



Frequent Questions

1) How can I open an account?

To open an account at Intercam Banco Internacional, Inc., you can call us toll free at 1-800-099-0259 from Mexico or you can access our website www.intercam.com.pr where you will find the account application with all required documentation to start the process.

You must make sure that you have all required documents available at the time submitting the application.

2. What products does Intercam Banco Internacional, Inc., offer for individual customers?

Intercam Banco Internacional, Inc., offers the following products for individual customers:

- Deposit Accounts
- Regular saving accounts, Christmas savings and Vacation savings
- Certificate of Deposits

3. What products does Intercam Banco Internacional, Inc., offer for businesses/corporate entities?

Intercam Banco Internacional, Inc., offers the following products for corporate accounts:

- Corporate Deposit Account
- Corporate Deposit Certificate

4. What are the interest rates offer to a Savings Accounts and/or Certificate of Deposits?

These accounts offer competitive interest rates in the market. For more information you can access the interest rates schedule for each product through our website www.intercam.com.pr.

5. How can I add or remove a signer to/from my account?

To add a signer to an account you must provide:

- The form named Additional Signer Request
- Complete a W8 Form for the new signer
- Send a copy of a valid passport and a secondary valid identification with a letter from the account holder authorizing the new signer.

To delete a signer from an account you must cancel the existing account and open a new account. For additional information, please contact our customer service department at customer_service@intercam.com.pr

6. How can I renew a Certificate of Deposit?

When requesting a certificate of deposit, you can choose the option for automatic renewal and the certificate of deposit will be automatically renewed on the due date with the same terms and conditions as when it was opened.

For more information about our interest rates, you can contact customer service at customer_service@intercam.com.pr.

7. How can I request a wire transfer?

You can request a wire transfer by completing the form "IBI0060918 Wire Transfer Request" and send it by e-mail to operations@intercam.com.pr. Once the request is received a service representative will contact you to confirm the transfer.

8. How can I receive a wire transfer?

To receive a wire transfer, you can refer to the instructions in our website at www.intercam.com.pr or you may send an email to operations@intercam.com.pr

9. What is an ABA code and / or Swift code?

ABA numbers are used to identify U.S. financial institutions. It consists of nine digits; our ABA number is: 021508099

The Society for Worldwide Interbank Financial Telecommunication (SWIFT) code or also called the BIC (Bank Identifier Code) is an 8- or 11-digit alphanumeric series that is used to identify the receiving bank when an international transfer is made. Intercam's SWIFT/BIC code is: INTEPR22

10. How long does it take for Intercam to process a wire transfer?

If the Intercam receives the wire transfer request before the cut off time at 2:00pm Atlantic Standard Time (AST), it will be processed the same day. If the transfer is received after 2:00 pm (AST), the request will be processed the next business day.

11) What should I do if my transfer did not reach its destination?

You must contact our Customer Service Department via email at customer_service@intercam.com.pr, call 787-300-3466 or toll-free at 01-800-099-0259 from Mexico.

12) In what currency can I make a wire transfer?

All transfers (incoming and outgoing) will be processed in USD.

13) Will I receive a transfer confirmation?

Only if you require a copy of the confirmation message. You can contact the Customer Service Department via e-mail at customer_services@intercam.com.pr. This confirmation will have an additional fee. For more details on our pricing structure you can refer to the rate that applies to your account.

14) How can I receive access to Online Banking?

As soon as you open an account with Intercam Banco Internacional, Inc., you will automatically receive an email with all details to complete your initial registration in the Online Banking Portal.

15) How can I unlock my Online Banking user?

If your user id is blocked in our Online Banking platform you must wait 30 minutes and then try again to sign in, or you can contact our customer service department and request for your user id to be reset.

16) What should I do if I forget my Online Banking password?

You must press the "Forget my password" option and the system will automatically ask you for some security questions that you must answer. If you answer the security questions correctly, you will receive an email with a temporary password and the system will guide you to create a new password.

17) What are the customer service hours?

Our service hours are from 9:00am to 6:00 pm Atlantic Standard Time (AST). For more information or questions regarding our hours of operations and holidays, you can refer to our website www.intercam.com.pr and click in the Location & Hours section.

18) Will I have access to my monthly statements?

Yes. All statements are available in our online banking system. Also, you will receive a monthly notification to confirm that your monthly statement is ready to view and download.

