

PRIVACY NOTICE FOR CUSTOMERS AND USERS

In compliance with the provisions of the Federal Law on Protection of Personal Data Held by Private Parties, we hereby inform you of the following:

IDENTITY AND ADDRESS OF THE DATA CONTROLLER RESPONSIBLE FOR PROCESSING YOUR PERSONAL DATA

Intercam Banco S.A., Institución de Banca Múltiple, Intercam Grupo Financiero, 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 (hereinafter, collectively "IGF"), designate as the controller (hereinafter the 'Controller') for the collection, disclosure, storage, use, including access, handling, exploitation, transfer, or disposal of personal data (hereinafter "processing") any of the companies described above that have collected such data and designate as its address for the purpose of receiving notifications the following location: Lago Zürich 245, Piso 10, Colonia Ampliación Granada, Alcaldía Miguel Hidalgo, Mexico City, C.P. 11529.

At IGF, we are aware of how important the privacy of your personal data, sensitive personal data, financial data, and asset data (hereinafter the "Data") is to you. For this reason, and in accordance with the provisions of the Law, we implement administrative, technical, and physical security measures to protect your personal data against damage, loss, alteration, destruction, or unauthorized use, access, or processing.

HOW WE COLLECT PERSONAL DATA

We collect your Data in the following ways: (i) in person when you visit one of our IGF branches or an IGF representative visits you; (ii) directly, in person or remotely, when you request any of IGF's financial services or advice, whether through our websites, email or postal mail, online services, messaging services, or by telephone; and (iii) indirectly when we use public or commercial sources of information that are permitted by law.

PERSONAL DATA WE COLLECT

In order for IGF to comply with the obligations arising from the legal relationship established with you, we collect the following data:

- a) Identification data;
- b) Socioeconomic data;
- c) Personal characteristics data;
- d) Employment data;
- e) Academic data;
- f) Immigration data;
- g) Tax data;
- h) Asset data; and
- i) Financial data.

Likewise, in person or remotely, expressly and verifiably, we may collect the following sensitive personal data consisting of biometric data for the purpose of verifying your identity, such as: (i) fingerprints; (ii) voice and facial recognition; (iii) hand geometry; and (iv) iris and retina patterns.

USE OF COOKIES AND/OR SIMILAR TECHNOLOGIES

When you use our websites, we may use cookies and/or similar technologies to collect your IP address and browser version for security purposes and to reduce the risk in your queries and operations. We also collect the geographical coordinates of the latitude and longitude of the device through which you access our websites and applications, as well as data specific to the device. This information will be used to comply with applicable regulatory provisions.

PURPOSES OF PERSONAL DATA PROCESSING

The processing of your personal data requires your consent, except in the cases provided for by law. The main purpose of such processing is to verify and confirm your identity, carry out the necessary activities for the contracting, placement, administration, and operation of the products and services you wish to contract or have contracted with us, identify risks in contracting, initiate, maintain, and terminate the legal relationship, as well as to meet the requirements established by the competent authorities.

We also request financial information that allows us to assess creditworthiness and payment capacity.

OTHER PURPOSES OF PERSONAL DATA PROCESSING

In addition to the above, for secondary purposes, your Data may be used to create customer profiles, analyze your needs, analyze product design, market research, send you advertising to promote financial products and services, and for tax purposes that we consider to be of interest to you, or to manage donations, with respect to IGF products, or in relation to products provided by any of the financial entities that make up Intercam Grupo Financiero, S.A. de C.V., and the following companies (hereinafter, the “Companies”): Fundación Intercambiando México, A.C., Intercam Banco Internacional, Inc., a subsidiary of Intercam Banco, S.A., Institución de Banca Múltiple, Intercam Grupo Financiero, as well as 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.

We also transfer your Data nationally or internationally to financial institutions, as well as to the Companies, in order to carry out activities that allow us to provide you with the products and services you have requested and for tax purposes, without requiring your consent again. In the case of credit products, we may transfer your personal data to third-party providers of background and credit history research services. Similarly, when required or necessary, we transfer your personal data to the competent authorities.

To prevent identity theft, we may transfer your sensitive personal data, such as biometric data, to third-party investigation service providers, who will safeguard and validate such information provided by the customer and/or user to IGF.

In addition to the transfers described above, your data may occasionally be shared between the companies that make up IGF and the Companies, including those companies that are part of the same business group as IGF and the Companies, for the promotion of services and products, which may contact you directly.

If you do not want your data to be processed for secondary purposes, you may at any time express your refusal by sending an email to: privacidad@intercam.com.mx. If you do not express your refusal, it will be understood that you give your tacit consent to use your personal information for such purposes.

When IGF needs to transfer your personal data for purposes other than those described here, it undertakes to request your consent.

IGF will inform the recipients of your Data so that they take the necessary measures to respect the commitments described in this Notice.

Finally, IGF may transfer your Data to third parties that provide services necessary for the fulfillment of the obligations arising from the legal relationship it has with you, including, but not limited to: (i) operational service providers; (ii) card processing services; and (iii) printing and mailing of account statements.

CONSENT TO THE EXCHANGE OF INFORMATION

IGF, in order to comply with the General Provisions referred to in Article 115 of the Mexican Credit Institutions Law (hereinafter the “Provisions”), may, with the express or tacit consent of its customers/users, share information on the Banco de México technology platform (hereinafter the “Platform”) with other Credit Institutions in the financial system authorized for such purposes: i) information on domestic fund transfers in foreign currency and international fund transfers sent and received by its customers/users; and ii) information and documentation from its identification file, including updates. Similarly, it may consult on the Platform: i) the range of amounts of domestic fund transfers in foreign currency, as well as international fund transfers sent or received by customers/users in the Mexican financial system; and ii) information and, where applicable, personal documentation of customers/users provided by other Credit Institutions to the Platform.

In this regard, it shall be understood that you expressly consent to IGF sharing the information and documentation referred to in the previous paragraph on the Platform with other Credit Institutions in the Financial System.

Furthermore, it should be noted that, under the terms of the Provisions, Credit Institutions that do not have the consent of the customer/user referred to in this section may not offer the service of sending domestic fund transfers in foreign currency and international fund transfers.

Similarly, you are hereby informed that you may request IGF in writing, by email to privacidad@intercam.com.mx, to provide you with the information stored on the Platform, as well as a list of other financial institutions that have consulted your information.

In the event of the receipt and retention of allegedly counterfeit coins or altered banknotes and coins, IGF must receive and retain the allegedly counterfeit coins, as well as the altered banknotes and coins, and must issue a receipt to the holder (customer and/or user) who presents the coins. Therefore, with the express or tacit consent of the customer/user, their personal identification and contact details will be shared with Banco de México for the assessment of the allegedly counterfeit items, as well as the altered banknotes and coins.

In this regard, it will be understood that you expressly consent to IGF sharing your data with Banco de México.

EXERCISE OF RIGHTS OF ACCESS, RECTIFICATION, CANCELLATION OR OBJECTION (ARCO) AND REVOCATION OF CONSENT

At any time, you may request to exercise your ARCO rights and revoke your consent for the processing of your personal data. You have the right to access your personal data that we hold and the details of how it is processed, to rectify it if it is inaccurate or incomplete, to cancel it when you consider that it is not required for any of the purposes indicated in this Notice, are being used for purposes for which you have not given your consent, or the contractual relationship has ended. You also have the right to object to the processing of your data for specific purposes.

To facilitate the exercise of your rights, we have created a request form that you can request by emailing privacidad@intercam.com.mx. You can also use this email address to request further information, clarify the responses to your request, submit complaints or queries, or make recommendations.

To request the exercise of your ARCO rights or revocation of consent, you or your legal representative may request and submit the corresponding request form to the email address privacidad@intercam.com.mx, from which you will receive an acknowledgment of receipt and be assigned a reference number for follow-up. Within a period of no more than 20 (twenty) days, through the means you have determined, we will notify you of the validity of your request. After this notification, if applicable, within a period of no more than 15 (fifteen) days, you will receive a response. Please be advised that the law allows, when duly justified, for the previously mentioned deadlines to be extended once for the same number of days.

Requirements for submitting your request to exercise your rights:

1. Original and copy of the request form.
2. Original and copy of your voter registration card and, if applicable, that of your legal representative.
3. In the case of a legal representative, original and copy of the corresponding power of attorney.
4. The request must contain the full name of the owner of the personal data, address, and email address or other means of notification of the response to your request. In the case of a legal representative, this information must also be provided.
5. A clear and precise description of the personal data for which you wish to exercise any of the aforementioned rights.
6. Any other element or document that facilitates the location of the personal data.
7. To exercise the right of access, you must describe the data you wish to know.
8. In the case of requests for rectification of personal data, the owner must indicate the modifications to be made and provide the documentation supporting their request.

In the case of requests for cancellation or revocation, please note that they will proceed on data that does not prevent: (i) the fulfillment of obligations arising from the legal relationship between you and IGF; or (ii) compliance with regulatory requirements of competent authorities.

Responses to your ARCO rights will consist of electronic documents with digitized images of copies of your documents, descriptions in text files of the information requested, and screen captures as evidence of the actions taken to respond to your request.

If you believe that your right to protection of personal data has been harmed by the conduct of our employees or our responses, or presume that in the processing of your personal data there is any violation of the provisions of the Law, you may file a complaint or complaint with the decentralized administrative body of the Secretariat for Anti-Corruption and Good Governance called "Transparency for the People".

OTHER OPTIONS FOR LIMITING THE PROCESSING OF YOUR PERSONAL DATA

Please note that if you wish to stop receiving advertising from IGF or any other Mexican financial institution, the National Commission for the Protection and Defense of Financial Services Users (CONDUSEF) provides the Public Registry of Users (REUS) on its website <http://www.condusef.gob.mx>, provides the Public Registry of Users (REUS), which is a registry containing personal information of users who do not wish to receive advertising information about financial products and services.

UPDATES AND/OR MODIFICATIONS

Updates to this privacy notice will be communicated to you through any of the following means: (i) our website <http://www.intercam.com.mx>; (ii) the email address registered with IGF or the Data Controller; (iii) the Data Controller's mobile application; and (iv) notices in our branches.

Last updated on June 10, 2025.

I accept.

Name and Signature

*This translation is for informational purposes only, so be aware that it will not have any legal value.
In case of any discrepancy between the Spanish and English version, the Spanish version shall prevail at all times.*