



UNCLAIMED MONEY AND OTHER LIQUID ASSETS IN THE CUSTODY OF INTERCAM

It is the policy of Intercam Banco Internacional, Inc., (the "Bank") to comply with Act number 36 of July 28 of the 1989, as amended, known as "Abandoned or Unclaimed Money and Other Liquid Assets Act".

As required, the Bank will have a list person who are entitled to claim amounts corresponding to accounts that have been inactive or dormant for a period of five (5) years or more since their last transaction or a written communication with the Bank in power and interest of said amount.

Each year, the Bank must submit to the Office of the Commissioner of Financial Institutions of Puerto Rico (OCFI) the Initial Report on Money and Other Unclaimed Liquid Assets held by the Bank in accordance with the provisions of Article 5 of the Abandoned or Unclaimed Money and Other Liquid Assets Act. This report includes money and other unclaimed financial assets held by the Bank, with added value of more than one dollar (\$ 1.00) from the United States of America. In addition to the report submitted to OCFI, according to article 4 of Act No. 294 of 2012 that amends Act number 36 of 1989, the International Financial Institutions (IFE 's) are exempt from publishing the notice entitled: "Unclaimed Money and Other Liquid Assets in the Custody of the Bank" in a newspaper of general circulation, However, IFEs have the obligation to publish said notice on their website. Said list will contain the names of the persons who have the right to claim money or other liquid assets whose added value is one hundred dollars (\$ 100.00) or more. This report, if issued, will be available for public inspection at www.intercam.com.pr.

You can contact the Customer Service Department at (787) 300-3466 or toll free at 01-800-099-0259, or write an email to customer_service@intercam.com.pr to verify if you have unclaimed funds at Intercam Banco Internacional, Inc. If you have funds in Intercam Banco Internacional, Inc., the persons who prove the right to collect these funds may claim the assets in our offices located at **City View Plaza I 48 Road Suite 319 Guaynabo, PR 00968** or in OCFI, depending on the date on which the account was classified as "Unclaimed" and the date in which you request such information. As of November 30, of each year, the Bank must remit to OCFI the amounts classified as unclaimed (thus, that they have remained inactive or dormant for a period of five (5) years to June 30 of that year).

Once the sums corresponding to these accounts have been reported and delivered, all responsibility of the Bank on these accounts ceases. As of November 30, of each year, the sums must be claimed at OCFI and will be available as of December 10 of each year. Those funds reported by Intercam to OCFI as of November 30 of each year will have a term of three (3) years to be claimed and the funds must be claimed directly at OCFI, in accordance to the Abandoned or Unclaimed Money and Other Liquid Assets Act.

In the event of the death of an Account Holder or Authorized Signature of a Personal Account, the beneficiaries and / or persons authorized to mobilize the Account must immediately notify the Bank. The funds in deposit cannot be withdrawn



until the survivors carry out the corresponding legal procedures in the country of residence of the deceased. They must also make the corresponding and applicable legal arrangements in Puerto Rico, including those related to contributions, estates and donations if the assets held in the Bank are greater than \$ 25,000.00 and as required by the Secretary of the Treasury of the Commonwealth of Puerto Rico.

For more information you can access the following link:

<http://www.ocif.pr.gov/Consumidores/Pages/Cantidades-no-Reclamadas.aspx> or contact the Bank directly

through customer_service@intercam.com.pr or by calling us at (787) 300-3466 or toll free at 01-800-099-0259.