

**InterCam Basic Payroll Account (Basic Payroll Product)**

**CONDUSEF Registration Number: 1623-428-024057/06-00245-0125**

**INDIVIDUAL DEMAND DEPOSIT AGREEMENT ("BASIC PAYROLL PRODUCT"), ENTERED INTO BY INTERCAM BANCO, S.A., INSTITUCIÓN DE BANCA MÚLTIPLE, INTERCAM GRUPO FINANCIERO, HEREINAFTER REFERRED TO AS THE "INTERCAM BANCO", AND ON THE OTHER HAND, THE PERSON(S) WHOSE NAME(S) APPEAR(S) IN THE "REQUEST-AGREEMENT" OF THIS AGREEMENT, HEREINAFTER REFERRED TO AS THE "CUSTOMER(S)", ON THE OTHER HAND, PURSUANT TO THE FOLLOWING REPRESENTATIONS AND CLAUSES:**

**REPRESENTATIONS**

**A. Declares "INTERCAM BANCO", through its legal representative, that:**

(i) It is a company legally incorporated under Mexican law, has the legal capacity necessary to enter into this agreement in accordance with its corporate purpose, and as of the date of signature of this instrument, its powers have not been revoked or limited in any way.

(ii) In the liabilities that in terms of this contract are constituted in charge of "INTERCAM BANCO" corresponding to bank deposits of money at sight; withdrawable on pre-established days; savings, term or with prior notice, "INTERCAM BANCO" informs the "CUSTOMER" that only bank deposits of money are guaranteed by the Institute for the Protection of Bank Savings (IPAB): on demand, withdrawable on pre-established days, savings, and term or with prior notice, as well as loans and credits accepted by "INTERCAM BANCO", up to the equivalent of four hundred thousand investment units ("UDIS") per person, whatever the number, type and kind of such obligations in its favor and in charge of such institutions.

Likewise:

a. In the case of joint and several accounts, the IPAB will cover up to the amount guaranteed to those who appear in the systems of "INTERCAM BANCO" as holders or co-owners in equal parts. IPAB's coverage of a joint and several account will not exceed four hundred thousand UDIS per account, regardless of the number of owners or co-owners.

b. In the case of joint accounts, the guaranteed amount of the account shall be divided among the account holders or co-owners, in proportion to the percentage expressly established in writing by the account holders or co-owners or, failing that, according to the relative information that "INTERCAM BANCO" maintains in its systems. In the event that a percentage has not been established, the balance will be divided in equal parts. Coverage by IPAB of a joint account shall not exceed four hundred thousand UDIS per account, regardless of the number of holders or co-holders.

**B. The "CUSTOMER" declares, in its own right that:**

(i) The information provided to "INTERCAM BANCO" in the document containing your general data is true, forms an integral part of this agreement and shall be identified as "Request-Agreement".

(ii) It is your will to enter into this agreement and you have the legal capacity to do so. Likewise, he/she accepts that in order to enter into this agreement he/she must exhibit the following original documents and deliver photocopies thereof to "INTERCAM BANCO": (a) valid official identification with photograph and signature with the understanding that "INTERCAM BANCO" reserves the right to determine the type of official identification it is willing to accept for contracting purposes; and (b) proof of address;

(iii) He currently provides a subordinate personal service, in favor of an individual or legal entity (hereinafter, the "Employer") and/or receives payment of a pension, for which he wishes to receive in the "Account" (as such term is defined in clause "SECOND. OF THE ACCOUNT AND THE DEBIT CARD" of this agreement), his salary and other labor benefits derived from the aforementioned.

(iv) The transactions made under this agreement shall be with money derived from the normal development of its activities and, therefore, do not come from the performance of illicit activities, for which reason it declares to know and fully understand the provisions related to transactions made with resources of illicit origin and their consequences.

(v) Has not been included in the lists of persons subject to economic and/or trade sanctions, including the lists of: (a) Specially Designated Nationals and Blocked Persons maintained by the Office of Foreign Assets Control (OFAC) of the United States Department of the Treasury, or any other list of parties prohibited or restricted by OFAC; (b) the United Kingdom of Great Britain and Northern Ireland; (c) the United Nations (UN); (d) the European Union; (e) Canada; and (f) Blocked Persons in the United Mexican States (collectively, the "Lists")

Having made the foregoing representations, the parties agree to be bound as follows:

**CLAUSES**

**FIRST.** Pursuant to this agreement, without requiring a minimum opening amount and without the need to maintain a minimum monthly average balance, the "CUSTOMER" may receive bank deposits of money at sight in local currency from the account from which the Employer electronically transfers the deposits corresponding to the payment of the salary and other labor benefits of the "CUSTOMER", or those resources coming from the payment of a pension in favor of the "CUSTOMER". Likewise, the "CUSTOMER" may make one or more withdrawals of the balance in its favor, in the understanding that the "Account" does not generate any type of commission.

The "CUSTOMER" shall have the right to request "INTERCAM BANCO" to transfer the totality of the resources deposited for salary and other labor benefits to another Credit Institution of its choice, without penalty for this service.

The status of this "Account" shall in all cases be individual.

With the subscription of this instrument, subject to the terms and conditions herein, the "CUSTOMER" will have access to the following services without any commission charge:

1. Opening and maintenance of the "Account"
2. Issuance of a Debit Card and replacement in case of wear and tear or renewal due to expiration.
3. Credit of funds to the "Account" by any means.
4. Cash withdrawals at branch counters and ATMs of "INTERCAM BANCO".
5. Payment of goods and services in affiliated businesses through the Debit Card.
6. Balance inquiries at "INTERCAM BANCO" branches and ATMs, complying with the security measures established for such purpose by "INTERCAM BANCO".
7. Domiciliation for the payment of services to suppliers using this payment mechanism, and
8. Closing of the "Account".

Likewise, "INTERCAM BANCO" may offer additional services associated with the "Account" directly in branches, which will be exempt from the charge of commissions.

Unless otherwise agreed, formalized in writing between the parties, the service object of the present instrument originally includes only the services contemplated in the present clause.

In the event that for any circumstance the "Account" does not receive deposits for six consecutive months, "INTERCAM BANCO" may transform it into a Basic account for the General Public, prior notice to the "CUSTOMER" at least 30 (thirty) calendar days in advance, by means of: (a) written communication addressed to the domicile of the "CUSTOMER", which may be included in the account statement, or (b) through a clear and notorious message that appears on the screen of the ATMs of "INTERCAM BANCO" when the "CUSTOMER" uses it.

The "CUSTOMER" may not enter into any other Basic Payroll Product agreement with "INTERCAM BANCO" during the term of this agreement.

**SECOND. OF THE "ACCOUNT" AND THE DEBIT CARD.** Upon signing this agreement, "INTERCAM BANCO" will provide the "CUSTOMER" with an account number (hereinafter the "Account"), which is indicated in the "Request-Agreement" of this document and which will be the identification number of the deposits covered under this agreement, and will also be assigned a standardized bank code (hereinafter the "CLABE").

"INTERCAM BANCO" will deliver to the "CUSTOMER", as a means of disposition linked to the "Account", a personal and non-transferable plastic card (hereinafter the "Debit Card"), through which it may dispose of the balance deposited in its favor, in terms of the preceding clause. Likewise, "INTERCAM BANCO" will provide you with the following information: i) the expiration date; ii) the commercial brand under which the Debit Card is issued; iii) the temporary personal identification number (PIN), and iv) the security code of the Debit Card, assigned as security data for non-face-to-face transactions.

"INTERCAM BANCO" will deliver the Debit Card without activating it. In order to activate it so that the "CUSTOMER" may use it to make withdrawals from the "Account", the "CUSTOMER" must do so by telephone through the Customer Service Center of "INTERCAM BANCO", whose number is stated in the "Request-Agreement" and on the cover page (hereinafter the "Cover Page"), through the commission agents that "INTERCAM BANCO" has authorized for such purposes, through the comparison of the signature of the "CUSTOMER" with any of the identification indicated in the applicable legal provisions, or any other means that "INTERCAM BANCO" makes available to the "CUSTOMER", such as the use of ATMs, point-of-sale terminals, internet banking, or through the face-to-face authentication schemes used by "INTERCAM BANCO".

The Debit Card that "INTERCAM BANCO" delivers to the "CUSTOMER" shall be applicable to all the provisions of this agreement.

**THIRD. CREDITS TO THE "ACCOUNT".** The "CUSTOMER" may make cash deposits, electronic fund transfers and checks, invariably denominated in local currency, to be credited to its "Account". The amount of the deposits in cash and checks payable to "INTERCAM BANCO", will be credited in accordance with the provisions of clause "TWENTY FIFTH. PAYMENTS AND DEPOSITS IN GENERAL", contained in this agreement. Such deposits may be made:

- a) Directly at "INTERCAM BANCO" branch offices.
- b) Through the use of electronic media.
- c) Through other means authorized by "INTERCAM BANCO".

The "CUSTOMER" expressly authorizes "INTERCAM BANCO" to destroy the checks of other banking institutions that, having been deposited in the "Account", are not paid by the obligor. "INTERCAM BANCO" will proceed to the destruction of the documents that are located in this case, when having informed the "CUSTOMER" the corresponding return, the latter does not go to the branch that handles his "Account" to recover them within a period of 12 (twelve) months from the date on which the document has been deposited.

The deposits made by the "CUSTOMER" shall be verified only with the receipts issued by "INTERCAM BANCO", which shall meet the requirements established by "INTERCAM BANCO", according to the means used to make the deposit in question.

**FOURTH. DISPOSITION.** The "CUSTOMER" may dispose partially or totally of the amounts deposited in the "Account", under the terms and conditions indicated below: (i) for transactions in which, for their execution, the "CUSTOMER" is required to use at least two independent authentication factors that, if applicable, "INTERCAM BANCO" makes available to the "CUSTOMER" to authenticate the transactions as authorized by the latter, whether the two factors are used at the time of performing the transaction, or only one of such factors has been used at the time of performing the transaction in question and another of such factors at the time of delivering the good or service acquired by virtue of such transaction; ii) operations in which, for their execution, "INTERCAM BANCO" does not require the "CUSTOMER" to use two independent authentication factors; and iii) through the subscription in each operation of a demand promissory note or through the signature of other documents such as sales notes, purchase slips or any other similar document.

The "CUSTOMER" will be able to dispose of the resources:

- a) By means of cash withdrawals at "INTERCAM BANCO" branches.
- b) Through the use of automatic teller machines under the terms established by "INTERCAM BANCO".
- c) Payment for goods and services at affiliated businesses.
- d) Domiciliation of the payment of services.

The parties agree that in the event that the ATMs of "INTERCAM BANCO" to which the "CUSTOMER" goes, for any circumstance, are not in operation, or that the "CUSTOMER" needs to withdraw more than the amount authorized in such ATMs, the "CUSTOMER" may request free of charge balance inquiries and/or cash withdrawals at the teller window of the branches of "INTERCAM BANCO".

The "CUSTOMER" may consult balances, perform transactions at ATMs, complying with the security measures established for such purpose by "INTERCAM BANCO" and make payments for goods and services in those affiliated commercial establishments that accept the Debit Card as a means of payment. "INTERCAM BANCO" assumes no responsibility in the event that any affiliated establishment refuses to accept the Debit Card and/or demands compliance with special requirements.

Purchases and withdrawals made by the "CUSTOMER" through the Debit Card abroad, will be recorded in the "Account", invariably in local currency. In order to carry out the corresponding exchange operation to convert the respective amount to local currency, in the case of amounts denominated in dollars of the United States of America, the amount in pesos that "INTERCAM BANCO" will charge to the "Account" may not exceed the product of the multiplication of the following factors: a) the amount of the payment or disposition in such foreign currency; and b) the result of multiplying by 1.005 the applicable exchange rate. The exchange rate to be used to calculate its equivalence in local currency will be the one determined by the Bank of Mexico as "FIX exchange rate", which is published on the same day it is determined, through its website, and which corresponds to the last one available on such website at the time "INTERCAM BANCO": (i) has authorized the respective payment or disposition, or (ii) must make the settlement of the amounts corresponding to such charge in accordance with the agreements entered into for such purpose with the acquirer, the clearing house or receiver of the respective payment, as the case may be, in the case of operations in which the "CUSTOMER" authorizes, preliminarily, an initial charge and subsequently, a final charge for the same operation that implies the update of the preliminary amount previously authorized.

In the event that the purchases of goods and/or services or cash withdrawals made with the Debit Card are made in a foreign currency other than the United States dollar, the charge that "INTERCAM BANCO" will make in local currency in the respective "Account" may not exceed the amount resulting from the following calculation: first, the equivalent of the amount of the purchases of goods and/or services or cash withdrawals in the respective foreign currency shall be calculated in dollars according to the last exchange rate available at the corresponding time in accordance with the provisions of paragraph (i) or (ii) of the preceding paragraph. The second is to calculate the peso equivalent amount of such amount in dollars, as indicated in the preceding paragraph, in accordance with the applicable provisions, as published in the respective web page of such provider. In the event that the price supplier contracted by "INTERCAM BANCO" does not disclose the exchange rate applicable to the foreign currency in which the purchases of goods and/or services or cash withdrawals with the Debit Card are made, "INTERCAM BANCO" may use the market exchange rate disclosed by any company that is not a related person in terms of the applicable legal provisions.

The daily limits for withdrawals and withdrawals through ATMs and affiliated establishments will be those that "INTERCAM BANCO" has established on the date of withdrawal or withdrawal and that have been made known by the means provided in this document.

**FIFTH. IDENTIFICATION OF THE "CUSTOMER".** The "CUSTOMER" and "INTERCAM BANCO" expressly agree that the funds deposited under this agreement may only be used through the means indicated in the preceding clause once "INTERCAM BANCO" has verified to its satisfaction that the documentation referred to in the chapter of declarations delivered by the "CUSTOMER" complies with the specifications contained in the legal provisions applicable to the identification of the "CUSTOMER". Likewise, the parties agree that as long as "INTERCAM BANCO" has not verified what is stipulated herein, it will not be able to receive deposits to be credited to the "CUSTOMER's" "Account" after the opening date.

**SIXTH. REGIME OF THE "ACCOUNT".** The "CUSTOMER" authorizes "INTERCAM BANCO" to debit its "Account" without prior notice:

- a) The amount of the checks endorsed in its favor that it has received for credit to the "Account", when these are not paid by those obligated to do so.
- b) In terms of the applicable legislation, any other debit that appears in the records of "INTERCAM BANCO" in charge of the "CUSTOMER".

Likewise, the parties agree that deposits made under this instrument shall not generate interest.

**SEVENTH. MINORITY OF AGE.** Even in the event that the "CUSTOMER" is a minor, the legal representative of the same who has subscribed the present instrument accepts for all legal purposes that:

- a) With the assets deposited in the "Account", the "CUSTOMER" will be liable for all those acts that the "CUSTOMER" performs in terms of this agreement, as well as all those acts and legal events that are performed and that affect the legal relationship between the "CUSTOMER" and "INTERCAM BANCO", derived from the agreement;
- b) It shall be understood that all acts performed in terms of the provisions of this agreement are performed by the person who has the legal representation of the "CUSTOMER" and/or with his consent, without prejudice that in the event that "INTERCAM BANCO" recognizes acts that the "CUSTOMER" performs by himself -within or outside the scope of the agreement-, it shall be understood as if the legal representative of the "CUSTOMER" had consented to them at the time they were entered into without the need for subsequent express confirmation. In accordance with the foregoing, the legal representative of the "CUSTOMER" shall be jointly and severally liable for any damages that the "CUSTOMER" may cause to "INTERCAM BANCO" as well as to third parties.
- c) Pursuant to the provisions of the preceding paragraphs and in the event that the legal representative of the "CUSTOMER" dies, "INTERCAM BANCO" shall be authorized to suspend any withdrawal of funds from the "Account", until such time as the designation of a new legal representative for the "CUSTOMER" has been reliably accredited before "INTERCAM BANCO", who from the moment he/she accredits such capacity shall represent the "CUSTOMER" in all matters related to the management of the "Account".
- d) Notwithstanding the foregoing, when the "CUSTOMER" reaches the age of majority, he/she may use the "Account" by him/herself and free of any limitation provided for in this agreement.

Notwithstanding the foregoing, the "CUSTOMER" as of 15 (fifteen) years of age, may contract this product and dispose of the funds deposited in the "Account", without the intervention of his/her legal representative.

**EIGHTH. ACCEPTANCE OF THE CONTRACTUAL CONDITIONS.** The performance of operations or the use of services subject of this contract by the "CUSTOMER", shall be understood and shall constitute its acceptance of the terms and conditions herein stipulated.

The foregoing in the understanding that "INTERCAM BANCO" has no obligation whatsoever to provide the "CUSTOMER" with any additional service other than those expressly set forth in this instrument.

**NINTH. DIRECT DEBIT.** The direct debit service referred to in clause "*FIRST. PURPOSE*" of this instrument, will require for its performance that the "Account" has sufficient funds at the time the transaction is arranged, from which they will be transferred to make the payment of the services that the "CUSTOMER" may direct debit under this agreement.

For this purpose, the "CUSTOMER" may authorize third parties to make withdrawals of the deposits held in the "Account" in its name and on its account, it being sufficient to record such authorization in the printed forms provided by "INTERCAM BANCO" for this purpose. The modification of this type of authorizations shall be verified in the same terms herein provided and shall become effective 2 (two) banking business days after the date on which "INTERCAM BANCO" is notified, in the understanding that the printed forms that contain them and that are duly signed by the "CUSTOMER", shall complement or repeal the forms of previous date as indicated and shall form an integral part of this agreement.

In the event that the "CUSTOMER" has instructed "INTERCAM BANCO", in order to make the payment of services in his name precisely under the service called "direct debit", the "CUSTOMER" may cancel it by express request at any time without liability for "INTERCAM BANCO", as the case may be, and without requiring the prior authorization of the suppliers.

The forms referred to in the preceding paragraph will be available at any of our branches or on the web page <https://www.intercam.com.mx>.

The "CUSTOMER" has the right to cancel the authorizations granted for the payment of goods and services charged to the Debit Card issued under this clause, which shall be made within a term not to exceed 3 (three) business days from the date of the request.

**TENTH. BENEFICIARIES.** The "CUSTOMER" shall designate beneficiaries of the balances deposited in the "Account" in the event of his/her death, who may at any time substitute, add or withdraw them, as well as modify, if applicable, the proportion corresponding to each of them, such designation shall be in writing and shall be originally stated in the "Request-Agreement", or in a separate document when the designation undergoes modifications or is made at a later time. "INTERCAM BANCO" will deliver the balance in favor to the designated beneficiaries, in the proportion stipulated for each one of them in terms of the applicable legislation.

In the event that the above terms are modified or added to due to the entry into force of any law, regulation, provision of any nature or for any other reason, the new provision shall apply without the need for any written modification, notification or notice of any kind.

#### **ELEVENTH. RESCISSION, CANCELLATION AND TERMINATION OF THE "ACCOUNT".**

**I.** "INTERCAM BANCO" shall be empowered to terminate this agreement and therefore to proceed to the cancellation of the "Account" for any of the following reasons and in compliance with the conditions and requirements indicated below:

**a)** As a result of a review subsequent to the opening of the "Account" and/or deposits in question, it is determined that the documents related to the identification of the "CUSTOMER" do not comply with the specifications indicated by the competent authorities, "INTERCAM BANCO" will proceed to cancel the "Account", without prior notice to the "CUSTOMER".

**b)** For breach of the "CUSTOMER", to any other of the terms of this agreement, which will entitle "INTERCAM BANCO" to its immediate termination, regardless of the damages that "INTERCAM BANCO" may claim. To this effect, it will be sufficient that the non-compliance is verified and that "INTERCAM BANCO" informs the "CUSTOMER" in an irrefutable manner, in order to proceed with the termination of this agreement.

Likewise, the false or inaccurate statement of the "CUSTOMER" and when applicable, with respect to its shareholders, beneficial owner(s) of the resources or beneficial owner(s), of not having been included in the Lists, or having failed to comply with its obligation to inform such situation to "INTERCAM BANCO", shall be cause for immediate termination of this Agreement, without liability for "INTERCAM BANCO".

In any case, the "CUSTOMER" shall be obliged to indemnify "INTERCAM BANCO" from any claim filed against it as a consequence of its inclusion in the Lists. Likewise, the "CUSTOMER" is obliged to pay reasonable attorney's fees as well as any damages that may be caused to "INTERCAM BANCO" as a consequence of such inclusion in the Lists.

Once notified of the termination of the Agreement, if there are resources in the products and/or services covered by the same, "INTERCAM BANCO" shall charge any debit that exists on the part of the "CUSTOMER" and shall make available any resulting or remaining amount by cashier's check through any of its branches, except when the products and/or services have a mandatory term, in which case "INTERCAM BANCO" shall deliver them at their maturity date.

The "CUSTOMER", within 10 (ten) working days from the date of signature hereof, may cancel the agreement without liability, and without any fee being charged, provided that he/she has not used or operated the financial products or services contracted, and "INTERCAM BANCO" shall terminate the agreement in question, returning things to the state they were in prior to the signing of the agreement.

After the period indicated in the preceding paragraph, the "CUSTOMER" may cancel this agreement at any time in accordance with the following procedures and requirements:

1. Present at the branch of "INTERCAM BANCO" where the "Account" was opened, a written request letter containing the name(s) and signature(s) of the Account holder, checking account number, reason for the cancellation, identifying himself/herself in accordance with the guidelines that "INTERCAM BANCO" has established for such purpose by means of an authorized document. If the "CUSTOMER" has contracted and in force a demand investment, the corresponding balance will be transferred to the "Account".



2. In case there are term investments, the "Account" will be cancelled until the maturity of the investment and the investment contracts linked to the "Account" will be cancelled.

Likewise, the "CUSTOMER" shall return to "INTERCAM BANCO" the Debit Card or any other active means of payment.

You must go to the teller window of the branch where you opened the "Account" to have the balance of the same liquidated, completing the necessary requirements. The respective settlement voucher will be provided to you and you must sign it.

Once "INTERCAM BANCO" receives from the "CUSTOMER" its termination request, or as soon as "INTERCAM BANCO" notifies the "CUSTOMER" of the termination of this agreement, "INTERCAM BANCO" will adopt the necessary measures to avoid subsequent movements to the cancellation or termination, ceasing from that moment any liability of the "CUSTOMER" and will deliver to the latter an account statement expressing the amount of the deposited amount.

In case of termination of the agreement, death, theft or loss of any of the means of disposal granted under this agreement, the "CUSTOMER" or its beneficiaries must take all necessary measures to prevent any unauthorized third party from misusing the Debit Card that "INTERCAM BANCO" has given to the "CUSTOMER". The "CUSTOMER" is obliged to immediately notify the Customer Service Center of "INTERCAM BANCO" by telephone, where it will be provided, at the option of the "CUSTOMER", in writing or through the electronic or communication means agreed with the "CUSTOMER", a reference number of the notice, as well as the date and time it was received. As long as "INTERCAM BANCO" does not receive such notice, the "CUSTOMER" will be responsible for the amount of the withdrawals made. Once received by "INTERCAM BANCO" the notice of theft or loss of the means of withdrawal in question, in the above terms, "INTERCAM BANCO" will proceed to block the use of said means of withdrawal.

"INTERCAM BANCO" shall make available to the "CUSTOMER", within a maximum term of 2 (two) banking business days counted from the date on which the notice mentioned in the preceding paragraph was submitted, by means of communication sent through the electronic means of communication established with the "CUSTOMER", a report with the following information:

- a) The scope of the responsibility of the "CUSTOMER" for the charges to the "Account", registered before and after the aforementioned notice is presented;
- b) The date and time at which the notice was received; and
- c) The status of the investigation carried out in response to the notice submitted.

When transactions are made with the Debit Card during the 48 (forty-eight) hours prior to the aforementioned notice and the "CUSTOMER" does not acknowledge any charge related to such transactions, nor have they been made through the use of two independent authentication factors that, if applicable, "INTERCAM BANCO" makes available to the "CUSTOMER" for such purposes, "INTERCAM BANCO" shall pay the respective resources no later than the second banking business day following the receipt of the claim.

In the event that transactions are made with the Debit Card and the "CUSTOMER" does not recognize any charge and claims it within a period of 90 (ninety) calendar days from the date on which the charge was made, "INTERCAM BANCO" shall credit the "Account" with the respective resources no later than the second banking business day following the receipt of the claim.

The application of the credit mentioned in the preceding paragraphs shall not be applicable when "INTERCAM BANCO", within the aforementioned four-day period, delivers to the "CUSTOMER" an opinion in which it verifies that the charges object of the respective notice correspond to operations that have been carried out through the use of two independent authentication factors that, if applicable, "INTERCAM BANCO" has made available to the "CUSTOMER" for such purposes, with the exception that there is evidence that the charge was the result of an operational failure.

In the event that "INTERCAM BANCO" has made the payment referred to in the preceding paragraphs, and is able to demonstrate to the "CUSTOMER" that the charge in respect of which such payment was made derived from an operation executed through the use of two independent authentication factors by the "CUSTOMER", "INTERCAM BANCO" may reverse such payment, making a new charge in the "Account". The foregoing provided that the "CUSTOMER" is provided with the corresponding opinion, in the terms established in clause "FOURTEENTH. CLARIFICATIONS" of this agreement.

For purposes of the preceding paragraph, such report shall contain at least the following: a) evidence of the authentication factors used by the "CUSTOMER" a) evidence of the authentication factors used by the "CUSTOMER", as well as the explanation of such factors and the manner in which their verification was performed in accordance with the procedures applicable to such authentication factors; b) hour and minute in which the transaction was performed; and c) name of the institution or entity that processed the transaction related to the charge to the "Account" that has been the object of the notice, as well as the name of the payee where the transaction originated.

The parties agree that "INTERCAM BANCO":

1. It shall cancel the means of disposition related to this agreement on the date of presentation of the request. The "CUSTOMER" must deliver them or state in writing and under oath that they were destroyed or that he/she does not have them, so he/she will not be able to make any disposition after that date;
2. It shall reject any disposition intended to be made after the cancellation of the means of disposition. Consequently, no new additional charges may be made from the moment the cancellation is made, except for those already generated;
3. It will cancel, without its responsibility, the direct debit services on the date of the termination request, regardless of who retains the authorization of the corresponding charges;
4. Refrain from conditioning the termination of the present agreement to the return of the agreement in possession of the "CUSTOMER", and
5. It shall refrain from charging the "CUSTOMER" any commission or penalty for the termination of this agreement.

The "CUSTOMER" may request in writing the termination of passive operations, through another financial institution (receiver) after opening the corresponding account and sending the original documents stating the will to terminate the contractual relationship with "INTERCAM BANCO", in order to transfer the resources to the receiver, who will carry out the respective procedures, the above under the responsibility of the receiving financial institution indicated above.

The request referred to in the preceding paragraph may be made in writing with a handwritten signature. In the event that the "CUSTOMER" does not acknowledge such termination or the transfer of funds made, the receiving financial institution must deliver the funds with their respective accessories to the transferring financial institution, within a maximum term of 3 (three) business days.

When the "CUSTOMER" requests the termination referred to in the antepenultimate paragraph of this clause, "INTERCAM BANCO" shall require the "CUSTOMER" to confirm that he/she has requested the cancellation service and transfer of resources to the receiving Financial Institution through the location data agreed with the transferring Financial Institution.

**TWELFTH. BANKING SECRECY.** "INTERCAM BANCO" in no case may give news or information of the deposits, services or any type of operations related to this agreement, except to the "CUSTOMER", to its legal representatives or to those who have been granted power of attorney to dispose of the "Account" or to intervene in the operation or service, as well as to the corresponding beneficiary, except when requested by the judicial authority by virtue of an order issued in a trial in which the holder is a party or defendant and the federal tax authorities, through the National Banking and Securities Commission, for tax purposes.

**THIRTEENTH. STATEMENT OF ACCOUNT.** "INTERCAM BANCO" will periodically send to the "CUSTOMER" -every *six months*- to the last address indicated by the "CUSTOMER" for such purpose, or to its e-mail, a statement of account specifying the operations and movements that have been made under this agreement during each elapsed period, the corresponding balance or position.

The "CUSTOMER" will have 90 (ninety) calendar days from the cut-off date or from the performance of the service in question, to submit the respective request for clarification; failure to do so during such period shall be deemed tacit acceptance of the respective entries appearing in the accounting of "INTERCAM BANCO", which shall be deemed valid, unless evidence to the contrary, in the respective lawsuit. In case the "CUSTOMER" does not receive its account statement, it must report it to "INTERCAM BANCO" within 10 (ten) calendar days following the cut-off date.

"INTERCAM BANCO" will inform the "CUSTOMER" in writing of the cut-off date of its "Account", which may be modified by "INTERCAM BANCO" at any time, prior notice to the "CUSTOMER" by the means set forth in clause *EIGHTEENTH. MODIFICATIONS* below and communicated 30 (thirty) calendar days in advance.

**FOURTEENTH. CLARIFICATIONS.** In accordance with the provisions of the Law for the Transparency and Regulation of Financial Services, when the "CUSTOMER" does not agree with any of the movements that appear in the respective statement of account or of the services derived from this agreement that are reflected in the statement of account or in the vouchers of the operations issued by "INTERCAM BANCO", he/she may submit a request for clarification within a period of 90 (ninety) calendar days from the cut-off date of the statement of account, or, as the case may be, of the execution of the statement of account, or in the case of the execution of the statement of account, may submit a request for clarification within a term of 90 (ninety) calendar days from the date of the account statement, or in its case, from the performance of the operation or service, in the understanding that if such movements are not objected by the "CUSTOMER" within the indicated term, they shall be presumed consented and confirmed by the "CUSTOMER".

The request may be submitted to the branch where your "Account" is located or to the Specialized Unit of Attention to Users (UNE) for consultations and claims of "INTERCAM BANCO", in writing that "INTERCAM BANCO" must acknowledge receipt or by e-mail or any other means by which its receipt can be reliably verified.

For the purposes of this agreement, the purpose of the UNE will be to attend to any consultation, complaint or claim of the "CUSTOMER" and users of "INTERCAM BANCO", whose data are set forth in the Cover Page of this agreement.

In the case of amounts payable by the "CUSTOMER" that have been disposed of by any of the means of disposition mentioned in this agreement, the "CUSTOMER" shall have the right not to make the payment whose clarification is requested, as well as any other amount related to such payment, until the clarification is resolved in accordance with the process stipulated in this clause.

Once the request for clarification is received, "INTERCAM BANCO" will have a maximum term of 45 (forty-five) calendar days to deliver to the "CUSTOMER" the corresponding opinion, attaching a simple copy of the document or evidence considered for the issuance of such opinion, based on the information that, according to the applicable legal provisions, must be in its possession, as well as a detailed report in which all the facts contained in the request submitted by the "CUSTOMER" are answered. In the case of claims related to transactions made abroad, the term provided in this paragraph shall be up to 180 (one hundred and eighty) calendar days.

The aforementioned opinion and report must be made in writing and signed by "INTERCAM BANCO" personnel empowered to do so. In the event that, according to the report issued by "INTERCAM BANCO", the collection of the respective amount is appropriate, the "CUSTOMER" shall make the payment of the amount payable, including ordinary interest as agreed, without the collection of default interest and other accessories generated by the suspension of payment made under the terms of this clause.

Within the period of 45 (forty-five) calendar days referred to in this clause, "INTERCAM BANCO" shall be obliged to make available to the "CUSTOMER", at the branch where the "Account" is located, or at the UNE of "INTERCAM BANCO", the file generated on the occasion of the request, as well as to integrate in it, under its strictest responsibility, all the documentation and information that, in accordance with the applicable legal provisions, must be in its possession and that is directly related to the corresponding request for clarification and without including data corresponding to operations related to third parties.

In the event that "INTERCAM BANCO" does not provide a timely response to the request of the "CUSTOMER" or does not deliver the detailed opinion and report, as well as the documentation or evidence referred to above, the National Commission for the Protection and Defense of Users of Financial Services ("CONDUSEF"), subject to the provisions of the Law for the Transparency and Regulation of Financial Services, will impose a fine for an amount equivalent to the amount claimed by the "CUSTOMER" in terms of this clause.

Until such time as the request for clarification in question is resolved in accordance with the procedure set forth in this clause, "INTERCAM BANCO" may not report the amounts subject to such clarification to the credit information companies as overdue.

The foregoing without prejudice to the right of the "CUSTOMER" to go before CONDUSEF or before the corresponding jurisdictional authority in accordance with the applicable legal provisions, as well as the sanctions to be imposed on "INTERCAM BANCO" for breach of the provisions of this clause. However, the procedure

established in this clause will be without effect from the moment the "CUSTOMER" files its claim before the jurisdictional authority or conducts its claim in terms and terms of the Law for the Protection and Defense of the User of Financial Services.

For purposes of the provisions of the preceding paragraph, the "CUSTOMER" may contact CONDUSEF's number: 5553-40-09-99. The "CUSTOMER" may attend CONDUSEF's main offices located at 762 Insurgentes Sur Avenue, Colonia Del Valle, Alcaldía Benito Juárez, C.P. 03100, Mexico City, or any of the regional or metropolitan offices that are closest to him/her, depending on his/her geographical location. Likewise, the "CUSTOMER" may make inquiries at CONDUSEF's web page: <http://www.condusef.gob.mx> including the possibility of sending opinions to the e-mail: [asesoria@condusef.gob.mx](mailto:asesoria@condusef.gob.mx), in order to carry out any claim derived from the services, terms and conditions established in this agreement.

**FIFTEENTH. INACTIVITY OF THE "ACCOUNT".** Pursuant to the provisions of the Law of Credit Institutions, the principal and interest, if any, generated by the deposit instruments that have no maturity date, or that have a maturity date and are automatically renewed, as well as the transfers or investments that have matured and have not been claimed, that in the course of 3 (three) years have had no movement for deposits or withdrawals and, after written notice has been given, at the domicile of the "CUSTOMER" that appears in the respective file, with 90 (ninety) days in advance, must be credited in a global account that "INTERCAM BANCO" will keep for such purposes. With respect to the foregoing, the collection of commissions made by "INTERCAM BANCO" shall not be considered as movements.

When the depositor or investor comes 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 respective "Account" or deliver it to him/her.

The rights derived from the deposits and investments and their interest referred to in this article, without movement during the course of three years counted from the date the latter are deposited in the global account, the amount of which does not exceed, per account, the equivalent of three hundred days of the general minimum wage in force in Mexico City, will prescribe in favor of the assets of the public charity.

"INTERCAM BANCO" shall pay the corresponding resources to the public charity within a maximum term of (15) fifteen days as of December 31st of the year in which the event provided for in the first paragraph of this clause is fulfilled. "INTERCAM BANCO" shall notify the National Banking and Securities Commission of compliance with this clause within the first two months of each year.

**SIXTEENTH. EXCLUSION OF LIABILITY.** "INTERCAM BANCO" shall in no event be liable for any damages that may be caused to the "CUSTOMER" in the event that he/she is unable to make use of the banking and financial services under this agreement or for the breach of the instructions received from the "CUSTOMER", when such events derive from acts of God, force majeure or any other cause or inevitable event or circumstance, including but not limited to strikes, stoppages, events of nature, social disturbances, requirements or orders of the competent judicial or administrative authorities, assault or theft of computer equipment from branches, central offices or information processing and operation offices, social disturbances, requirements or orders of competent judicial or administrative authorities, assault or theft of computer equipment of branches, central offices or information processing and operation offices, vandalism of computer equipment of branches, central offices or information processing and operation offices, power failures, telecommunications problems for the transmission of information and operation to the central equipment, beyond the reasonable control of "INTERCAM BANCO".

"INTERCAM BANCO" shall not be liable for any event related to the use of the means of disposal in case of death, theft or loss thereof, or for the commission of illegal acts to the detriment of the "CUSTOMER", as long as the latter has not given written notice to "INTERCAM BANCO" with acknowledgement of receipt and, if applicable, "INTERCAM BANCO" has assigned a report number, at which time the "CUSTOMER'S" liability shall cease.

**SIXTEENTH BIS. ANTI-CORRUPTION POLICY.** The "CUSTOMER" undertakes to comply with the anti-corruption policy of "INTERCAM BANCO" (hereinafter, the "Anti-Corruption Policy"), which is known and available on the website:

[https://www.intercam.com.mx/wp-content/uploads/2023/06/Politica-Anticorrupci-o-CC%81n\\_Versio%CC%81n-Pu%CC%81blica.pdf](https://www.intercam.com.mx/wp-content/uploads/2023/06/Politica-Anticorrupci-o-CC%81n_Versio%CC%81n-Pu%CC%81blica.pdf)

The "CUSTOMER" accepts that it is strictly forbidden to request, receive, promise, offer, pay, directly or indirectly deliver money, gifts, presents and/or gratuities of any kind to any employee of "INTERCAM BANCO" to try to obtain any advantage or influence decisions and/or obtain benefits or any undue profit, or with the intention that "INTERCAM BANCO" and/or its employees refrain from complying with their obligations, derived from the execution of this agreement or in any other contracting and/or process in which it participates with "INTERCAM BANCO", or with any of the financial entities that are members of Intercam Grupo Financiero, S.A. de C.V.

**SIXTEEN TER. LISTS.** The parties agree that if at any time during the term of the Agreement, the "CUSTOMER" (when applicable: its shareholders, beneficial owner(s) of the resources or beneficial owner(s)) is or are included in the Lists, the "CUSTOMER" shall inform "INTERCAM BANCO" in writing, within 3 (three) business days following the date on which it has been included, or when it becomes aware of its inclusion in such Lists.

**SEVENTEENTH. MODIFICATIONS.** "INTERCAM BANCO" shall be empowered to modify the terms and conditions of this agreement, by means of notice addressed to the "CUSTOMER", through the account statement, written notice at the address registered by the "CUSTOMER" and in any of the following: publications in newspapers of wide circulation, posting of the modifications in places open to the public in branches and offices of "INTERCAM BANCO", electronic media or any other means established by the applicable provisions, at least 30 (thirty) calendar days prior to the date on which such modifications become effective.

In the event that the "CUSTOMER" does not agree with the proposed modifications to the agreement, it may request the termination of this agreement up to 30 (thirty) calendar days after the date of the aforementioned notice, without liability on its part, having to comply with any debt that may have been generated at the date of the request for termination by the "CUSTOMER" of this instrument; under the conditions prior to the proposed modifications.

If the aforementioned termination is not requested, the proposed amendments will become effective at the end of the aforementioned period.

**EIGHTEENTH. TERM.** This agreement shall have a term of one year from the date of its signature and shall be automatically extended for equal periods, until either of the parties express in writing its intention to terminate it under the terms indicated, or the event of cancellation indicated in clause *ELEVEN. RESCISSION, CANCELLATION AND TERMINATION*". The "CUSTOMER" may terminate this agreement at any time, for its part "INTERCAM BANCO", may terminate this agreement, by means of a written notice addressed to the "CUSTOMER" (which may be included in the respective account statement or through e-mail to the last

e-mail address that "INTERCAM BANCO" has registered for the "CUSTOMER"), with 30 (thirty) calendar days prior to the date on which it intends to terminate this agreement.

In case of termination or rescission of this agreement, "INTERCAM BANCO" will not be obliged to comply with any operation that is pending or that had been scheduled in advance or to provide any service from the date on which the agreement is terminated, being the "CUSTOMER" obliged to withdraw any balance that exists in its favor within (5) five business days following the date on which such determination had been notified in writing to the address that the "CUSTOMER" has registered with "INTERCAM BANCO"; after such term has elapsed without the corresponding withdrawal being made, the corresponding amount shall be available to the "CUSTOMER" by cashier's check at the branch where the "Account" was opened, the issuance of which shall not generate any commission whatsoever.

**NINETEENTH. ASSIGNMENT OF RIGHTS AND/OR WARRANTY.** The "CUSTOMER" may 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 license to use any property right or marketing right whose holder is "INTERCAM BANCO".

The "CUSTOMER" agrees that he/she may not assign or transfer in any way the rights derived from the "Account", nor grant them in guarantee, unless "INTERCAM BANCO" authorizes it in writing.

Likewise, when the "CUSTOMER" intends to assign or transfer the rights of its "Account" or grant them in guarantee with "INTERCAM BANCO", it shall have the right to do so without the consent referred to in the preceding paragraph.

**TWENTY SEVENTH. ORIGIN OF THE RESOURCES.** In the event that the resources with which transactions related to this agreement are entered into or paid for are the property of a third party, the "CUSTOMER" undertakes to notify "INTERCAM BANCO" in writing of such situation and the name of the third party in question.

**TWENTIETH BIS. BLOCKING AND UNUSUAL TRANSACTIONALITY.** The "CUSTOMER" accepts that "INTERCAM BANCO" shall be empowered to suspend, withhold and/or block at any time the operation(s) of the product(s) or service(s) contracted by the "CUSTOMER", for security reasons, when it considers in its judgment and in accordance with the applicable legal provisions, that the "CUSTOMER" is carrying out operations and/or transactions with resources of illicit origin that could favor the commission of any crime of those provided in Articles 139 Quater and 400 Bis of the Federal Criminal Code. Likewise, the CUSTOMER accepts that "INTERCAM BANCO" may suspend, withhold, immobilize or restrict the operation(s) of the product(s) or service(s) contracted by the "CUSTOMER", without liability and without prior notice, when: (i) in compliance with the *"General Provisions Applicable to Credit Institutions"* as well as the *"Provisions referred to in Article 115 of the Law of Credit Institutions"* to which it is subject, the Internal Control and Fraud Prevention policies of "INTERCAM BANCO" has sufficient elements that allow it to presume that: (a) the "CUSTOMER" may cause damage to the interests of other customers, suppliers, to "INTERCAM BANCO" or to financial entities related to "INTERCAM BANCO" or to other credit institutions; and (b) illicit or allegedly criminal conduct or facts are being committed. For purposes of the provisions of this clause, when operating, "INTERCAM BANCO" may denounce or inform the competent authorities by virtue of the respective operation and investigation. Likewise, "INTERCAM BANCO" may make available the resources of the operation(s), product(s) and/or service(s), as applicable, to the corresponding authority; (ii) when so required by the judicial, administrative and tax authorities, respectively; and (iii) when so required by the Bank of Mexico, the National Banking and Securities Commission and/or CONDUSEF.

The "CUSTOMER" hereby releases "INTERCAM BANCO" from any liability that may be incurred by "INTERCAM BANCO" derived from the assumptions set forth in this clause.

**TWENTY-FIRST. IMPOSSIBILITY OF COMPLIANCE.** "INTERCAM BANCO" shall in no case be liable for non-compliance with the instructions received from the "CUSTOMER", when the lack of compliance is due to an act of God or force majeure, due to failures in the operation of computer systems or interruption in communication systems or any similar event beyond the control of "INTERCAM BANCO".

**TWENTY SECOND. DOMICILES.** For all the effects derived from the present agreement, the "CUSTOMER" indicates as its domicile the one indicated in the "Request-Agreement". The change of address that the "CUSTOMER" may have in the future must be notified in writing to "INTERCAM BANCO", in case of failure to do so, the notices made by "INTERCAM BANCO" in the last address indicated, will be fully effective, releasing "INTERCAM BANCO" from all liability.

"INTERCAM BANCO" indicates as its domicile for all legal purposes located at Avenida Paseo de las Palmas number 1005, Piso 01, Colonia Lomas de Chapultepec, Alcaldía Miguel Hidalgo, C.P. 11000, Mexico City. Likewise, "INTERCAM BANCO" makes available to the "CUSTOMER" its web page [www.intercam.com.mx](http://www.intercam.com.mx), through which it may also consult the accounts that "INTERCAM BANCO" maintains active in social networks on the Internet.

Likewise, the parties agree that any notification made by "INTERCAM BANCO" through the electronic means agreed upon in this instrument or by means of or attached to the statement of account in question, shall be considered validly made for all legal purposes, even in the event that the "CUSTOMER" had not received the statement of account for the corresponding period, provided that he/she has not notified "INTERCAM BANCO" in time of such situation in the forms and terms set forth in this agreement.

**TWENTY-THIRD. ADDITIONAL DATA OF "INTERCAM BANCO".** In compliance with the provisions of the applicable legislation, "INTERCAM BANCO" indicates as additional identification, location and contact data the following:

**Specialized User Service Unit (UNE) "INTERCAM BANCO".**

Avenida Paseo de las Palmas, 1005, Piso 01, Colonia Lomas de Chapultepec, Alcaldía Miguel Hidalgo, C.P. 11000, Mexico City.

Phone number: 55-55 33-33 34 ext. 3308

Hotline: 55 50 33 33 08

[une@intercam.com.mx](mailto:une@intercam.com.mx)

**TWENTY-FOURTH. PAYMENTS AND DEPOSITS IN GENERAL.** Payments and deposits made by the "CUSTOMER" in accordance with the provisions of this instrument, will be credited according to the means of payment used. Deposits received in cash, with checks payable to "INTERCAM BANCO" through electronic or automated means, or those from transfers or transfers between accounts in the name of the "CUSTOMER" or third parties that are open in "INTERCAM BANCO", will be credited on the same date they are received; deposits with checks payable to other banks will be received "unless good collection" and their



amount will be credited once they are collected by "INTERCAM BANCO", under the terms of the applicable legal provisions. "INTERCAM BANCO" may credit "firmly" in the "Account" the amount of such checks, even if they have not been effectively cashed, in the understanding that if such checks are not paid, the amount of such checks will be charged to the respective "Account" immediately.

**TWENTY-FIFTH. SUBHEADINGS.** The subtitles set forth in this agreement are for reference and identification purposes only, and shall not be considered for purposes of interpretation or compliance with the provisions set forth herein.

**TWENTY-SIXTH. JURISDICTION AND APPLICABLE LAW.** For the interpretation, execution and fulfillment of this agreement, the parties submit to the laws and jurisdiction of the courts of Mexico City, and the "CUSTOMER" hereby waives any other jurisdiction that may correspond to it by reason of its present or future domicile.

**TWENTY-SEVENTH. ACKNOWLEDGEMENT.** The "CUSTOMER" acknowledges as its own and gives full validity to the information set forth in the "Request-Agreement" attached to this agreement to form an integral part of the same and ratifies having knowledge of the clauses and their implications as to risk, yield and term resulting from the deposits, as well as the manner in which it has been classified in the files of "INTERCAM BANCO" for tax regime purposes.

**TWENTY-EIGHTH. PERSONAL DATA.** In compliance with the provisions of the Federal Law for the Protection of Personal Data in Possession of Individuals and its Regulations, "INTERCAM BANCO" informs the "CUSTOMER" and the "CUSTOMER" accepts and acknowledges that all personal data collected by "INTERCAM BANCO" in person or remotely by virtue of the execution of this agreement, will be protected and treated in terms of the Privacy Notice, which is available to the "CUSTOMER" on the web page <https://www.intercam.com.mx>, which is part of this contract.

The "CUSTOMER" authorizes "INTERCAM BANCO" to provide the information it deems pertinent to the service providers: (i) operational; (ii) if applicable, for the manufacture of Debit Cards; (iii) for the printing of account statements; or (iv) for any other service that may be necessary for "INTERCAM BANCO" to comply with its obligations under this agreement. Likewise, the "CUSTOMER" authorizes "INTERCAM BANCO" to disclose its information and documentation to the corresponding authorities, in accordance with the applicable legislation. The "CUSTOMER" hereby accepts and acknowledges that he/she has read and accepted the contents of the Privacy Notice made available to him/her, which "INTERCAM BANCO" reserves the right to modify from time to time.

The "CUSTOMER" accepts that the updates to the Privacy Notice referred to in the previous paragraph may be consulted through the web portal <http://www.intercam.com.mx> and in our branches. Likewise, the "CUSTOMER" accepts that when using our web portals we may use cookies and/or any similar technology that allows us to collect the IP address and browser version for security purposes.

Likewise, the "CUSTOMER" grants its consent to "INTERCAM BANCO" to provide the financial entities that make up Intercam Grupo Financiero, S.A. de C.V., (Intercam Casa de Bolsa, S.A. de C.V., Intercam Grupo Financiero, and Intercam Fondos, S.A. de C.V., Sociedad Operadora de Fondos de Inversión, Intercam Grupo Financiero), as well as Intercam Banco Internacional, Inc. a subsidiary of "INTERCAM BANCO", Fundación Intercambiando México, A.C., Intercam Agente de Seguros y de Fianzas S.A. de C.V., Intercam Securities, Inc., Intercam Advisors, Inc, Intercam Futures, Inc. and Intercam FX, S.L., the data and documents related to your personal, financial or patrimonial information contained in the file that "INTERCAM BANCO" has integrated derived from the financial services that the "CUSTOMER" has contracted with "INTERCAM BANCO", with the purpose of facilitating the commercial relationship that the "CUSTOMER" intends to establish with the companies indicated in this clause, as well as for fiscal, marketing and advertising purposes of the products and services that we consider of interest provided by any of the companies listed in this clause, to develop customer profiles, analysis of their needs and analysis for the design of products that we consider of interest.

At any time, the "CUSTOMER" may request the exercise of their rights of access, rectification, cancellation, opposition or revocation of consent for the processing of their personal data, through the corresponding request that can be submitted at any of our branches addressed to the Responsible for Personal Data. To facilitate the exercise of your ARCO rights, "INTERCAM BANCO" offers you the following telephone numbers: 800-800-3334 or 55-55-33-33-34 to extension 4001 or e-mail [privacidad@intercam.com.mx](mailto:privacidad@intercam.com.mx) for further information, clarify answers to your request, submit complaints, doubts or make recommendations.

Also, in this act, the "CUSTOMER" gives its express consent so that for the duration of the business relationship, "INTERCAM BANCO" may share with other credit institutions, through the technological platform of Banco de México (the Platform), its information and, where appropriate, documentation on transfers of domestic funds in foreign currency, as well as international fund transfers made. Such authorization includes the power for "INTERCAM BANCO" to: i) make periodic consultations of the information of the "CUSTOMER" in the Platform; and ii) obtain information and, where appropriate, documentation of the same, which is in the Platform, for its integration and conservation in the respective file. For this purpose, the "CUSTOMER" may revoke their consent in terms of the Privacy Notice that is available at [www.intercam.com.mx](http://www.intercam.com.mx).

Likewise, the parties agree that the "CUSTOMER" may request "INTERCAM BANCO", in writing, by e-mail to [privacidad@intercam.com.mx](mailto:privacidad@intercam.com.mx), the delivery of its information stored in the Platform, as well as the list of other Credit Institutions that have consulted their information, with the understanding that in case of not recognizing as its own the information and documentation included in the Platform, it must immediately inform "INTERCAM BANCO" by the same means.

The present agreement with "Account" number \_\_\_\_\_, is subscribed in duplicate at \_\_\_\_\_, on the \_\_\_\_ of \_\_\_\_\_ of \_\_\_\_\_, the "CUSTOMER" receiving one copy of the same.

_____ INTERCAM BANCO, S.A., INSTITUCIÓN BANCA MÚLTIPLE, INTERCAM GRUPO FINANCIERO	_____ The "CUSTOMER"
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The parties acknowledge that these signature pages are an integral part of the Individual Bank Demand Money Deposit Agreement, basic payroll product, registered in the Registry of Adhesion Agreements of CONDUSEF under the number **1623-428-024057/06-00245-0125**. Likewise, all modifications and updates made to this agreement may be consulted at <https://registros.condusef.gob.mx/reca/index.php>.

#### PRIVACY NOTICE AND AUTHORIZATION TO SHARE INFORMATION

InterCam Banco, S.A., Institución de Banca Múltiple, InterCam Grupo Financiero, indicates as its address for the purposes related to this privacy notice, the address located at Lago Zurich 219, Piso 10, Col. Ampliación Granada, Alcaldía Miguel Hidalgo, C.P. 11529, Mexico City. Likewise, "INTERCAM BANCO" informs you that the personal data collected will be protected in accordance with the provisions of the Federal Law for the Protection of Personal Data in Possession of Individuals and that the processing of your personal data will be for the following purposes, without limitation: (i) corroborate your identity and the veracity of the information you provide as your own; (ii) formalize a contractual relationship and provide the contracted financial services as agreed between the parties, and if applicable, require its compliance, (iii) offer an extension or improvement of the contracted financial products or services and, if applicable, promotions or discounts. You may consult our comprehensive privacy notice on the web page [www.intercam.com.mx](http://www.intercam.com.mx)

Also, the "CUSTOMER" in terms of the provisions of Article 106, section XX of the Law of Credit Institutions and the Twenty-Eighth clause of this agreement authorizes "INTERCAM BANCO" to share with the association and companies indicated in that clause the data and documents relating to personal, financial, fiscal or patrimonial information that are in the file that "INTERCAM BANCO" has integrated derived from the financial services that the "CUSTOMER" has contracted, as well as for promotional activities and that such third parties have integrated for the "CUSTOMER", financial, fiscal or patrimonial information contained in the file that "INTERCAM BANCO" has integrated derived from the financial services that the "CUSTOMER" has contracted, as well as for promotional activities and that such third parties may offer goods and services. This consent may be revoked at any time through our branches in accordance with the privacy notice.

\_\_\_\_\_  
The "CUSTOMER"

#### AUTHORIZATION TO CREDIT INFORMATION COMPANIES (CREDIT BUREAUS)

The "CUSTOMER" expressly authorizes "INTERCAM BANCO" to request information from the Credit Information Companies. Likewise, I (we) authorize that the financial and patrimonial information that we have provided to "INTERCAM BANCO", as well as the information obtained from the credit information companies, may be disclosed and shared with the financial entities that are members of InterCam Grupo Financiero, S.A. de C.V. and other subsidiaries, in the understanding that I (we) expressly declare that I (we) have full knowledge of:

- 1.- The nature and scope of the information to be provided by credit information companies.
  - 2.- The use that "INTERCAM BANCO" and InterCam Grupo Financiero, S.A. de C.V. will make of such information.
- That "INTERCAM BANCO" and InterCam Grupo Financiero, S.A. de C.V., may make periodic inquiries of my (our) credit history for as long as this authorization remains in effect.

This authorization shall be in force for a term of three years from the date of its granting, or during all the time that "INTERCAM BANCO" is in force or maintains a legal relationship with the "CUSTOMER".

\_\_\_\_\_  
The "CUSTOMER"

#### AUTHORIZATION TO SEND THE AGREEMENT ELECTRONICALLY

The "CUSTOMER" hereby expressly authorizes "INTERCAM BANCO" to send him/her a copy of this agreement by e-mail to the address provided in the "Request-Agreement".

\_\_\_\_\_  
The "CUSTOMER"

Registration data in the registry of adhesion agreements:  
**1623-428-024057/06-00245-0125**

**This translation is for informational purposes only, so be aware that it will not have any legal value. In case of any conflicts between the English language version and Spanish language version, the Spanish language version shall control.**