

MONEY ON DEMAND BANK DEPOSIT AGREEMENT IN LOCAL CURRENCY FOR THE GENERAL BASIC PRODUCT CALLED ("INTERCUENTA PERSONAL BÁSICA"), 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 WHOSE NAME IS SPECIFIED IN THE REQUEST-AGREEMENT OF THIS AGREEMENT, HEREINAFTER REFERRED TO AS THE "CUSTOMER", AND WHO TOGETHER SHALL BE REFERRED TO AS THE "PARTIES", IN ACCORDANCE WITH THE FOLLOWING:

## REPRESENTATIONS

### I. INTERCAM BANCO states, that:

- a) It is a corporation duly incorporated under the laws of the United Mexican States and authorized to operate and organize as a Multiple Banking Institution, and therefore has the powers to enter into and perform this Agreement.
- b) Your legal representative has sufficient and necessary powers and be bound by the terms of this Agreement.
- c) This Agreement is registered in the Adhesion Contracts Agreement (RECA) of the National Commission for the Protection and Defense of Financial Services Users (CONDUSEF, acronym in Spanish) under number **1623-428-010566/11-00247-0125**.
- d) It is in a position to offer the CUSTOMER the service of bank deposit of money on demand referred to in Article 48 Bis 2 of the Law of Credit Institutions, which provides as follows:  
*"Article 48 Bis 2. Credit institutions that receive bank deposits of money on demand from individuals shall be obliged to offer a basic banking product of deposit or savings payroll, under the terms and conditions determined by Banco de México through general provisions, considering that those accounts whose monthly payment does not exceed the amount equivalent to one hundred sixty-five minimum daily wages in force in the Federal District, shall be exempt from any commission for opening, withdrawals and consultations or for any other concept in the institution granting the account. In addition, they will be obliged to offer a product with the same characteristics to the general public. Banco de México will consider the opinion submitted by the obliged credit institutions on the design and offer to the public of the product mentioned in the preceding paragraph. The credit institutions that grant to individuals openings of current account credit associated with credit cards, shall be obliged to maintain at the disposal of their customers who are eligible as borrowers, a basic credit card product whose purpose is solely the acquisition of goods or services, with the following characteristics:*
  - I. Its credit limit will be up to two hundred times the general daily minimum wage in force in the Federal District;
  - II. They shall be exempt from annuity commissions or any other concept; and
  - III. The institutions shall not be obliged to incorporate additional attributes to the line of credit of said basic product".
- e) Its website is <https://www.intercam.com.mx> (hereinafter referred to as the "Web Site").

### II. The CUSTOMER states, that:

- a) It is a natural person of Mexican nationality, with full exercise and enjoyment of its faculties to enter into this Agreement.
- b) Your general information is as set forth in the Request-Agreement which forms an integral part of this Agreement (the "Request-Agreement").
- c) The origin of the funds delivered by him to INTERCAM BANCO to hire the service he is requesting, at all times come and shall come from lawful sources, and that the resources are his property.
- d) Your marital status or marital regime is the one that appears in the Request-Agreement.
- e) He has no legal impediment to engage in commerce in Mexico and has not been sentenced for crimes against property, including forgery, embezzlement, bribery and extortion.
- f) He declares under oath that the information and documentation provided by him is true and free of any falsehood.
- g) 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").

### III. The PARTIES states, that:

- a) They mutually recognize each other's capacity and personality with which they appear to enter into this Agreement.
- b) The purpose of this Agreement is to establish the terms and conditions under which the "General Basic Product called Basic Personal Inter-Account" requested by the CUSTOMER shall be subject to.
- c) They agree to enter into this Agreement and by virtue of the foregoing grant the following:

## CLAUSES CHAPTER I OBJECT

**FIRST.- PURPOSE OF THE AGREEMENT.** The Parties enter into a sight money bank deposit agreement in local currency, in terms of Article 48 bis 2 of the Law of Credit Institutions and general provisions derived therefrom, in order for INTERCAM BANCO to assign to the CUSTOMER a sight money bank deposit account (hereinafter referred to as the "BASIC INTER-ACCOUNT"), under the number appearing in the Request-Agreement.

By opening the BASIC INTER-ACCOUNT, INTERCAM BANCO may receive from the CUSTOMER deposits of money to be credited to the BASIC INTER-ACCOUNT. These deposits shall be constituted and reimbursable in pesos, national currency of the United Mexican States, according to the terms and conditions established in the present Agreement.

The BASIC INTER-ACCOUNT regime shall be individual in all cases.

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

- a) Opening and maintenance of the BASIC INTER-ACCOUNT;
- b) Granting of a Debit Card linked to the BASIC INTER-ACCOUNT and its replacement in case of wear and tear or renewal;
- c) Payment of resources to the BASIC INTER-ACCOUNT by any means;
- d) Cash withdrawals at branch counters and ATM's operated by INTERCAM BANCO;
- e) Payments for goods and services at affiliated businesses through the Debit Card;
- f) Balance inquiries at branch counters and ATM's operated by INTERCAM BANCO;
- g) Domiciliation of payment of services to suppliers using this payment mechanism, and
- h) Closing of the BASIC INTER-ACCOUNT.

The CUSTOMER may not enter into any other bank deposit agreement of money at sight in local currency of the General Basic Product called BASIC INTER-ACCOUNT with INTERCAM BANCO during the term of this Agreement.

For the opening of the BASIC INTER-ACCOUNT the CUSTOMER shall not be required to deposit any amount, it is only sufficient to comply with all the documentary and information requirements requested by INTERCAM BANCO, as set forth in the Electronic Page.

**SECOND.- MINIMUM AVERAGE BALANCE.** The BASIC INTER-ACCOUNT shall not require the maintenance of any minimum monthly average balance. The foregoing, without prejudice to the power of INTERCAM BANCO to determine at any time the minimum monthly average balance for the BASIC INTER-ACCOUNT, which will be previously disclosed to the CUSTOMER in the account statement immediately prior to the month in which such average balance comes into effect.

In the event that in terms of the preceding paragraph, the BASIC INTER-ACCOUNT requires a minimum monthly average balance and the CUSTOMER does not maintain it for (3) three consecutive months, INTERCAM BANCO may close the BASIC INTER-ACCOUNT, in accordance with the following procedure:

1. When the minimum monthly balance of the BASIC INTER-ACCOUNT has not been maintained in any month, INTERCAM BANCO shall notify the CUSTOMER that if such an event occurs again during the (60) sixty calendar days immediately following the month in question, it may close such account.
2. The notification mentioned in the next paragraph above, shall be made by means of a written communication addressed to the CUSTOMER address, included in the respective account statement.
3. When INTERCAM BANCO closes the BASIC INTER-ACCOUNT, it must return to the CUSTOMER the funds deposited therein, either by delivering cash at its branch counters or by making available to the CUSTOMER a check in favor of the CUSTOMER.

As an exception to the above, in the event that the BASIC INTER-ACCOUNT receives payments from a resource provider, meaning a person who, without maintaining an employment relationship with the account holder, regularly pays resources corresponding to programs provided by governmental agencies, it will not be necessary to maintain the minimum monthly average balance if during a period of (6) six consecutive months at least one of such payments is made to such account, provided that INTERCAM BANCO has the necessary elements to identify such payments as coming from a resource provider.

At the end of the six-month period referred to in the preceding paragraph, without having made payments from any resource provider and that, in addition, during the three consecutive months following the end of the six months, the minimum monthly average balance determined by INTERCAM BANCO has not been maintained, INTERCAM BANCO may close the account in accordance with this clause.

## CHAPTER II DEPOSITS

**THIRD.- DEPOSITS.** Deposits made in the BASIC INTER-ACCOUNT shall be subject at all times to the following provisions:

- a) Deposits received in cash, through electronic or automated means, by means of checks or those coming from transfers or transfers between accounts in the name of the CUSTOMER or third parties that are open at INTERCAM BANCO, will be credited on the same date on which they are received, provided that they are received on business days and are made within the hours between 08:30 to 16:00 hours.

Business days will be understood to be any day on which the Credit Institutions open their doors to the public, in accordance with the calendar established by the National Banking and Securities Commission for such purposes, with the exception of Saturdays, Sundays and holidays, which will always be considered non-business days. The aforementioned calendar is published annually by the Commission and can be consulted on the Commission's web page at [www.cnbv.gob.mx](http://www.cnbv.gob.mx).

- b) Deposits made within the hours established by INTERCAM BANCO indicated in the first paragraph of paragraph a) above, in checks or other means payable to institutions other than INTERCAM BANCO, shall be deemed received by the latter unless properly collected and their amount shall be credited to the BASIC INTER-ACCOUNT only upon collection, in accordance with the interbank agreements and rules of Bank of México, applicable to the case.

The amounts deposited in the BASIC INTER-ACCOUNT shall not generate yields or interest, therefore INTERCAM BANCO is not obliged to pay any amount for interest, yields or any other.

**FOURTH.- VERIFICATION OF DEPOSITS.** Deposits made in the branches of INTERCAM BANCO that are made in the BASIC INTER-ACCOUNT must be made by providing the account number, the CLABE or, if applicable, the number that identifies the card. The vouchers will be fully valid once they bear the certification or seal of INTERCAM BANCO and the signature of the receiving officer.

## CHAPTER III MEANS OF DISPOSITION

**FIFTH.- ISSUANCE AND USE OF CARD.** The BASIC-INTERACCOUNT may be associated with a debit card, which in addition to having a magnetic stripe, may have a microprocessor chip (hereinafter the "Card"). By means of the Card, the CUSTOMER will be able to make balance and transaction

inquiries and, if applicable, dispose of the funds deposited in the BASIC INTER-ACCOUNT to which the Card is linked. Additionally, the Card may be used to carry out the following operations:

- Consultation of balances and movements.
- Cash withdrawals.
- Make payments for goods or services at affiliated merchants nationwide against the available balance in the BSIC INTER-ACCOUNT linked to the Card.

Under no circumstances may the CUSTOMER make withdrawals or withdrawals through the use of the Card for amounts that exceed the available balance corresponding to the BASIC INTER-ACCOUNT linked to the Card. The amounts that the CUSTOMER exercises with charge to the BASIC INTER-ACCOUNT within the territory of the Mexican Republic, will be documented invariably in local currency. The CUSTOMER, for no reason, will subscribe documents expressed in foreign currency when documenting provisions and consumptions made within the national territory.

The CUSTOMER may perform through the ATMs of INTERCAM BANCO or the ATMs that integrate the national system of shared ATMs with which INTERCAM BANCO has an agreement, the operations accepted by the ATM in the place where the CUSTOMER operates it. INTERCAM BANCO shall be relieved of all liability in the following cases: a) In the case of withdrawals or withdrawals with the Card, it shall not be necessary for the CUSTOMER to sign any document and these shall be fully valid for the sole operation performed at the ATM and, b) In the case of balance inquiries, the information that INTERCAM BANCO provides to the CUSTOMER shall correspond to the information that appears at that moment in its accounting records.

**SIXTH.- DELIVERY OF THE CARDS.** INTERCAM BANCO shall deliver to the CUSTOMER a package with the Card, who shall immediately verify its content and from the moment he/she receives the Card shall determine his/her Personal Identification Number (PIN), which shall invariably be composed of the four digits that appear in the PIN self-selection equipment, as well as the following information: i) the expiration date; ii) the commercial brand under which the Card is issued; and iii) the security code of the Card, assigned as security data in the performance of non-face-to-face transactions.

INTERCAM BANCO will deliver the Card without activation. In order to activate it and, therefore, so that the CUSTOMER may use it and make withdrawals from the BASIC INTER-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, 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 provisions, or any other means that INTERCAM BANCO makes available to the CUSTOMER, such as the use of ATM's, point-of-sale terminals, or through the face-to-face authentication schemes used by INTERCAM BANCO.

**SEVENTH.- RETURN OF THE CARDS.** INTERCAM BANCO reserves the right to require the CUSTOMER to return the Card at any time, or to retain it either directly or through ATM's or affiliated establishments, in the event that the BASIC INTER-ACCOUNT is cancelled, the termination of this Agreement has been denounced, or the improper use of the Card has been made.

**EIGHTH.- NOTIFICATION IN CASE OF RETENTION, THEFT, LOSS, DEATH AND UNLAWFUL ACT.** In case of retention at an ATM, theft or loss of the Card, as well as death of the CUSTOMER or illicit event involving the BASIC INTER-ACCOUNT, the CUSTOMER or its beneficiaries must take all necessary measures to prevent any unauthorized third party from misusing the Card that INTERCAM BANCO has given to the cardholder or additional cardholders. The notification must be made immediately by telephone to the Customer Service area of INTERCAM BANCO, where it will be provided, at the option of the CUSTOMER, in writing or through electronic or communication means agreed with the CUSTOMER, a reference number of the notice, as well as the date and time it was received. Until INTERCAM BANCO has been notified by telephone in accordance with the provisions of this clause, the responsibility for the misuse of the Card will be exclusively of the CUSTOMER.

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

- a) The extent of the CUSTOMER responsibility for the charges to the BASIC INTER-ACCOUNT, registered before and after the referred notice is presented;
- b) The date and time 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 respective 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 respective 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 respective resources to the BASIC INTER-ACCOUNT 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 crediting referred to in the preceding paragraphs, and is able to demonstrate to the CUSTOMER that the charge for which such crediting has been made derived from an operation executed through the use of two independent authentication factors by the CUSTOMER or additional cardholders, INTERCAM BANCO may reverse such crediting, making a new charge in the BASIC INTER-ACCOUNT. The foregoing provided that the CUSTOMER is provided with the corresponding opinion, in the terms established in Clause SIXTEEN of Chapter VII of this Agreement.

For the purposes of the preceding paragraph, such opinion shall contain at least the following: (a) evidence of the authentication factors used by the CUSTOMER or additional cardholders, 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 BASIC INTER-ACCOUNT that has been the subject of the notice, as well as the name of the payee where the transaction originated.

**NINTH.- RESPONSIBILITY OF THE CUSTOMER.** For all legal purposes, the CUSTOMER expressly acknowledges and accepts the personal and non-transferable nature of the Card as well as the confidentiality of the Personal Identification Number (PIN). Therefore, it is the sole responsibility of the CUSTOMER for any damage that may be suffered as a consequence of the improper use of the Card or the Personal Identification Number (PIN).

**TENTH.- PROVISIONS.** The CUSTOMER may dispose all or part of the funds available in the BASIC INTER-ACCOUNT, under the terms and conditions indicated below: (i) for operations in which, for its performance, requires the CUSTOMER to use at least two independent authentication factors that, if applicable, INTERCAM BANCO makes available to the CUSTOMER to authenticate the operations as authorized by the latter, whether the two factors are used at the time of performing the operation, or only one of such factors has been used at the time of performing the operation in question and another of such factors at the time of delivering the good or service acquired by virtue of such operation; ii) for operations in which, for their performance, INTERCAM BANCO does not require the CUSTOMER to use two independent authentication factors; 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 may perform the following operations through the use of your Card: (a) Withdrawal at INTERCAM BANCO branches, at available bank commission merchants; at national establishments affiliated to the respective networks through credit institutions or other entities participating in such networks that provide them with the service of receiving and processing payments with cards, prior identification of the CUSTOMER, with the understanding that the disposition of the funds of the BASIC INTER-ACCOUNT may only be made by the CUSTOMER with the Card, by typing his Personal Identification Number (PIN); b) By signing the documents issued by the electronic terminals when swiping the Card and which are used to make purchases at the national establishments affiliated to the INTERCAM BANCO system; c) Making cash withdrawals at ATMs of INTERCAM BANCO or other banks with which INTERCAM BANCO has entered into exchange agreements with the Card and its Personal Identification Number (PIN); d) For the purchase of goods or services, credit amortizations or tax payments; and e) Other authorized equipment of INTERCAM BANCO or, in which the acceptance of the Card is indicated.

**ELEVENTH.- VERIFICATION OF THE PROVISIONS.** The acquisition of goods and services shall be documented with the subscription of receipts documenting the electronic transactions, sales notes, purchase slips or any other document issued by the establishments for such purpose. Cash withdrawals shall be evidenced with the duplicate of the delivery or disposition note in the formats provided to the CUSTOMER, which must contain the printout made by the equipment and/or devices or with the electronic records or data messages generated in the INTERCAM BANCO systems. The other operations shall be accredited with the vouchers issued by INTERCAM BANCO in its branches, through ATMs, telephone service or electronic systems via Internet, according to the means used to make the withdrawal or transfer, with the transmission of the access codes to the electronic system and its registration therein, of the user code and passwords that INTERCAM BANCO has established or may establish for electronic operations via Internet and additionally, with the accounting entries, the account statements and with the files and documents that INTERCAM BANCO produces for such purpose. The transactions shall be documented and verified if any of the following events occur: a) the signature of this Agreement and its annexes (if applicable), b) with the use of the Card at an ATM, c) by means of the accounting entries made by INTERCAM BANCO. Therefore, the Parties agree that the accounting of INTERCAM BANCO and/or the statement of account issued by INTERCAM BANCO in connection with the BASIC INTER-ACCOUNT shall be full proof of the date and amount of the transactions made by the CUSTOMER.

**TWELFTH.- DIRECT DEBIT.** The direct debit service will require for its realization that there are sufficient funds in the BASIC INTER-ACCOUNT at the time of the arrangement of the operation by virtue of which the payment of the services that the CUSTOMER can direct debit under this Contract will be made. For this purpose, the CUSTOMER may authorize third parties to make withdrawals of the deposits held in the BASIC INTER-ACCOUNT in his name and on his account, it being sufficient that such authorization is recorded on 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 take effect two banking business days after the date on which they are notified to INTERCAM BANCO, 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. The CUSTOMER may authorize INTERCAM BANCO, through direct charges to the BASIC INTER-ACCOUNT, to make the payment of services and miscellaneous consumptions on his/her behalf. For this purpose, it will be sufficient to clearly determine in whose favor such payments may be made and the scope of such authorizations. The CUSTOMER may at any time expressly request the cancellation of the service contained in this clause, without liability for INTERCAM BANCO and without requiring the prior authorization of the suppliers. The cancellation shall take effect within a term no longer than (3) three banking business days counted from the date on which INTERCAM BANCO receives the Request-Agreement from the CUSTOMER.

#### CHAPTER IV ELECTRONIC INSTRUCTIONS

**THIRTEENTH.- ELECTRONIC INSTRUCTIONS.** INTERCAM BANCO and the CUSTOMER accept and acknowledge that the acts related to the equipment and automated systems are of a commercial nature and are defined as Data Messages, therefore, it shall be understood that a Data Message has been sent to INTERCAM BANCO by the CUSTOMER, when he/she performs operations through the equipment or systems in question, using the access keys or passwords. The Parties also agree that it shall be understood that INTERCAM BANCO receives a Data Message sent by the CUSTOMER, when he/she uses the equipment or enters the automated system in question, and that the information provided through this service is received from the CUSTOMER at the time he/she obtains such information. The use made by the CUSTOMER of the equipment and automated systems, telecommunication or any other technology with the means of access, personal identification number (PIN) or any other confidential key of the CUSTOMER, will replace the autograph signature and shall produce the same effects that the Laws grant to the corresponding documents, and consequently will have the same probative value that the Laws grant. INTERCAM BANCO will prepare a voucher of the transaction carried out, which will contain the necessary data for its identification and the amount of the transaction.

#### CHAPTER V STATEMENTS OF ACCOUNT

**FOURTEENTH.- ACCOUNT STATEMENTS.** INTERCAM BANCO will generate a monthly statement of account, which will reflect the operations carried out during the period immediately prior to the cut-off date, which will always be the last day of each month, specifying the deposits, withdrawals,

transactions and operations carried out in the BASIC INTER-ACCOUNT and, if applicable, the tax withheld. Within the first (10) ten calendar days following the cutoff date, INTERCAM BANCO will send to the CUSTOMER's domicile such account statement. INTERCAM BANCO will be relieved of the obligation mentioned in this clause, when the BSIC INTER-CCOUNT has had no movements.

Likewise, in case the CUSTOMER needs to consult its cutoff date, balances, transactions and movements, he/she must go to the corresponding INTERCAM BANCO branch to receive the information free of charge, presenting his/her valid official identification.

#### CHAPTER VI BENEFICIARIES

**FIFTEENTH.- BENEFICIARIES.** The CUSTOMER shall designate beneficiaries and may at any time substitute them, as well as modify, if applicable, the proportion corresponding to each of them, by means of a written document addressed to INTERCAM BANCO and delivered to the branch where the BASIC INTER-ACCOUNT is located. In case of death of the CUSTOMER, INTERCAM BANCO will deliver the corresponding amount to those whom the CUSTOMER had designated, expressly and in writing, as beneficiaries, in the proportion stipulated for each of them. If there are no beneficiaries, the amount shall be delivered in the terms provided in the common legislation.

#### CHAPTER VII CONSULTATIONS, CLARIFICATIONS AND COMPLAINTS

**SIXTEENTH.- CONSULTATIONS, CLARIFICATIONS AND CLAIMS.** In order to provide a better service, INTERCAM BANCO makes available to the CUSTOMER the procedure for receiving clarifications and claims, which is mentioned below, the Specialized Unit of Customer Service of INTERCAM BANCO shall indicate to the CUSTOMER the process to follow depending on each case, which can be done as follows:

**I.** When the CUSTOMER does not agree with any of the movements that appear in the respective account statement or in the electronic, optical or any other technology that has been agreed upon, he/she may submit a request for clarification within a period of (90) ninety calendar days from the cut-off date or, if applicable, from the performance of the transaction or service. The respective request may be submitted to the branch where the BASIC INTER-ACCOUNT is located, or to the Specialized User Service Unit of INTERCAM BANCO, in writing, by e-mail or any other means by which its receipt can be reliably verified. In all cases, INTERCAM BANCO shall be obliged to acknowledge receipt of such request.

In the case of amounts payable by the CUSTOMER through any mechanism determined for such purpose by the National Commission for the Protection and Defense of Users of Financial Services in general provisions, 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 procedure referred to in this clause.

**II.** Once the request for clarification is received, INTERCAM BANCO will have a maximum term of (45) forty-five 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 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 carried out 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 authorized to do so. In the event that, according to the opinion issued by INTERCAM BANCO, the collection of the respective amount is appropriate, INTERCAM BANCO shall inform the CUSTOMER of such resolution and the CUSTOMER shall make the payment of the amount payable.

**III.** Within (45) forty-five calendar days from the delivery of the opinion referred to in the preceding paragraph, INTERCAM BANCO shall be obliged to make available to the CUSTOMER at the branch where the account is located or at the Specialized Unit of Customer Service of INTERCAM BANCO in question, the file generated as a result 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 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.

The foregoing is without prejudice to the right of the CUSTOMER to go before the National Commission for the Protection and Defense of Users of Financial Services or before the corresponding jurisdictional authority in accordance with the applicable legal provisions.

Notwithstanding the foregoing, the procedure provided for in this clause shall be without effect from the time the CUSTOMER files its claim before a jurisdictional authority or conducts its claim in terms of the Law for the Protection and Defense of the Financial Services User.

Once the period of (90) ninety calendar days from the cut-off date or, as the case may be, from the execution of the operation or service has elapsed without INTERCAM BANCO receiving any objection from the CUSTOMER in accordance with this clause, it shall be understood that the CUSTOMER agrees with the corresponding account statement, and the entries appearing in INTERCAM BANCO's accounting records shall be full proof in favor of the latter.

Information for submitting queries, clarifications and complaints:

INTERCAM BANCO:

**Specialized Customer 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.

Telephone. 55 5533-3334 ext. 3308

Line: 55 50 33 33 08

une@intercam.com.mx

**National Commission for the Protection and Defense of Financial Services Users (Comisión Nacional para la Protección y Defensa de los Usuarios de Servicios Financieros)**

Call Center: 55-5340-0999

Web Site: [www.condusef.gob.mx](http://www.condusef.gob.mx)

E-mail: [asesoria@condusef.gob.mx](mailto:asesoria@condusef.gob.mx)

## VALIDITY, MODIFICATIONS, NON-MOVING ACCOUNTS AND THE BANK SAVINGS PROTECTION LAW

**SEVENTEENTH.- TERM AND TERMINATION.** The term of this Agreement is indefinite, however it may be terminated from the date on which the CUSTOMER requests the termination of the Agreement, by submitting a written request at any branch of INTERCAM BANCO, or by telephone or any other technology or means that has been agreed with the CUSTOMER in this Agreement. INTERCAM BANCO will provide the CUSTOMER with an acknowledgement of receipt, confirmation code or folio number and will make sure of the authenticity and veracity of the identity of the CUSTOMER making the respective termination request, for which purpose, INTERCAM BANCO will confirm the CUSTOMER's data personally, by telephone, or any other technology or means agreed upon in this Agreement.

The Contract will be terminated as of the date on which the CUSTOMER requests in writing its termination, provided that the CUSTOMER withdraws the balance existing at that time. Derived from the request for termination of contract submitted by the CUSTOMER, INTERCAM BANCO will proceed as follows: **(a)** it will cancel the means of disposition linked to the Contract 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, therefore, he/she will not be able to make any withdrawal from that date, **(b)** will reject any withdrawal intended to be made after the cancellation of the means of withdrawal, consequently, no new additional charges may be made from the moment the cancellation is made, except for those already generated, **(c)** will not be able to make any additional charges from the moment the cancellation is made, except those already generated, **(c)** 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, **(d)** will refrain from conditioning the termination of this Contract to the return of the Contract in possession of the CUSTOMER, and **(e)** will refrain from charging the CUSTOMER any commission or penalty for the termination of the Contract. INTERCAM BANCO may terminate this Agreement without liability when: **(a)** the CUSTOMER does not maintain for 3 (three) consecutive months the minimum monthly average balance that, if applicable, is determined by INTERCAM BANCO, **(b)** the CUSTOMER provides false information and/or documentation to INTERCAM BANCO and **(c)** the CUSTOMER fails to comply with any of the obligations under this Agreement.

INTERCAM BANCO may request the termination of this Agreement by giving prior written notice through any means of contact authorized by the CUSTOMER, which may be through the account statement, e-mail, to the CUSTOMER's address or through the electronic or communication means agreed with the CUSTOMER, which shall be fully effective.

**SEVENTEENTH BIS. ANTI-CORRUPTION POLICY.** The CUSTOMER agrees 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-Anticorruptici-o%CC%81n\\_Versio%CC%81n-Pu%CC%81blica.pdf](https://www.intercam.com.mx/wp-content/uploads/2023/06/Politica-Anticorruptici-o%CC%81n_Versio%CC%81n-Pu%CC%81blica.pdf)

The CUSTOMER accepts that it is strictly forbidden to request, receive, promise, offer, pay, deliver directly or indirectly money, gifts, presents and/or gratuities of any kind to any employee of INTERCAM BANCO to try to get 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 comprising Intercom Grupo Financiero, S.A. de C.V.

**SEVENTEENTH 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.

**EIGHTEENTH.- MODIFICATION OF THE AGREEMENT.** The terms and conditions set forth in this Agreement may be modified at any time by INTERCAM BANCO, by written notice given (30) thirty calendar days prior to the date on which the modification should take effect, through the e-mail that the "CUSTOMER" has indicated in the corresponding application or through the account statement prior to the date on which the respective modifications should take effect. The CUSTOMER may terminate this Agreement without any liability at its own expense and under the conditions prior to the notice, in case of not agreeing with the modifications proposed by INTERCAM BANCO within (30) thirty calendar days following the aforementioned notice.

The CUSTOMER accepts that the use of any product or service contained in this Agreement implies the tacit acceptance of the new terms and conditions established by INTERCAM BANCO.

INTERCAM BANCO may not charge any additional amount to the CUSTOMER, in case the CUSTOMER requests the termination of this Adhesion Agreement.

To request the termination of this Agreement, it will be sufficient to submit a written request at any branch of INTERCAM BANCO, who will provide the CUSTOMER with an acknowledgment of receipt, confirmation code or folio number and must verify the authenticity and veracity of the identity of the user who submits the respective termination request.

**NINETEEN.- ACCOUNTS THAT HAVE NO MOVEMENTS.** The principal and, if applicable, the interest of the BASIC INTER -ACCOUNT that in the course of (3) three years has had no movements for deposits or withdrawals and, after INTERCAM BANCO has given written notice at the CUSTOMER'S address that appears in the respective file after (90) ninety days following the expiration of the indicated term, shall be credited in a global account that INTERCAM BANCO shall keep for such purposes. The resources contributed in the global account shall only generate a monthly interest equivalent to the increase in the National Consumer Price Index in the respective period. When the CUSTOMER 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 the CUSTOMER.

The rights derived from the deposits and investments and their interest referred to in this clause, without movement in the course of (3) three years counted from the time the latter are deposited in the global account, whose amount does not exceed per account, the equivalent of (300) three hundred days of general minimum wage in force in the Federal District, will prescribe in favor of the assets of the public charity. INTERCAM BANCO shall be obligated to pay the corresponding resources to the public charity within a maximum term of (15) fifteen days counted as of December 31st of

the year in which the event foreseen in this paragraph is fulfilled. INTERCAM BANCO shall be obligated to notify the National Banking and Securities Commission of the compliance with the provisions of this clause within the first two (2) months of each year.

**TWENTIETH.- BANK SAVINGS PROTECTION LAW.** INTERCAM BANCO informs the CUSTOMER that in terms of the Bank Savings Protection Law and the applicable rules, only bank deposits are guaranteed by the Institute for the Protection of Bank Savings (IPAB, acronym in Spanish): 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 400,000 (four hundred thousand) investment units per person, whatever the number, type and kind of such obligations in its favor and in charge of INTERCAM BANCO.

#### CHAPTER VIII GENERAL PROVISIONS

**TWENTY-FIRST.- TOTAL ANNUAL PROFIT (GAT, acronym in Spanish)**. The Total Annual Profit is determined on the Cover Page that forms an integral part of this Agreement, in accordance with the provisions of the general provisions issued by Bank of México, which shall be expressed in annual percentage terms for information and comparison purposes.

**TWENTY-SECOND.- REJECTION OF THE SERVICE.** INTERCAM BANCO reserves the right to grant or deny the products or services under this Agreement when: a) the CUSTOMER does not comply with the requirements requested by INTERCAM BANCO, b) when INTERCAM BANCO has reasonable suspicion that the resources of the CUSTOMER are of illicit origin, or are used for terrorist financing operations, c) for breach of the Agreement or, d) false statements by the CUSTOMER. The CUSTOMER acknowledges and accepts that the request made to INTERCAM BANCO for the provision of the agreed service does not imply the acceptance by the latter for its consummation, such acceptance is in any case subject to the analysis carried out by INTERCAM BANCO to process such request, reserving at all times the right to grant or deny the activation or access of the CUSTOMER to the service.

**TWENTY-SECOND BIS. SUSPENSION BY COMPETENT AUTHORITY.** The parties agree that it shall not be understood as a breach of this Agreement by INTERCAM BANCO, when the Bank of Mexico or any competent authority orders the temporary suspension of the operations and/or products and/or services covered by this Agreement.

Also, the CUSTOMER agrees that in the event that in any operation of the products and / or services provided in this Agreement in which in the opinion of any national or foreign authority or correspondent bank, is considered to have (n) an illicit origin, the CUSTOMER agrees with INTERCAM BANCO to respond for the amount of such operation, as well as for any penalties and defense costs that may arise, making the CUSTOMER directly responsible for the legal consequences that may arise, releasing INTERCAM BANCO from any civil, commercial, criminal, administrative, tax or any other liability that may arise from them. The CUSTOMER expressly declares under oath that the resources subject of this Agreement are the product of lawful activities.

**TWENTY SECOND TER. BLOCKING AND UNUSUAL TRANSACTIONALITY.** The CUSTOMER accepts that INTERCAM BANCO shall be empowered to suspend, retain 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 Quáter 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) unlawful conduct or facts or allegedly constituting a crime are being committed. For the 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 the National Commission for the Protection and Defense of the Users of Financial Services.

The CUSTOMER releases, in this act, from any liability that INTERCAM BANCO may incur derived from the assumptions set forth in this clause.

**TWENTY-THIRD.- UPDATING OF INFORMATION.** The CUSTOMER shall have the obligation to update the information provided to INTERCAM BANCO contained in the Request-Agreement and which is part of this Agreement, within a term not to exceed (30) thirty calendar days as of the day in which such information has changed, or when required by INTERCAM BANCO.

**TWENTY-FOURTH.- CONFIDENTIALITY AND USE OF INFORMATION.** INTERCAM BANCO may not give news about deposits, services, or any type of operations, the status and movements of the BASIC INTER-ACCOUNT other than to the CUSTOMER, its legal representative or to the persons who have the power to dispose of the same or to intervene in the operation or service, as well as to the corresponding beneficiary, except in the cases provided for by the Law of Credit Institutions. All information provided by the CUSTOMER for the purposes of this Agreement and the particular products and operations entered into with INTERCAM BANCO shall be protected by the regulations applicable to banking secrecy.

**TWENTY-FIFTH.- LIMIT OF LIABILITY.** INTERCAM BANCO is not responsible for the relations arising between the CUSTOMER and the establishments, providers of goods and services or affiliated businesses that accept the Card and/or the Direct Debit service as a means of payment. Any right that, if any, may exist in favor of the CUSTOMER regarding variations in the amounts charged, quantity, quality, price, specifications, warranties, delivery terms, related to the establishments, providers of goods and services or affiliated businesses, shall be asserted directly against the latter. Likewise, the CUSTOMER acknowledges that INTERCAM BANCO shall have no liability in the event that the supplier of the good or service accepts or does not accept the payment, or if it accepts it outside the agreed term. INTERCAM BANCO shall in no case be liable for the non-compliance with the instructions given by the CUSTOMER, when such non-compliance derives from fortuitous event, acts of God or force majeure, failures in the operation of the computer system, interruptions in the communication systems or in the electric power supply, or occasional malfunctions in the ATM's or other automated equipment and systems, beyond the control of INTERCAM BANCO.

**TWENTY-SIXTH.- ASSIGNMENT OF RIGHTS AND/OR GUARANTEE.** The rights derived from this Agreement in relation to the CUSTOMER are not transferable to any third party, therefore INTERCAM BANCO will not recognize the assignment or pledge made by the CUSTOMER.

The CUSTOMER agrees that he/she may not assign or transfer in any form the rights derived from the BASIC INTER-ACCOUNT, nor grant them in guarantee, unless authorized in writing by INTERCAM BANCO.

Likewise, when the CUSTOMER intends to assign or transfer the rights of its BASIC INTER-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.- TAXES.** In the event that taxes are generated in accordance with the tax legislation in force during the term of the BASIC-INTER-ACCOUNT, INTERCAM BANCO shall withhold and pay the tax generated and shall deposit to the CUSTOMER the net yield, if any.

**TWENTY-EIGHTH.- ADDRESSES, NOTICES AND NOTIFICATIONS.** The notices, notifications or any requirement that the Parties must give to each other pursuant to this Agreement, shall be made at the addresses indicated by the CUSTOMER in the Request-Agreement that is part of this Agreement, or in a subsequent act in INTERCAM BANCO's formats and/or through electronic or automated means available and accepted by INTERCAM BANCO.

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

**TWENTY-NINTH.- 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 provisions of the Privacy Notice, which is available to the CUSTOMER on the web page <https://www.intercam.com.mx>, which is part of this Agreement.

The CUSTOMER authorizes INTERCAM BANCO to provide the information it deems pertinent to service providers: (i) operational; (ii) if applicable, of card maquila; (iii) printing of account statements; or (iv) of any other service that is 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, according to 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 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, in order to facilitate the commercial relationship that the CUSTOMER intends to establish with the companies mentioned 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, to clarify answers to your request, to submit complaints, doubts or to 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 Bank of 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) perform periodic consultations of the CUSTOMER's information in the Platform; and ii) obtain information and, if applicable, 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 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 if the CUSTOMER does not recognize as its own the information and documentation included in the Platform, it shall immediately inform the same by the same means.

**THIRTEENTH. APPLICABLE LEGAL PROVISIONS.** In all matters not provided for in this Agreement, the provisions of the Law of Credit Institutions, banking practices and other applicable legal and administrative provisions shall apply.

**THIRTY-FIRST. HEADINGS.** The Parties acknowledge that the headings of the Clauses are used as a reference, and therefore shall not affect the interpretation of the same. Likewise, they recognize that if any of the Clauses of the present agreement were declared null or illegal by a competent authority, it shall not interfere with the rest of the Contract nor may it be used to request its nullity.

**THIRTY-SECOND. TERMINATION.** Failure of the CUSTOMER to comply with any of the terms of this Agreement shall entitle INTERCAM BANCO to its immediate termination, regardless of the damages that INTERCAM BANCO may claim; for such purpose, it shall be sufficient that the failure to comply and that INTERCAM BANCO notifies the CUSTOMER through any of the means agreed upon in this Agreement for the immediate termination of the Agreement to proceed.

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.

**THIRTY-THIRD.- JURISDICTION AND COMPETENCE.** For the interpretation and fulfillment of this Agreement, The Parties that intervene in this instrument submit to the jurisdiction and competence of the Judicial Courts of Mexico City, waiving any other jurisdiction that by reason of their present or future domicile may correspond to them.

[SIGNATURE PAGE FOLLOWS]



The present Agreement with account number \_\_\_\_\_, is subscribed in duplicate at \_\_\_\_\_, on \_\_\_\_ 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 Bank Cash Deposit Agreement in National Currency for the General Basic Product called ("Basic Inter-Account"), registered in the Registry of Adhesion Agreements of CONDUSEF under the number **1623-428-010566/11-00247-0125**. Likewise, all modifications and updates made to this Agreement may be consulted at [https://registros.condusef.gob.mx/reca/\\_index.php](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).

Likewise, the CUSTOMER in terms of the provisions of article 106, section XX of the Law of Credit Institutions and clause Twenty Ninth of Chapter VIII of this Agreement authorizes INTERCAM BANCO to share with the association and companies indicated in said clause the data and documents related to his personal, 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 said third parties may offer him 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 I (we) have provided to INTERCAM BANCO, as well as that obtained from the credit information companies, may be disclosed and shared with the financial entities comprising 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:  
**1623-428-010566/11-00247-0125**

**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.**