that once the payment term expires, to immediately make the charge from any account kept by the "CUSTOMER" with "INTERCAM BANCO", including, without limitation, checking accounts, deposits and/or demand accounts, saving accounts, term accounts, provisional or final accounts, investment accounts, whichever they be; to compensate against any debt that "INTERCAM BANCO" may have in its favor and to charge the "CUSTOMER" any item, precisely up to an amount equal to the amount due and not paid to "INTERCAM BANCO", without need of any requirement, notice or demand whatsoever.

"INTERCAM BANCO" shall notify the "CUSTOMER" as soon as practical, on any charge or compensation made in accordance with anything permitted in this clause, provided that the failure to give such notification shall not affect in any form whatsoever the validity of such charge or compensation.

The provisions in this Clause regarding the automatic charge service shall not release the "CUSTOMER" from making all the corresponding payments, as indicated herein, therefore, if for any reason attributable or not to the "CUSTOMER" such automatic charge is not made, the "CUSTOMER" shall not be released from its obligation to make the payments on the relevant dates, for all the corresponding amounts under the terms established hereunder.

If the expiration date of any payment must be verified in accordance with this agreement, whether on a non-business banking day, the "CUSTOMER" shall make such payment on the immediately succeeding business day, without the collection of commissions or default interests apply.

TEN. Both parties agree that "INTERCAM BANCO" shall be authorized to early terminate the effective term for the payment of the "CL LOAN": (i) if the "CUSTOMER" fails to comply with any of the obligations assumed hereunder; (ii) if the "CUSTOMER" may early terminate or, as the case may be, fails to comply with any other obligation assumed under the terms of any or some other agreements executed or that may be executed with "INTERCAM BANCO" as borrower and/or with any other of the companies of the financial group to which it belongs, and (iii) in the event of any complaint in terms of Clause SEVEN above.

ELEVEN. In accordance with article 68 of the Law of Credit Institutions, this Agreement and the summary of transactions of portfolio certified by the accountant authorized by "INTERCAM BANCO", shall be executive securities, without need of any signature recognition of the "CUSTOMER" nor of any other requirement.

TWELVE: In the event of cancellation of the "CL LOAN", "INTERCAM BANCO" shall proceed as follows:

- I. It shall terminate the "CL LOAN" not later than on the business day following the date when receiving the request if there are no debts. Otherwise, it shall notify the "CUSTOMER", not later than on the business day following the date when receiving the request, the amount of the debts and within the five business days after the reception of the request it shall make available thereto such data on certain date, at the branch chosen by the "CUSTOMER", and once the debts are liquidated, the "CL LOAN" shall be cancelled;
- II. It shall deliver the credit balance, as the case may be, on the date when the operation is terminated or if the "CUSTOMER" does not go to the branch or office of "INTERCAM BANCO", then it shall notify through the means established in this Agreement, even through the electronic means made available thereto indicating the manner as it may be returned;
- III. It shall deliver or keep available for the "CUSTOMER", the summary of transactions of the portfolio or document evidencing the end of the contractual relationship and the nonexistence of any debt exclusively deriving from such relationship, within the ten business days after the payment of the debts is made or on the next cut-off date, and
- IV. It shall report the credit information companies that the account is closed and with no debt whatsoever within the period of time indicated in the Law to Regulate the Credit Information Companies to such effect.

CHAPTER XII COMMON PROVISIONS APPLICABLE TO ALL CHAPTERS OF THIS AGREEMENT

ONE. If the "CUSTOMER" does not expressly authorizes the contracting of the bank financial services offered by "INTERCAM BANCO" in accordance with this Agreement, by subscribing the relevant contracting request, Clauses related to such services contained in this Agreement or in any of the schedules and/or exhibits thereto shall not apply to the "CUSTOMER".

"INTERCAM BANCO" shall deliver the "CUSTOMER", upon executing this Agreement and at the entire election of the Customer, physically or electronically a counterpart of the Agreement and of the Title Page or Title Pages of each of the products or services hereby contracted in accordance with the Agreement.

For a further contracting of other products or services, they may be sent to the e-mail address provided by the "CUSTOMER" to such end.

Notwithstanding the foregoing, the execution of this Agreement or of the relevant request does not imply the obligation by "INTERCAM BANCO" to grant to the "CUSTOMER" all the services and products described in the relevant clauses, since, in addition to the fact that the "CUSTOMER" meets the requirement established by "INTERCAM BANCO" as internal policy, "INTERCAM BANCO" must analyze the feasibility of the "CUSTOMER" to become a borrower of the services indicated.

It is expressed agreed upon that all references made in or as to this Agreement shall be understood as included in and incorporated to the "Request-Agreement" to the further Requests and the "Title Pages" and "Exhibits". Notwithstanding the foregoing, if there is any discrepancy among the provisions set forth in the clauses hereof and in any of the provisions set forth in the "Request-agreement", the "Title Pages" or the "Exhibits", the latter shall prevail.

TWO. "INTERCAM BANCO" may require the "CUSTOMER" a minimum amount to open the "ACCOUNTS" and/or keep a monthly average minimum balance therein. The corresponding amounts will be shown in the commission chart, regardless that they are available at any time to the "CUSTOMER" for knowledge purposes on the web site www.intercam.com.mx. The parties expressly agree that "INTERCAM BANCO" shall be authorized to withdraw the balance kept in favor of the "CUSTOMER" in the "ACCOUNTS" and to credit it to any other bank account kept by the "CUSTOMER" in "INTERCAM BANCO", when such policies of minimum amounts and balances are not respected.

THREE. Inclusion of coholders in the "ACCOUNTS" shall be originally evidenced in the "Request-Agreement" of this Agreement, and additionally and subsequently in the documents delivered by "INTERCAM BANCO" to the "CUSTOMER" in order to specify the persons acting or ceasing acting as such, as well as the modalities established to manage the account, provided that the documents with most recent date will complement or derogate the foregoing, as indicated, and become an integral part of this Agreement. In order for a document in which new coholders are included and/or the exclusion of coholders is instructed to be valid, it shall contain the signatures of all the persons acting as such upon giving such instruction.

FOUR. When there are two or more coholders in the "ACCOUNT" and its management is determined on a joint and several basis, or else if third parties have been authorized to indistinctly make drawdowns from the account, "INTERCAM BANCO" shall deliver the amounts to the one of them who requests it, without incurring in any liability therefor.

When there are two or more coholders in the "ACCOUNT" and its management is determined on a joint basis, "INTERCAM BANCO" may only deliver the amounts, provided they are required by the holders on a jointly manner and in writing.

FIVE. In accordance with the provisions of article 56 of the Law of Credit Institutions, the "CUSTOMER" appoints as beneficiary or beneficiaries of the balance of its "ACCOUNTS" to the person(s) indicated in the request/agreement or else in a separate document subscribed to such end by the "CUSTOMER", and the persons so indicated shall be the beneficiaries in the proportion or percentage established.

Such beneficiary or beneficiaries shall have the right to receive, when evidencing the death of the "CUSTOMER" and its identity, at the entire satisfaction of "INTERCAM BANCO", the amount kept in the relevant "ACCOUNTS" as of such date. If there were several beneficiaries appointed, "INTERCAM BANCO" shall deliver them the proportional part determined by the "CUSTOMER", and if no proportion corresponding to each of them is established, then they shall be equally distributed the balance they have the right to receive, according to the provisions of this Clause.

The parties agree that the beneficiaries appointed by the "CUSTOMER" in the "ACCOUNT" in accordance with the provisions of this Clause shall be beneficiaries in the same percentages of all the "ACCOUNTS" or products contracted by the "CUSTOMER" in accordance with this instrument, except it is agreed upon otherwise, in writing, upon contracting the corresponding "ACCOUNT" or product.

For "ACCOUNTS" the management of which has been agreed upon on an individual basis, if the holder dies, "INTERCAM BANCO" shall deliver the funds of the "ACCOUNTS" to the beneficiaries appointed by such holder, in the proportions established thereby.

For "ACCOUNTS" with more than one holder which management is made on a jointly basis, when any of the holders dies, "INTERCAM BANCO" shall deliver the corresponding balances to the beneficiaries of the dead holder in the percentages corresponding to each of them based on the records under the custody of "INTERCAM BANCO", in accordance with the provisions of Clause SIX of this chapter, provided that the surviving holders may draw the funds of the relevant account, provided that only the resources of the "ACCOUNT" may be delivered to the appointed beneficiaries, until the coholders die.

As to the "ACCOUNT" considered as the "main" account in the operations of purchase and sale of stock subject matter of chapters V, VII, VIII and IX of the Agreement, it is set forth that the beneficiary or beneficiaries appointed in such "ACCOUNT", shall have the right to choose the delivery of certain securities recorded in the "ACCOUNT" or the amount for their sale.

The "CUSTOMER" may add new beneficiaries at any time, or else replace or revoke those previously appointed, and modify, as the case may be, the proportion corresponding to each of them, which shall be evidenced in writing through a document subscribed by the "CUSTOMER" to such end. The last appointment shall be understood as rescinding any other appointment previously made.

If the "CUSTOMER" shall have not appointed any beneficiary in accordance to the provisions of this Clause, "INTERCAM BANCO" shall deliver the funds of the "ACCOUNTS" according to the provisions of the common legislation to such end.

SIX. In order for the appointment of beneficiaries in accounts with several holders to become effective, the percentage interest of each of the holders over the total balance available shall be specified as well as the beneficiaries appointed by each of the holders. For accounts the drawdown regime of which is on a jointly basis, and provided there is no provision in contrary, "INTERCAM BANCO" shall assume that each of the holders has equal percentage interest over the total balance available and based on the foregoing, it shall deliver balances to the beneficiaries appointed by the Holder who dies.

SEVEN. "INTERCAM BANCO" shall not give any news in any event, nor information on Deposits, services or any other kind of operations related to this Agreement, but to the "CUSTOMER", its legal representatives or any person who has been granted a power of attorney to draw from the "ACCOUNT" to intervene in the operation or service, as well as the corresponding beneficiary, except when so requested by the judicial authority by virtue of a court order rendered in a trial of which the Holder is a party or accused party and the federal tax authorities, by means of the National Banking and Securities Commission for tax purposes, according to the provisions of article 142 (one hundred forty-two) of the Law of Credit Institutions.

Without detriment to the foregoing, the "CUSTOMER" authorizes "INTERCAM BANCO" to request and, as the case may be, to provide information related to the assets statement and credit operations, to the different financial entities and credit information companies, authorized by the Ministry of Finance and Public Credit, stating to be aware of the nature and scope of the information that is to be provided to such companies.

SEVEN BIS. The "CUSTOMER" may consult the balance, transactions and movements of any of the products and operations carried out in accordance with this Agreement, at any "INTERCAM BANCO" branch, previously evidencing the capacity of the "CUSTOMER" by submitting an official identification and prior submittal of the "ACCOUNT" and/or customer number that is required, as the case may be, or else, through the Electronic Banking Service by using the corresponding Authentication Factors, which may be, among others, customer number and Password or PIN.

EIGHT. As a consequence of the provision of the services subject matter of this Agreement, the "CUSTOMER" agrees to pay "INTERCAM BANCO" the commissions indicated in the Commission Exhibit delivered to the "CUSTOMER" upon executing this Agreement, or those that are made known thereto from time to time according to the applicable legal provisions and that may be consulted on the web site of "INTERCAM BANCO", plus the corresponding taxes, such commission shall be payable by charge against the main account.

EIGHT BIS. With the execution of this Agreement, the "CUSTOMER" expressly and irrevocably authorizes, empowers and instructs "INTERCAM BANCO" to compensate any debt existing in its favor by the "CUSTOMER". Likewise, the "CUSTOMER" grants its authorization in order for "INTERCAM BANCO" and/or any entity member of Intercam Grupo Financiero, S.A. de C.V., Grupo Intercam, S.A. de C.V., as well as the affiliates and subsidiaries of such legal entities, to be able to charge any debt against the "CUSTOMER" for any concept, that once becoming payable has not been paid by the "CUSTOMER" and therefore has expired and became due and payable by "INTERCAM BANCO" or by the legal entities indicated above, for an amount equal to up to the amount owed, without need of any requirement, notice or demand whatsoever, to any account, instrument or agreement where there are resources that the "CUSTOMER" keeps with "INTERCAM BANCO" or with the legal entities indicated above, including, without limitation, checking accounts, deposit accounts and/or demand accounts of savings, term accounts, exchange intermediation agreements, investment fund agreements, of currency, loan, derivative and investment accounts, whichever they be.

NINE. The parties agree that "INTERCAM BANCO" shall send the "CUSTOMER", on a freely basis within the 10 days after the date of the corresponding monthly cut-off, to the last e-mail address provided by the "CUSTOMER" a statement of account with the description of all the transactions carried out in its "ACCOUNTS" during the period corresponding to such statement of account. The foregoing provided that the "CUSTOMER" may request "INTERCAM BANCO" in writing and at any time to be sent the statement of account to its last address registered.

Additionally, the "CUSTOMER" may consult its statement of account on its Electronic Banking Service or else, request it at any of the "INTERCAM BANCO" branches, a statement of account that "INTERCAM BANCO" shall make available to the "CUSTOMER", as from the business day following the corresponding cut-off date.

The statements of account to be sent by "INTERCAM BANCO" to the e-mail address of the "CUSTOMER" shall be given through mechanisms preventing their reading by unauthorized third parties, therefore the "CUSTOMER" shall use codes or passwords for consultation, and it shall be responsible for the protection and custody thereof, hereby releasing "INTERCAM BANCO" from any liability for the consultation of the statements of account by unauthorized third parties.

The cut-off date shall be the last business day of each month. In the event that "INTERCAM BANCO" changes the monthly cut-off date, it shall notify the "CUSTOMER" the new cut-off date through the means established in this Agreement.

If the "CUSTOMER" has not had transactions in its "ACCOUNTS", "INTERCAM BANCO" reserves the right to suspend the sending of the statement of account, and must send, in any event, a statement of account to the "CUSTOMER" at least every 6 months, without "INTERCAM BANCO" ceasing to prepare the relevant statements of account in any event. If there is any transaction in the "ACCOUNTS" after the suspension, "INTERCAM BANCO" shall resume sending the statement of account as set forth in this Clause.

The parties agree that in the event the "CUSTOMER" has any clarification regarding the transactions detailed in the statement of account, the "CUSTOMER" shall be subject to the clarification process set forth in Clause EIGHTEEN of this chapter, provided that if such transaction shall not be objected by the "CUSTOMER" within the term referred to in Clause EIGHTEEN of this chapter, they shall be consented by the "CUSTOMER".

At the end of the period of time referred to in the foregoing paragraph and without the "CUSTOMER" having made any objection whatsoever, entries in the accounting of "INTERCAM BANCO" shall constitute evidence in its favor.

The CUSTOMER hereby expressly agrees that any communication disclosed by "INTERCAM BANCO" through the statements of account shall be legally effective as if the notification has been given by hand.

TEN. "INTERCAM BANCO" shall not be responsible in any event for not complying with the instructions received from the "CUSTOMER", when the lack of compliance is due to an act of God or force majeure, for faults in the operation of the computer systems or interruption in the communication system or any similar event, beyond the control of "INTERCAM BANCO".

ELEVEN. The parties agree that "INTERCAM BANCO" shall be authorized to amend this Agreement at any time, including the exhibits thereto, as well as the commissions notified to the "CUSTOMER", prior written notice at least thirty (30) natural days before the date established for such amendments to become effective, through a notice addressed to the CUSTOMER, to the last e-mail address the "CUSTOMER" provided "INTERCAM BANCO". If the "CUSTOMER" does not provide an e-mail address, amendments shall be notified through a notice in the statement of account.

If the "CUSTOMER" does not agree with the aforementioned amendments, it may request "INTERCAM BANCO", in writing, the termination of the Agreement, within a thirty (30) natural day period after receiving the notice indicated in the foregoing paragraph, without any liability thereto, without any commission or penalty charged for such concept and under the conditions originally agreed upon, and the "CUSTOMER" shall only be responsible for paying the debt that, as the case may be, had been generated in favor of "INTERCAM BANCO" as of the termination date of this Agreement.

Once the term referred to in the foregoing paragraph expires, if the "CUSTOMER" shall have not objected the amendments at issue, they shall be considered accepted by the "CUSTOMER" and become legally effective.

Likewise, the parties agree that before the end of the term established in paragraph one of this Clause, any act or instruction performed by the "CUSTOMER" in accordance with the terms of the amendments shall be considered as an acceptance thereto, and become legally effective.

TWELVE. This Agreement shall be effective for an indefinite period of time. Notwithstanding the foregoing, the parties may terminate it at any time, notifying the other party such termination at least thirty (30) natural days before the date when it is intended to be terminated. Cancellation of one or more of the services set forth in the different sections of this Agreement, whether by the "CUSTOMER" or by "INTERCAM BANCO", shall not derive in the termination of this Agreement in full, unless any of the parties states its intent in writing for this Agreement to be fully terminated.

For the contracting of an additional product or service necessarily related to the principal, that is to say, that it shall not prevail without the foregoing, when this instrument is terminated, the additional products or services shall also be terminated.

The parties agree that increasing the commissions to be paid by the "CUSTOMER" to "INTERCAM BANCO" in accordance with this Agreement shall constitute a cause for termination hereof, if the "CUSTOMER" does not agree with the new amount of such commissions, the provisions of CLAUSE ELEVEN immediately above shall apply.

To request the termination of this Agreement, it shall suffice that the "CUSTOMER" submits a written request at any "INTERCAM BANCO" branch, and the "CUSTOMER" shall be responsible for liquidating the debts and commissions upon requesting the termination. "INTERCAM BANCO" shall provide the "CUSTOMER" with an acknowledgement of receipt, a confirmation code or folio number and must make sure of the authenticity and accuracy of the identity of the user making the relevant termination request.

The termination shall become effective on the date when the "CUSTOMER" so requests it, provided that the debts and commissions charged as of such date are paid, in accordance with the provisions of this Agreement and upon withdrawing the balance reported by "INTERCAM BANCO" at such moment. Once the balances are withdrawn, "INTERCAM BANCO" shall provide the "CUSTOMER" an acknowledgement of receipt or a cancellation confirmation code, and the parties shall waive their residual collection rights that may prevail after the cancellation.

After "INTERCAM BANCO" receives from the "CUSTOMER" the termination request, or else as from the time "INTERCAM BANCO" notifies the "CUSTOMER" the termination of this Agreement, "INTERCAM BANCO" shall adopt the measures necessary to prevent any transaction after the cancellation or termination, thus any liability of the "CUSTOMER" shall cease as from such moment and the "CUSTOMER" shall be delivered a statement of account stating the sum of the amount being deposited.

The "CUSTOMER" shall be able to cancel it, within a period of ten (10) business days after the execution of this Agreement, without any liability or any commission charged thereto, provided that the "CUSTOMER" has not used or operated any of the products contracted with "INTERCAM BANCO" hereunder.

Likewise, once "INTERCAM BANCO" delivers the "CUSTOMER" any of the means for drawdown referred to in Clause FIVE of Chapter I (Roman one) of this Agreement, the "CUSTOMER" shall use the "ACCOUNT" by making a cash deposit or wire transfer for any amount, within a 30 natural day period after the delivery of the aforementioned means for drawdown; otherwise, "INTERCAM BANCO" may automatically cancel the relevant account by giving a notification sent to the e-mail address recorded in the relevant request.

Likewise, "INTERCAM BANCO" shall be authorized to cancel the accounts that are not active for a period exceeding 6 months and which balances are in zero pesos, by notifying the customer 30 natural days before the date when such accounts are intended to be closed, by sending a message to the e-mail address recorded by the CUSTOMER in the "INTERCAM BANCO" system; the foregoing without detriment to any other products and services the CUSTOMER has contracted in accordance with this Agreement.

In the event of a termination or rescission of this Agreement, "INTERCAM BANCO" shall not be bound to comply with any operation that is outstanding or that shall have been scheduled before or to render any service after the date on which the Agreement is considered terminated, and the "CUSTOMER" shall be bound to withdraw any existing credit balance within the five (5) business days after the date when such determination had been notified; at the end of such period, if the corresponding withdrawal is not made, the amount shall be available to the "CUSTOMER" through a cashier check at the branch where the "ACCOUNT" was opened, which is considered the "main" account of this Agreement.

If "INTERCAM BANCO" may offer the bill payment service, and this service were contracted by the "CUSTOMER", the customer may request the cancellation of such service at any time, by filling in the cancellation format that "INTERCAM BANCO" shall make available thereto and delivering it at any of the "INTERCAM BANCO" branches.

In case of theft or misplacement of any of the means to make drawdowns granted in accordance with this Agreement or claims for unrecognized charges in the corresponding "ACCOUNT", the "CUSTOMER" shall immediately notify it, by visiting any of the "INTERCAM BANCO" branches or by telephone by calling the Customer Attention Center of "INTERCAM BANCO" which phone number is indicated in the "Request-Agreement" and any of the "Title Pages" or else, through the electronic channels or any other communication means that is made available to the "CUSTOMER", where a reference number of the notice, as well as the date and time when received are to be provided, at its sole election, in writing or through the electronic means or communication means agreed upon with the "CUSTOMER".

As long as "INTERCAM BANCO" does not receive any notification on the theft or misplacement of the means for making drawdowns, the "CUSTOMER" shall be responsible for the amount of the drawdowns made. Once "INTERCAM BANCO" receives the relevant notice of theft or misplacement of the means for making drawdowns, in the foregoing terms, "INTERCAM BANCO" shall proceed to block the use of the aforementioned means for making drawdowns.

The parties agree that "INTERCAM BANCO" shall:

1. Cancel the means for making drawdowns related to this Agreement on the date the termination request is submitted. The "CUSTOMER" shall deliver them or state in writing and under affirmation that they were destroyed or that they are not under its possession, therefore no drawdown may be made as from such date;
2. Reject any drawdown intended to be made after the cancellation of the means for making drawdowns. Consequently, no new additional charges shall be made as from the time when the cancellation becomes effective, except for those charges that have already been generated;
3. Cancel, without any liability thereto, the collection of any associated product or service, as well as the bill payment service on the date of the termination request, regardless which the party keeping the authorization for the corresponding charges be;
4. Refrain from conditioning the termination of this Agreement on the return of the Agreement under possession of the "CUSTOMER", and
5. Refrain from charging the "CUSTOMER" any commission or penalty for the termination of this Agreement.

THIRTEEN: Compliance by the "CUSTOMER" with any of the terms of this Agreement shall entitle "INTERCAM BANCO" to immediately rescind it, regardless the damages and losses that "INTERCAM BANCO" may claim; to such effect, evidencing noncompliance and that "INTERCAM BANCO" unquestionably makes the "CUSTOMER" aware thereof shall suffice, in order for the immediate rescission of this Agreement to be put into effect.

FOURTEEN. The parties agree that in order to comply with the tax provisions in force, if the Agreement is executed with two or more customers, the one appearing as first holder or cardholder shall be the one earning the returns, therefore it shall be party taxpayer of the Income Tax or any other type of tax lien applicable to the "ACCOUNTS", except that the "CUSTOMER" expressly states otherwise.

FIFTEEN. The "CUSTOMER" shall be able to contract with "INTERCAM BANCO" other bank and financial services that complement, extend or add the services set forth in this Agreement, and due to the foregoing, the contents of the obligations of the Agreement shall prevail unless that in the Agreement that may be executed in the future and that complement or adds such services, any part of this Agreement is expressly suppressed or rescinded. On the other hand, the "CUSTOMER" agrees that this Agreement shall rescind any other Agreement or contract that it has executed with "INTERCAM BANCO" in relation to the services subject matter thereof, and such contracts or agreements shall be subject to the terms and conditions of this instrument.

It is worth taking into consideration that the operations carried out through the bank commission agents may generate a Commission, please consult the foregoing before carrying out your operation.

FIFTEEN BIS. The "CUSTOMER" may request the termination of the deposit operations, by means of other Financial Institutions that is to be known as the receiving institution, which, if applicable, must open an account in name of the "CUSTOMER" and communicate the transferring Financial Institution its commitments regarding the accuracy and authenticity of the transfer instruction by the "CUSTOMER" in order to have the resources transferred to the receiving Financial Institution, including the ancillary government charges generated as of the delivery date of the resources, institution that shall make the corresponding processes, under its own liability and without charging any commission whatsoever for such processes, not later than on the third business day after the date when receiving the relevant request. The operation shall be terminated once the resources are deposited in the account opened by the receiving Credit institution to such end. As to term operations, the cancellation shall become effective upon expiration.

The request referred to in this clause, for any termination through other Financial Institution, may be carried out in writing with autograph signature.

If the "CUSTOMER" does not acknowledge such termination or the transfer of resources carried out, the receiving Financial Institution must deliver the resources with its relevant ancillary government charges to the transferring Financial Institution within a maximum period of three business days.

Whenever the "CUSTOMER" requests the termination referred to in this clause, "INTERCAM BANCO" shall require the User a confirmation of having requested the receiving Financial Institution the cancellation service and the transfer of the resources through the location data that had been agreed upon with the transferring Financial Institution.

SIXTEEN. The "CUSTOMER" shall not assign or transfer the rights and obligations arising from this Agreement, and this Agreement shall not be considered as an assignment of rights or a use license of any property right or trading right with the holder of which is "INTERCAM BANCO".

SIXTEEN BIS. Once the service is enabled, the "CUSTOMER" may indicate "INTERCAM BANCO", upon contracting the relevant "ACCOUNT", or at any further time, that in such "ACCOUNT" the credits for labor benefits shall be made by transferring the resources from accounts in name of third parties opened in "INTERCAM BANCO" or through wire transfers of funds carried out by third parties identified by the "CUSTOMER" as its employers, in accordance with the applicable provisions. Likewise, the "CUSTOMER" may appoint, individually, loans associated with the payroll the "CUSTOMER" has contracted with "INTERCAM BANCO" or with any other credit institution, in order for the resources deposited in the aforementioned "ACCOUNT" to be used to cover the relevant payment obligations, through the charges directly made by "INTERCAM BANCO" to the "ACCOUNT" in accordance with the

applicable provisions. "INTERCAM BANCO" shall make available to the "CUSTOMER", the formats and requirements necessary to comply with anything set forth in this Clause, which shall become an integral part of this Agreement.

SIXTEEN BIS 1. "INTERCAM BANCO", prior request by the "CUSTOMER", may transfer all the resources corresponding to the labor benefits deposited in the relevant "ACCOUNT", in a demand bank deposit account of cash opened in other credit institution in name of the "CUSTOMER" and indicated by the latter to such end.

For purposes of the provisions of the foregoing paragraph, "INTERCAM BANCO" may make available to the "CUSTOMER" the format and the requirements necessary to request such transfers.

"INTERCAM BANCO", by means of this operation, shall not charge any cost or commission responsibility of the "CUSTOMER". Additionally, the "CUSTOMER" may agree with any credit institution making the processes referred to in this Clause, that it shall have the option of cancelling the transfer request at any time. Cancellation shall become effective not later than on the second business day after received.

SEVENTEEN. Interest from the bank saving plans instruments with no expiration date, those that are automatically reviewed, as well as the transfers and investments past due and not claimed, that during a three-year period have had no transactions, whether deposits or withdrawals, prior written notice addressed to the domicile of the CUSTOMER, ninety days in advance, may be credited to a global account that is to be kept by "INTERCAM BANCO" to such effect.

When the depositor or investor appears to make a deposit or withdrawal, or to claim a transfer or investment, "INTERCAM BANCO" shall withdraw the total amount from the global account, in order to credit them to the relevant account or delivered them to the "CUSTOMER".

Rights arising from the deposits and investments and their interest referred to in this Clause, with no transactions during a three-year period after they are deposited in the global account, the amount of which does not exceed per account to the equivalent of three hundred days of minimum general salary in force in Mexico City, shall prescribe in favor of the assets of public charities.

EIGHTEEN: In accordance with the provisions of the Law on Transparency and Financial Services Arrangement, whenever the "CUSTOMER" does not agree with any of the transactions in the relevant statement of account or the services arising from this Agreement that are reflected in the statement of account or in the slips of the Operations issued by "INTERCAM BANCO", may submit a clarification request within the ninety (90) natural days after the cut-off date of the statement of account, or, as the case may be, after carrying out the operation or the service.

The request may be submitted before the branch where each "ACCOUNT" is kept or else in the specialized unit of attention of consultations and claims by customers and users of "INTERCAM BANCO" (the "Specialized Unit"), by means of a writing, which receipt is to be acknowledged by "INTERCAM BANCO" or through an e-mail or any other means through which the reception thereof may be unquestionably evidenced.

For purposes of this Agreement, the purpose of the Specialized Unit shall be to attend any consultation, claim or complaint of the customers and users of "INTERCAM BANCO", the data of which are stated in the general title page of this Agreement.

For amounts payable by the "CUSTOMER" that had been drawn by any of the drawing means indicated in this Agreement, the "CUSTOMER" shall have the right not to make the payment the clarification of which is being requested, nor to pay any other amount related to such payment, until the clarification is resolved according to the process set forth in this Clause.

Once the clarification request is received, "INTERCAM BANCO" shall have a maximum term of forty-five (45) natural days to deliver the "CUSTOMER" the corresponding opinion, by attaching photocopy of the document or evidence taken into consideration to issue such opinion, based on the information that, in accordance with the applicable provisions, must be kept under its custody, as well as a detailed report where all the facts contained in the request submitted by the "CUSTOMER" are to be answered. For claims related to operations carried out abroad, the term established in this paragraph shall be one hundred eighty (180) natural days.

The opinion and report referred to above must be prepared in writing and subscribed by the personnel of "INTERCAM BANCO" authorized thereto. In the event that, in accordance with the opinion rendered by "INTERCAM BANCO", it is applicable to charge the relevant amount, the "CUSTOMER" shall make the payment of the payable amount, including ordinary interests according to anything agreed upon, without applying the collection of default interests and other ancillary government charges generated for the suspension of the payment made in terms of this Clause.

Whenever the "CUSTOMER" objects any charge arising from the bill payment service set forth in this Agreement, during the first sixty (60) days of the term indicated in paragraph one hereof, "INTERCAM BANCO" shall credit the amount claimed not later than on the banking business day after receiving the objection, without the "CUSTOMER" being required to make any additional process whatsoever. If the objection is made between the sixty-first (61st) and the ninetieth (90th) day of the term indicated above, "INTERCAM BANCO" shall resolve regarding the origin of the claim within a maximum term of twenty (20) days and, in the event the objection is admissible, credit the amount claimed not later than on the banking business day after the resolution date.

If the objection for charges for the bill payment service is not applicable as indicated in the foregoing paragraph, "INTERCAM BANCO" shall make available to the "CUSTOMER", within the ten-business day term as from the time the application of the objections is resolved, the printed original of the resolution signed by the personnel authorized thereto, indicating the allegations supporting the inadmissibility, as well as a copy of the relevant supporting documents evidence, including those provided by the relevant provider, at the branch where, as the case may be, the objection shall have been filed or through the e-mail that the "CUSTOMER" has provided to such end, from time to time.

Within the forty-five (45)-natural day period after the delivery of the opinion referred to in this Clause or of the resolution referred to in the foregoing paragraph, "INTERCAM BANCO" shall be bound to make available to the "CUSTOMER", at the branch where the "ACCOUNT" was opened, or else in the Specialized Unit of "INTERCAM BANCO", the file prepared by virtue of the request, and integrate thereto, at its strictest liability, the documentation and information that, according to the applicable provisions, must be under its possession and that are directly related to the corresponding clarification request without including data corresponding to operations related to third parties.

In the event that "INTERCAM BANCO" fails to provide a prompt answer to the request of the "CUSTOMER" or does not deliver the detailed opinion or report, nor the documentation or evidence referred to above, the National Commission for the Protection and Defense of Financial Services Users, subject to the provisions of chapter V of the Law on Transparency and Arrangement of Financial Services, shall impose a fine for an amount equivalent to that claimed by the "CUSTOMER" in terms of this Clause.

As long as the clarification request at issue is resolved in accordance with the procedure indicated in this Clause, "INTERCAM BANCO" may not report the amounts subject to such clarification as due to the credit information companies.

The foregoing without detriment to the right by the "CUSTOMER" to attend before the National Commission for the Protection and Defense of Financial Services Users or before the corresponding jurisdictional authority according to the applicable legal provisions, as well as of the sanctions to be imposed to "INTERCAM BANCO" for noncomplying with the provisions of this Clause. However, the procedure established in this Clause shall be with no effects as from the time the "CUSTOMER" files its complaint before the jurisdictional authority or pursues its claim in terms and within the periods of time of the Law for the Protection and Defense of the Financial Services Users.

For purposes of the provisions in the foregoing paragraph, the "CUSTOMER" may contact the telephone attention center of the National Commission for the Protection and Defense of Financial Services Users ("CONDUSEF"), by dialing the phone numbers: 01800-999-80-80 if calling from any of the States of the Mexican Republic or 53-40-09-99 if calling from Mexico City or the Metropolitan Area. The "CUSTOMER" may visit the central offices of the CONDUSEF located at Av. Insurgentes Sur número 762, Colonia Del Valle, alcaldía Benito Juárez, C.P. 03100, in Mexico City or any of the regional or Metropolitan delegations closest thereto, depending on its geographic location. Likewise, the "CUSTOMER" shall make consultations on the website of the CONDUSEF: <http://www.condusef.gob.mx>, including the possibility of sending opinions to the e-mail address: asesoria@condusef.gob.mx, in order to pursue any claim arising from the services, terms and conditions herein established.

NINETEEN: For all the purposes arising from this Agreement, the "CUSTOMER" indicates as its domicile that provided in the document entitled "Request-Agreement", forming part of this Agreement. Any change of domicile of the "CUSTOMER" in the future must be notified in writing to "INTERCAM BANCO", and otherwise, notices given by "INTERCAM BANCO" to the last address indicated shall be fully effective, thus, releasing "INTERCAM BANCO" from any liability.

"INTERCAM BANCO" indicates as its domicile for all the legal purposes that may arise the place located at Lago Zürich No 219, piso 3, colonia Ampliación Granada, alcaldía Miguel Hidalgo, C.P. 11529, in Mexico City. Likewise, "INTERCAM BANCO" makes available to the "CUSTOMER" its website www.intercam.com.mx, through which it may also consult the accounts that are active in "INTERCAM BANCO" on internet social means.

SPECIALIZED UNIT OF ATTENTION TO INTERCAM USERS (UNE):

Avenida Paseo de las Palmas, 1005, Piso 01, Colonia Lomas de Chapultepec, Alcaldía Miguel Hidalgo, C.P. 11000.
Tel. 55 5533 3334 ext 3841 y 3345
une@intercam.com.mx

TWENTY. For anything not set forth in this Agreement, the provisions of the Law of Credit Institutions shall apply, the bank uses and any other applicable legal and administrative provisions.

TWENTY-ONE. In compliance with the provisions of the Federal Law on Protection of Personal Data under Possession of Private Parties and the Regulations thereto, "INTERCAM BANCO" shall notify the "CUSTOMER" and the "CUSTOMER" agrees and acknowledges that all the personal data collected by "INTERCAM BANCO" by virtue of the execution of this Agreement shall be protected in terms of anything contained in the Privacy Notice, which is available to the "CUSTOMER" on the website <https://www.intercam.com.mx>, and which forms an integral part hereof.

The "CUSTOMER" authorizes "INTERCAM BANCO" to provide the information it deems pertinent to the service providers: (i) of operating nature; (ii) of contract manufacturing of cards nature; (iii) who makes the printings of the statements of account; or (iv) of any other service that may be necessary in order for "INTERCAM BANCO" to comply with its obligations stated in this Agreement. Likewise, the "CUSTOMER" authorizes "INTERCAM BANCO" to disclose its information and documentation to the corresponding authorities, according to the applicable legislation.

Moreover, the "CUSTOMER" may grant its consent to "INTERCAM BANCO" to provide to any of its subsidiaries, affiliates, as well as to the financial entities comprising Intercam Grupo Financiero, S.A. de C.V., Intercam Banco Internacional, Inc, Intercam Arrendadora, S.A. de C.V., and Intercam, Agente de Seguros y de Fianzas, S.A. de C.V., Quanta Shares, S.A. de C.V., and any other company belonging to the consortium or the entrepreneurial group to which "INTERCAM BANCO" belongs, the data and documents related to its personal, financial and income-related information entered in the file comprised by "INTERCAM BANCO" arising from the financial services executed by the "CUSTOMER" with "INTERCAM BANCO", in order to facilitate the commercial relationship that the "CUSTOMER" intends to establish with the entities indicated in this clause, as well as for marketing and advertisement purposes.

As a result of the foregoing, the "CUSTOMER" expressly acknowledges and agrees that "INTERCAM BANCO" shall not infringe in any case the bank secret set forth in the Law of Credit Institutions, upon providing, in terms of this clause, to any of the providers or the companies indicated in the foregoing paragraphs, the data and documents of the "CUSTOMER". The "CUSTOMER" may revoke at any time the authorization that, as the case may be, is granted to "INTERCAM BANCO" to share its information and documentation through a writing that must be delivered through any branch of "INTERCAM BANCO", and "INTERCAM BANCO" must issue the corresponding acknowledgement of receipt in order for the revocation of the authorization to be considered as delivered.

The "CUSTOMER" hereby agrees and acknowledges that it has read and accepted the contents of the Privacy Notice attached hereto.

The "CUSTOMER" may request, at any time the exercise of its access, rectification, cancellation, opposition or revocation rights of consents for treatment of its personal data, through the corresponding request that may be submitted in any of our branches addressed to the Head of Personal Data. In order to facilitate the exercise of the ARCO right, "INTERCAM BANCO" makes available the e-mail address: privacidad@intercam.com.mx. For more information, clarification of responses to request, please file claims, doubts or make us recommendations.

Updates to our Privacy Notice may be consulted and are to be informed through our website portal web <http://www.intercam.com.mx>, in our branches, statements of account or else through the last account of e-mail that has been provided to us.

THE "CUSTOMER"

I hereby state my agreement and authorize "INTERCAM BANCO" to share my data with the companies and for the purposes established in paragraph three hereof.

Likewise, the "CUSTOMER" hereby grants its express consent so that during the term of the business relationship, "INTERCAM BANCO" may share with other Credit Institutions, through the technologic platform of Banco de México (the Platform), its information and, as the case may be, documentation or national wire transfers in foreign currency, as well as for international wire transfers made. Such authorization includes the authority for "INTERCAM BANCO" to: i) be able to make periodical consultations of the information of the "CUSTOMER" on the Platform; and ii) obtain information and, as the case may be, documentation thereof, which is on the Platform, for integration and keeping in the relevant file. To such end, the "CUSTOMER" may revoke its consent in terms of the Privacy Notice made available thereto on www.intercam.com.mx.

Moreover, the parties agree that the "CUSTOMER" may request "INTERCAM BANCO", in writing, to the e-mail address privacidad@intercam.com.mx, the delivery of its information stored on the Platform, as well as the relationship of all other Credit Institutions that have consulted such information, provided that if the information and documentation included on the Platform is not acknowledged as of its own, it must be immediately notified to "INTERCAM BANCO" through the same means.

TWENTY-TWO. Different legal precepts referred to throughout this Agreement shall be available for consultation of the parties in the Registry of Adhesion Contracts kept by the National Commission for the Protection and Defense of Financial Services Users and at the "INTERCAM BANCO" branches.

TWENTY-THREE. In the event any dispute is filed among the parties in relation to the interpretation, performance and compliance with this Agreement, the parties shall submit to the laws and venue of the courts of Mexico City, or of the place where this Agreement is executed, at the election of the plaintiff, waiving as from this time to any forum that may correspond thereto by virtue of their present or future domicile.



JOSÉ DE JESÚS PACHECO MEYER

SIGNATURE OF LEGAL REPRESENTATIVE
INTERCAM BANCO S.A., INSTITUCION DE BANCA MÚLTIPLE, INTERCAM
GRUPO FINANCIERO.