

For Internal Use:
Account Number:

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Authorized Officer:
Authorized Officer Number:
Date: (month/day/year)
1 Select an Account Registration
Account Data
Account Type: (You can select more than one, if necessary)

☐ Checking with checks ☐ Checking without checks ☐ COD Term: _____ Amount: _____

Account Registration
☐ Individual ☐ Joint Account ☐ Indistinct

First Name:	Second Name:	Last Father's Name:	Last Mother's Name:	Date of Birth: month / day / year
Physical Address				Type of Residence: <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Not applicable
City:	State:	Country:	Zip Code:	
Residential Telephone:	Mobile:	Email:	Spouse's Name, if applicable:	
Mailing Address, (if different from above):				
City:	State:	Country:	Zip Code:	
Gender: <input type="checkbox"/> F <input type="checkbox"/> M	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed			Number of Dependents: _____
Country of Citizenship:	Nationality:	Country of residence where you pay taxes, if it is different from the country of citizenship:		Tax ID number:
Occupation:			Profession:	

Identification Method

<input type="checkbox"/> Passport Copy of passport is mandatory in addition to a second ID.	Passport Number:	
City / Country of Issuance:	Issue Date: (month/day/year)	Expiration Date: (month/day/year)
<input type="checkbox"/> Identification 2	Type of identification:	Identification number:
City/Country of Issuance:	Issue Date: (month/day/year)	Expiration Date: (month/day/year)

2 Business Activity Information

Employer or Business Name:	Years of service:	Telephone:
Nature of Business Activity/Type of industry:	Products or Services Offered:	

Physical Business Address:			
City:	State:	Zip Code:	Country:
Business web page:		Locations or Offices number:	Countries where it operates:

Business Information

Indicate the last fiscal year:	Total income/annual sales (in local currency):
Total employees:	Type of relationship with Intercam's Financial Group:
Receive payments and commissions: <input type="checkbox"/> Income from business activities <input type="checkbox"/> Receive payments and commissions <input type="checkbox"/> Savings <input type="checkbox"/> Loans payments <input type="checkbox"/> Other (Specify): _____	

Bank Reference

Bank Name:	City:	State:	Account Number:	Telephone Number:
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3 Information regarding the source of funds

Information related to USA Patriot Act

Estimated amount of the initial deposit in dollars:	Origin of the initial deposit funds:
Source of wealth of the initial deposit: <i>(If the initial deposit is greater than 100,000 USD)</i>	

Origin of funds of future deposits. Select all the options that correspond:

<input type="checkbox"/> Income from professional activities	<input type="checkbox"/> Income from insurance	<input type="checkbox"/> Other - (Specify): <div></div>
<input type="checkbox"/> Investment income	<input type="checkbox"/> Bill Invoice	
<input type="checkbox"/> Sale of assets / properties	<input type="checkbox"/> Sale of participation in business	
<input type="checkbox"/> Loan settlement	<input type="checkbox"/> Savings	

Main customers (Individuals or Corporates)

1	Full Name:	Last Name:	Country:
2			
3			

Main Suppliers (Individuals or Corporates)

1	Full Name:	Last Name:	Country:
2			
3			

Supply Chain, Intermediaries and/or Counterparts (Individuals or Corporates)

1	First Name:	Last Name:	Country:
2			
3			
4			

Estimated number of monthly operations to be performed in the Bank

Check Movements	Expected amount in USD for check deposits :	Number of checks expected to be deposited monthly:
	<input type="checkbox"/> 1 - 10,000.00 <input type="checkbox"/> 10,000.01 - 15,000.00 <input type="checkbox"/> 15,000.01 - or more	<input type="checkbox"/> 1 - 10 <input type="checkbox"/> 11 - 20 <input type="checkbox"/> 21 - or more
	Expected monthly amount in USD for issuance in checks:	Number of checks expected to be issued monthly:
	<input type="checkbox"/> 1 - 10,000.00 <input type="checkbox"/> 10,000.01 - 15,000.00 <input type="checkbox"/> 15,000.01 - or more	<input type="checkbox"/> 1 - 10 <input type="checkbox"/> 11 - 20 <input type="checkbox"/> 21 - or more
Electronic Bank Transfers	Amount expected to receive monthly in USD through transfers:	Number of transfers you expected to receive monthly:
	<input type="checkbox"/> 1 - 25,000.00 <input type="checkbox"/> 25,000.01 - 75,000.00 <input type="checkbox"/> 75,000.01 - or more	<input type="checkbox"/> 1 - 10 <input type="checkbox"/> 11 - 20 <input type="checkbox"/> 21 - or more
	Expected amount of monthly shipments in USD through transfers:	Number of transfers you expect to send monthly:
	<input type="checkbox"/> 1 - 25,000.00 <input type="checkbox"/> 25,000.01 - 75,000.00 <input type="checkbox"/> 75,000.01 - or more	<input type="checkbox"/> 1 - 10 <input type="checkbox"/> 11 - 20 <input type="checkbox"/> 21 - or more

4 Expected Transfers

Indicate from where you expect to RECEIVE deposit transfers

Countries:
Purpose:
Person:
Company:

Indicate where you expect to be sending wire transfers

Countries:
Purpose:
Person:
Company:

Access only by Internet

- ☐ Signers expressly authorize Intercam Banco Internacional Inc., to use the Internet as the only communications channel. Account statements sent by other means will incur in a **\$10.00 surcharge per statement**. The Client needs to request a PIN to access Intercam Banco Internacional Inc., Online services. The signers understand and agree that if Intercam needs to notify or request additional documentation or information related to the account, we authorize electronic contact through one of the following methods:

Email:	Telephone:	Mobil:	Fax:
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To regain access to your account without your PIN, please answer the following security questions.

<input type="checkbox"/> Name of your middle school:
<input type="checkbox"/> What is your favorite color:
<input type="checkbox"/> Your first employer:
<input type="checkbox"/> Name of your maternal grandmother:
<input type="checkbox"/> Name of your favorite pet:
<input type="checkbox"/> What is your favorite sport:

5 Additional Information

Tax Certification for U.S. Persons, including U.S. Citizens and U.S. Resident Aliens

Tax Certification: By signing this Account Application, each Account Owner certifies under penalties of perjury as follows:

Primary Account Owner (A), Secondary Account Owner (B), and all additional owners (C & D) must check the corresponding box:

- | A | B |
|--|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> |
| 1. I am a U.S. citizen (including a U.S. resident alien). The Tax ID I have provided on this Account Application is my correct taxpayer identification number. | |
| <input type="checkbox"/> | <input type="checkbox"/> |
| 2. I am not a U.S. person (including a U.S. resident alien), I am submitting the applicable Form W-8BEN with this application to certify my foreign status. | |

6 Additional Information

Yes No

- ☐ ☐ • Are you or any of the account owners an employee of Intercam Banco Internacional, Inc. or any of its affiliate companies?

- ☐ ☐ • Are you or any of the account owners related to an employee of Intercam Banco Internacional, Inc. or any of its affiliate companies?
If yes, please provide name of the employee and relationship to you. _____

Public Figure Questionnaire

Yes No

- ☐ ☐ • Are you, or other account owner, or beneficiary or anyone with any interest in this account a public figure? – "Public Figure" is defined for these purposes as a current or former senior official in the executive, legislative, administrative, military, or judicial branches of a foreign government, whether or not they are or were elected officials; a senior official of a major foreign political party; and a senior executive of a foreign government-owned commercial enterprise. This definition also includes a corporation, business, or other entity formed by or for the benefit of such an individual. Senior executives are individuals with substantial authority over policy, operations, or the use of government-owned resources.

If yes, please provide details, including all positions and titles held, and dates held: _____

- ☐ ☐ • Is any immediate family member or close associate of yours a public figure, as defined above?

If yes, please provide details, including all positions and titles held, and dates held: _____

Federal law requires financial institutions to obtain, verify, and maintain records of information that identifies each person who establishes an account with the institution. This is intended to help the Government of the United States of America and its territories to combat the financing of terrorism and money-laundering activities. When you apply for an account you will be asked for name, residential or physical address, date of birth and other information, as well as the documents that allow us to identify it.

AGREEMENT:

OF THE FIRST PART, the depositor (or depositors) that subscribes to the fit, (hereinafter referred to as " The Depositor ").

IN THE SECOND PART, Intercom Banco Internacional Inc, a banking entity organized and doing business under the laws of the Commonwealth of Puerto Rico, and represented in this act by the officer indicated below, who is duly authorized to campaign in this act in representation of Bank Whose faculties will credit as many times as necessary, (hereinafter referred to as "the bank").

All of represented parties acknowledge to be within their civil rights and to possess all necessary faculties required to perform this agreement.

THEREFORE, the Depositor authorizes the Bank to begin investigations into the Depositor's credit, banking habits, personal or commercial references necessary for the opening of this account.

THEREFORE, according to the dispositions set forth by the "Unlawful Internet Gambling Enforcement Act" of 2006 and the GG Regulation, the Depositor certifies that he/she does not take part in the gambling business or illegal games of chance, or that accepts payments related with a person's participation in illegal games of chance or gambling over the Internet. Furthermore, the Depositor certifies that it will not process or will process any type of transactions (debit or credit, including and not limited to, ACH transactions or wire transfers) related to games of chance or gambling over the Internet through the accounts or products acquired with the Bank. The Depositor will not use services offered by the Bank in relation to those types of gambling and games of chance. The Depositor understands and accepts that the Bank will close all accounts and it will end all commercial relationships if at any moment the Depositor uses any products or services offered by the Bank for the payment, deposit or any other transaction related to gambling and games of chance over the Internet.

THEREFORE, the Depositor, with the sole purpose to induce the Bank to offer the services, based on the information supplied to the Bank in the application documents related to such services, signs and adheres to the terms and conditions in this Application and in the Deposit Accounts Agreement.

THEREFORE, the Depositor certifies to have received the Deposit Accounts and Other Banking Services Agreements, the disclosure of Information and Characteristics of Deposit Accounts and the Interest Rates Disclosure, when dealing with Savings and Checking Accounts. The Bank's Privacy Policy, Terms and Conditions of the products contracted and the Electronic Account Statement Agreement.

THEREFORE, considering the services of deposit accounts and considering the credit lines covered by such services and other services that the Bank will lend and the mutual lending and counter-lending of value, the Depositor will submit to the norms and procedures of the Bank, to the dispositions of this request and to the dispositions of the Deposit Account and Other Banking Services Agreement.

THEREFORE, The depositor recognizes and agrees that the deposits available through the Bank are not insured by the Federal Deposit Insurance Corporation (FDIC), and are not deposits or other obligations of any other financial institution, and are not warranted by any other financial institution, and involve risk of investment, including the possible loss of capital.

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THIS APPLICATION AND CONTRACT WILL BE ENFORCED ONCE THEY ARE APPROVED AND SUBSCRIBED BY AN INTERCAM BANCO INTERNACIONAL INC., AUTHORIZED OFFICER AND ALL THE ACCOUNT OPENING DOCUMENTS (CORPORATE RESOLUTION, ARTICLES OF INCORPORATION TWO FORMS OF IDENTIFICATION AND FINANCIAL STATEMENT) ARE RECEIVED IN TESTIMONY TO WHICH WE SUBSCRIBE THIS APPLICATION,

DATE _____ MONTH, _____ YEAR _____.

Principal Client Signature

Date (month/day/year)

THIS SECTION IS FOR INTERNAL USE ONLY

Authorized Officer

Principal Approval

Signature

Date (month/day/year)

Signature

Date (month/day/year)

Signature Registration

Account Name:	Account Number:	<div><div></div><div></div><div></div><div></div></div> - <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<input type="checkbox"/> Opening <input type="checkbox"/> Inclusion
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INSTRUCTIONS: Use **BLACK OR BLUE INK ONLY**. Please sign within the box boundaries only. **Do Not** overlap signatures. Note that the signatures used in this Account Signature Card will need to coincide with the signatures available in each signor's Passport(s) or other identification provided during the account opening process. If the signature does not coincide with the identification provided, this may delay the final account opening and/or may result in delays in transaction processing. For your security, as well as that of your account, please cross out all of the unused signature boxes before submitting this form to Intercam Banco Internacional, Inc. Once all signors have signed this Account Signature Card, please scan the same into a high resolution, PDF document, and email it to the following address: customer_service@intercam.com.pr

The undersigned, as an authorized representative of the Account Holder, certifies that he/she has reviewed the information contained in this Account Signature Card. As authorized representative, I also hereby confirm that the account holders have received all of the required disclosures, including Intercam Banco Internacional, Inc.'s e-Sign Disclosure, giving their express consent to the e-Sign Disclosures, as well as to continue the account opening process and receive future notifications electronically. I also hereby certify that all of the account authorization documents, information presented, organizational documents and/or information (hereby collectively referred to as the "Authorization Documents") provided of the Account Holder(s) is accurate, as of the date of the submission date. The Account Holder(s) acknowledges receipt of, and agrees to be bound by, the terms and conditions stated and governing the operation of the accounts and services provided by Intercam Banco Internacional, Inc., including the Account Terms and Service Terms, as may be amended or supplemented from time to time.

As applicable, the undersigned is authorized to certify the names, titles, and signatures of authorized signers named in this Account Signature Card on this/these account(s), pursuant to the Authorization Documents. The undersigned certifies that the (Num.) _____ signatures presented on these pages are the signatures of persons authorized to sign and otherwise act on behalf of the Account Holder(s) with respect to the account(s), banking transactions and/or services offered by Intercam Banco Internacional, Inc. Intercam Banco Internacional, Inc. is entitled to rely on the authority of the named person(s) until the Bank received written revocation of such authority. No notice of revocation will be effective until the bank has a reasonable opportunity to act on it.

Primary Signature:

Name and Last Name:	<div></div>
Position (only for business clients, financial institutions):	
Type of Signature: <input type="checkbox"/> Individual <input type="checkbox"/> Joint Account <input type="checkbox"/> Indistinct	
Limits: <input type="checkbox"/> Yes <input type="checkbox"/> No Until: _____	
Signature	

Additional Signature:

Name and Last Name:	<div></div>
Position (only for business clients, financial institutions):	
Type of Signature: <input type="checkbox"/> Individual <input type="checkbox"/> Joint Account <input type="checkbox"/> Indistinct	
Limits: <input type="checkbox"/> Yes <input type="checkbox"/> No Until: _____	
Signature	

Additional Signature:

Name and Last Name:	<div></div>
Position (only for business clients, financial institutions):	
Type of Signature: <input type="checkbox"/> Individual <input type="checkbox"/> Joint Account <input type="checkbox"/> Indistinct	
Limits: <input type="checkbox"/> Yes <input type="checkbox"/> No Until: _____	
Signature	

Name and Last Name:		
Position (only for business clients, financial institutions):		
Type of Signature: <input type="checkbox"/> Individual <input type="checkbox"/> Joint Account <input type="checkbox"/> Indistinct		
Limits: <input type="checkbox"/> Yes <input type="checkbox"/> No Until: _____		
		Signature _____

Name and Last Name:		
Position (only for business clients, financial institutions):		
Type of Signature: <input type="checkbox"/> Individual <input type="checkbox"/> Joint Account <input type="checkbox"/> Indistinct		
Limits: <input type="checkbox"/> Yes <input type="checkbox"/> No Until: _____		
		Signature _____

<div> <div> <div></div> <div>Authorized Officer</div> </div> <div> <div></div> <div>Signature</div> </div> <div> <div></div> <div>Date (month/day/year)</div> </div> </div>		<div> <div> <div></div> <div>Principal Approval</div> </div> <div> <div></div> <div>Signature</div> </div> <div> <div></div> <div>Date (month/day/year)</div> </div> </div>	
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SECURITY PROCEDURE

The client understands and agrees that the authenticity of all transfer requests made will be verified according to the following parameters:

- The Bank, at the time of authenticating your request, will ask you to provide some personal information, which will be compared to the previously provided with the account application.
- The Bank will confirm the payments according to the limitations established for each one of the authorized signers.

CONDITIONS FOR THE CONFIRMATION OF TRANSFERS

Please select one of the following options:

We agree with the standard confirmations made by the Bank. We wish to confirm all transaction requests considering the following parameters:

Amount in Dollars	Transfers between accounts of the same owner	Payments to third parties
0 - \$10,000.00	Do not call	Do not call
\$10,000.00 - \$50,000.00	Do not call	Call
\$50,000.01 – and above	Call	Call

I want the bank to confirm ALL our transfer requests regardless of the amount.

I DO NOT want to receive confirmation calls for ANY of our transfer requests.

To secure your funds, the bank will make a confirmation call via telephone to the client, to verify the transfer request's authenticity. The bank will only be considering the data provided by the client in the account opening request.

ADDITIONAL SUPPORTS

The client understands that due to bank procedures, supporting documents may be required to support the payment he is making. The client understands that these documents can be requested at any time by the Bank, even after they have been processed. The request for additional supporting documents will be sent to the email designated by the client.

Name:

Account Number:

Signature:

Date:

FACTS

WHAT DOES INTERCAM BANCO INTERNACIONAL INC., DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<div>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</div> <ul style="list-style-type: none">• social security number and income• account balance and payment history• credit history and credit scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Intercam Banco Internacional Inc., chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Intercam Banco Internacional Inc., share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	No

To limit our sharing	<ul style="list-style-type: none">• Call 800-099-0259 - our menu will prompt you through your choice(s)• Visit us online: www.intercam.com.pr• Send us the exclusion request that is included below <div>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</div>
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Questions?	Call 800-099-0259 or go to www.intercam.com.pr
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Mail-in Form		NO NEED TO COMPLETE if previous option was not to share your information.	
<div>Leave Blank or [If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.]</div> <div><input type="checkbox"/> Apply my choices only to me]</div>	<div>Mark any/all you want to limit:</div> <div><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</div> <div><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</div> <div><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</div>		
	Name:		<div>Send to: Intercam Banco Internacional Inc. info@intercam.com.pr</div>
	Address City, State, Zip Code:		
	Account Number:		

Who we are	
Who is providing this notice?	Intercam Banco Internacional Inc., and its affiliates (see definition below).
What we do	
How does Intercam Banco Internacional Inc. protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>In addition, we limit access only to employees to provide products, services or to comply with local and federal regulations.</p>
How does Intercam Banco Internacional Inc., collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">• open an account or deposit money• pay your bills or apply for a loan• use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none">• sharing for affiliates' everyday business purposes—information about your creditworthiness• affiliates from using your information to market to you• sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>Your choices will apply to everyone on your account—unless you tell us otherwise.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">• <i>Our affiliates include companies with a Intercam name.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">• <i>Intercam Banco Internacional Inc., does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">• <i>Intercam Banco Internacional Inc., Our joint marketing partners.</i>

Disclosure under FATCA Regulation

Dear Customer:

Since July 1st, 2014, Foreign Account Tax Compliance Act (FATCA) under the Internal Revenue Services of the United States (IRS) has been in effect. Some of the FATCA requirements includes due diligence when opening of a deposit account (Checking, Savings, CDs and IRAs), or when the customer changes its residential address. The customer must comply with the requirements of due diligence, which consists of a declaration or statement certifying his/her place of residency by using one of the forms listed below. The form to be use depends on the type of customer and must be delivered to Intercam as evidence of the proper due diligence.

Customer type (Consumer/Individual)	Form/Certification	Customer type (Commercial/Corporate)	Form/Certification
Resident in USA	W-9	Resident in USA	W-9
Resident in Foreign Country	W-8BEN	Foreign	W-8BEN-E
		USA Financial Institution	W-9
		PR Financial Institution	W-8BEN-E & W8MY

Requirements for the Customer at the Opening of the Account or when Changing Personal Circumstances on Deposit Accounts (Checking, Savings, CDs & IRAs):

- Complete and submit to Intercam the corresponding IRS form during the account opening day. The Regulation grants thirty (30) calendar days from the day of the opening of the account.
- Submit to Intercam within 90 calendar days from the date of changes in residency address or customer data in the account, known as: Change in Circumstances. Applicable changes are: Name, postal and residence address, especially if it is in the United States; and changes in percentages of shareholders' participation (for legal entities).
- Customer will receive an annual disclosure of interest paid to the IRS (form 1099/1042 form, as applicable).

All IRS forms may be downloaded from their web page: www.irs.gov.

Intercam Responsibility in Case Customer Does Not Bring Required IRS Forms:

- Must withhold 28% to 30% of the income paid for monthly interest or as provided for the accounts maturity of deposit accounts (checking , savings, CDs and IRAs).
- The withholding will be effective according to the following time-table:
 - Day 31st from the date of the opening of the account.
 - Day 91st from the change in circumstances.
 - No withholding of the income paid is performed once the required IRS forms in received.
- The customer's withheld amounts under FATCA will be sent to the IRS as tax withheld to the customer's account.
- Intercam does not benefit of the withholding, it is an obligation imposed by the IRS and FATCA.

For any claim about withholdings made to your account you should visit: <http://www.irs.gov/uac/Contact-My-Local-Office-in-Puerto-Rico>.

By signing this release, you confirm that you were properly oriented on the responsibility of completing the FATCA form/certification applicable at the opening of an account or when change of address; and the withholding of 28% to 30% of the income paid if the corresponding form pursuant the above mentioned table is not deliver to Intercam under FATCA Regulation.

Customer Name

Signature

Effective Date (mm/dd/yyyy)

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DEPOSIT ACCOUNTS CONTRACT FOR CORPORATE ACCOUNTS GENERAL TERMS AND CONDITIONS

Welcome to Intercam Banco Internacional, Inc. (the "Bank"). This Contract (as defined below) establishes the terms and conditions related to the Account (as defined below), the products and services that the Bank provides to it. In addition, you may receive other documents containing statements applicable to the Account that will also be part of this Contract.

The Depositor (DBA or "Individuals Doing Business As"), Natural Person with Business Activity, for-profit corporations, non-profit corporations, partnerships and associations), and the authorized person (s) agree and sign this Corporate Deposit Account contract in accordance with the following terms and conditions, which will be applied to the Checking Account, Certificate of Deposit for a fixed term (the "Account" or the "Accounts") and to all the transactions that from time to time are carried out under the same one(s).

The Account holder (the "Depositor"), and the persons authorized for its mobilization must comply with all the rules established in this Contract. When the Depositor is mentioned in this document, it is understood that it includes both the Account holder and the registered persons as Authorized Signees (as defined below).

This Contract, its appendixes and annexes will contain the following information: interest rate and annual percentage of return (APY), Privacy Policy, and other related documents (hereinafter jointly called the "Contract"), which contain the related provisions related to the operation of the Account, its rights and responsibilities, as well as provisions on additional services that the Depositor can sign with the Bank.

This Contract is also published in the website of the Bank (www.intercam.com.pr) through which you may access, its terms and conditions, in order to know the information about the Account or products that you keep with the Bank. You consent to the terms and conditions set forth herein when you open an Account with the Bank or when you join other products with the Bank.

The Depositor acknowledges and accepts that the terms, charges and conditions applicable to the Account are those determined by the Bank and are subject to change without prior notice and at the discretion of the Bank, subject to the provisions of the applicable laws and regulations.

APPLICABLE LAW

Pursuant to the provisions of this Contract, the Bank may only accept deposits from foreign persons, as said term is defined by Law No. 273 of September 25, 2012, amended and known as the Regulatory Law of the International Financial Center. Pursuant to the provisions of said Law, the Bank may not accept deposits from natural persons residing in Puerto Rico or legal entities organized under the Laws of Puerto Rico or whose principal place of business is located in Puerto Rico.

This Contract, as well as any of the rights or obligations stipulated in it, cannot be assigned by the Depositor without the written consent of the Bank.

INFORMATION TO THIRD PARTIES

The Depositor expressly authorizes the Bank to disclose information about his / her accounts or about the transfers made by it in the following cases: a) to confirm the existence and condition of his / her accounts to credit reporting agencies or deposit account reporting agencies, or subsidiaries and affiliates of the Bank; b) to comply with orders issued by the courts or by government agencies; c) when necessary to complete or process any transaction or transfer; d) when you authorize it in writing, e) when necessary in the ordinary course of business of the Bank.

In addition, as established in Regulation P promulgated by the Federal Reserve System of the United States of America, the Bank may disclose information with the following three exceptions: a) service providers and marketing agreements, b) processors or services related to transactions and c) other areas such as legal, judicial, security and credit reporting agencies. For more details, you can refer to the Privacy Policy of the Bank.

The Depositor agrees that he / she will not carry out publicity or announcement in which the name of the Bank appears, in relation to the services offered under this Contract in any of its provisions, unless he / she has obtained prior authorization from the Bank in writing.

DEPOSITOR IDENTIFICATION PROGRAM (CIP) OF THE "USA PATRIOT ACT"

Federal Law of the United States of America requires financial institutions to obtain, collate, and maintain records of information that identifies each person who establishes an account with the institution. This is for the purpose of helping the Government of the United States of America and its territories to avoid terrorist financing and money laundering activities. This means that, due to the opening of a commercial Account, the Depositor must supply the name of the entity, physical and postal address, and other information that allows his / her full identification. Said procedure will be applied both in the opening of a deposit Account, as in any other type of account, credit application or other product or service offered by the Bank. The Bank also has the right to request sufficient identification documents, to its satisfaction, such as a driver's license, identity card and / or passport and that of his / her attorney or other identification documents. For all these reasons, the Bank reserves, among other things, the power to require any document pertinent to the identity of the Account holder and / or the origin of the funds.

DEFINITION OF TERMS

The following terms used in the text of this Contract will have the described / detailed meaning:

- a. Activity - means any action that results in an increase or decrease in the funds underlying certificate or card, other than the imposition of a fee, or an adjustment due to an error or reversal of a previous transaction.
- b. Service charge - means the additional cost made to the Account and which constitutes the fees of the Bank to maintain the Account and / or process the operations of the depositor.
- c. Consumer - is a natural person who has an Account mainly for personal, family or domestic purposes, or to whom the Account is offered. The term does not include accounts maintained by a natural person on behalf of another in a professional capacity or accounts maintained by individuals as sole proprietors.
- d. Client - is a consumer who has a client relationship with a financial institution. This relationship is continuous between a consumer and a financial institution whereby the institution provides one or more financial products or services to the consumer that will be used primarily for personal, family or household purposes. A customer relationship can be established when a consumer engages in one of the following activities with a financial institution:
 - a. Maintains a deposit or investment account
 - b. Gets a loan
 - c. Enters into a personal property lease
 - d. Obtains financial, investment or financial support services for a fee
- e. Account - means the deposit account opened through the account opening request.
- f. Savings Account - means a demand deposit that generates profitability and allows you to make a number of debits and credits determined by the Bank.
- g. Designated Account - means one or more of the accounts opened through the Contract or Account opening request.
- h. Fixed Term - means a fixed term Account whose particular characteristics are defined in this Contract.
- i. Non-public personal data - is any financial information that is personally identifiable and not publicly available, including information that:
 - a. A consumer provides a financial institution to obtain a financial product or service from the institution
 - b. The results of a transaction between the consumer and the institution that involves a financial product or service
 - c. A financial institution otherwise obtains a consumer in connection with the provision of a financial product or service.

- j. Depositor - means each and every one of the persons designated to make transactions to the Account, or person or entity or both.
- k. Access Device - is a card, code or other means of access to an Account of the consumer or a combination of these used by the consumer to initiate electronic transfers or EFT's. Access devices include debit cards, personal identification numbers (PINs), telephone transfer, and telephone bill payment codes, and other means to initiate an EFT to, or from a consumer or customer account.
 - a. Access devices do not include any of the following:
 - i. magnetic tape or other devices used internally by a financial institution to initiate electronic transfers
 - ii. a check or eraser used to capture the MICR (magnetic ink character recognition) encoding or routing, account, and serial numbers to initiate a one-time ACH debit (comments 2 (a) -1 and 2 (a) - 2)
- l. Cash - means legal tender currency of the United States of America.
- m. Effect - means a check, money order, bill of exchange, or document that represents an item that affects the account.
- n. Business Day - the Bank will be open for banking operations on those days and during those hours when the Board of Directors of the Bank agrees. All days of the year are business days except Saturdays, Sundays, and holidays in the United States of America and Puerto Rico.
- o. Federal - means United States of America.
- p. Local - means from Puerto Rico.
- q. Recipient - person or entity that authorizes the Depositor in writing to originate transactions to his / her Account.
- r. Annual Rate of Return - is a percentage that reflects the total amount of interest paid on an account, based on the interest rate and the frequency of composition for a period of 365 days or a period of 366 days during leap years.
- s. Security Procedure - means a procedure established by an agreement between a Depositor and the receiving bank to: (i) verify that a payment or communication order that amends or cancels a payment order is the order of the customer, or (ii) detect errors in the transmission or content of the payment or communication order. The security procedure may require the use of algorithms or other identification codes, words or numbers, cryptic methods, telephone corroboration, or other similar security systems. Comparing a signature on the payment or communication order with a registered customer signature is not, in itself, a security procedure. Section 4-201, 19 L.P.R.A § 1051, Commercial Transactions Law.
- t. Electronic Funds Transfers (EFT) - is a transfer of funds initiated through an electronic terminal, telephone, computer (including online banking), or magnetic tape in order to order, instrument, or authorize a financial institution to debit or credit the account of a consumer or customer. EFTs include, but are not limited to, Point of Sale transfers (POS); automatic cash transfers (ATM); direct deposits or withdrawals of funds; transfers initiated by phone; and transfers resulting from debit card transactions, whether initiated or not through an electronic terminal.
- u. Preauthorized Fund Transfers - is an EFT authorized in advance to be repeated at substantially regular intervals.
- v. Unauthorized Electronic Fund Transfers - is an EFT from a consumer or customer account initiated by a person other than the consumer with no authority to initiate the transfer and from which the consumer does not receive any benefits. This does not include an EFT initiated in any of the following ways:
 - a. by a person who obtained the device to access the account by the consumer, unless the consumer has notified the financial institution that transfers by that person are no longer authorized;
 - b. with the fraudulent intention of the consumer or of any person acting in concert with the consumer; or,
 - c. by the financial institution or its employee.

- w. The term 'additional signer', when used in this Contract, means each individual who has an authorized signature, by means of a signature record, with the same withdrawal and deposit rights that the main signer has in the account, but subject in each case to the applicable limitations according to the type of account and the Account Management Conditions established in the account opening request and additional signer registration.
- x. DBA: is the figure that corresponds to those who do business, on his / her own, but without having incorporated a corporation or partnership, and who wants to use the account for purposes related to this activity. In the case of a DBA, the Depositor must present a signed certification before a notary public, according to the model provided by the Bank, stating the nature of its commercial activity, which does business under a company name, or under his / her own name (not incorporated), that he / she is the sole owner and that no other person has any interest, right, participation or title in said business. Said declaration shall include a certification to the effect that the account is opened and will be mobilized for commercial purposes (not personal or family) and that it relieves of responsibility and undertakes to indemnify the Bank for any improper use in the account. The Depositor (DBA or "Individuals Doing Business As", for-profit corporations, non-profit corporations, partnerships and associations), and the authorized person (s) agree and sign this account contract of Commercial Deposit with Intercam Banco Internacional Inc. (hereinafter, the "Bank") in accordance with the following terms and conditions, which will apply to the Checking Account, Savings Account, Certificate of Deposit and Fixed Term Deposits (the "Account" or the "Accounts") and to all the transactions that from time to time are carried out under these same one (s).
- y. Natural Person with Business Activity: is any individual subject to a tax lien that develops any business activity.
- z. SOCIETIES: In the case of companies, a document proving their constitution will be presented, or a certification signed before a notary public where all the partners of said company appear, stating their existence, their nature, incorporation data, etc. and the resolution authorizing the establishment of the Account, and the authorized signatures. The certification must include the release of responsibility to the Bank for any claim, demand, expense, loss or damage resulting from the fact that the Bank had accepted and honored the signature of any officer, partner, or other person whose name appears on said resolution effective at the time of action of the Bank; as for the fact that the Bank refuses to honor or accept any signature that is not certified or that has been rendered ineffective as a result of a subsequent resolution or effective at the time of the action of the Bank.
- aa. CORPORATIONS: In the case of corporations, with or without profit purposes, documentary evidence of the social security number of the employer, or tax identification, or registration of the corporation or legal entity, or good standing certificate, or registration will be presented, as well as the corresponding corporate resolution that includes the necessary authorizations for the establishment of the Account in the Bank, the appointment of authorized officers or firms; the resolution must contain the release of the Bank from responsibility for any claim, demand, expenses, losses or damages that result, both from the fact that the Bank had accepted and honored the signature of any officer, or other person that appears in said resolution effective at the time of the action of the Bank; as for the fact that the Bank refuses to honor or accept any signature that is not certified, or that has been rendered ineffective as a result of a subsequent resolution or in force at the time of its performance.

ACCOUNT PURPOSE

- a. The Account will be used exclusively for commercial or business purposes, not for personal, family or household purposes. The Bank may, at its option, cancel and close the Account, without incurring in any liability if it becomes aware or suspects that it is being used for non-commercial purposes.
- b. The Depositor agrees to use the Account and the services described below for
- c. legitimate purposes and in accordance with the terms of this Contract, the applicable laws and regulations, including the laws and regulations on prevention of money laundering.
- d. In accordance with the provisions of the Unlawful Internet Gambling Enforcement Act of 2006 and the GG Regulation adopted under the same by the Federal Reserve System of the United States of America, prohibits any person, including a business or commerce, from engaging in to the gaming and betting business, knowingly accepting payments in connection with the participation of another person in illegal games over the Internet. "Restricted transactions", as said term is defined in the aforementioned law and regulation, are prohibited, so

the Bank will not process this type of transaction in or through the Account. "Restricted transactions" include, without limitation, credit transactions, electronic funds transfers, checks or money orders related to illegal Internet betting and gambling accepted by a person.

- e. By opening a Commercial Account, the Depositor certifies that he / she is not in the illegal gambling or betting business, does not or will not accept payments related to the participation of any person in illegal games or gambling over the Internet. In addition, the Depositor certifies that he / she does not and will not process any type of transaction (debit or credit, including, without limitation, ACH transactions or wire transfers) related to illegal games or bets over the Internet through the accounts or products that it maintains at the Bank, nor will he / she use the services offered by the Bank in relation to said games or bets. The Depositor understands and accepts that the Bank may, in its sole discretion and without prior notice, close its Commercial Account and / or terminate any commercial relationship if at any time any product or service offered by the Bank is used for payment or receipt or any other transaction related to illegal gambling or games over the Internet.

AMENDMENTS TO THE CONTRACT

The Bank reserves the right to modify, amend, revoke or alter this Contract, any of the appendixes and any of the rates applicable to the services offered. Any change made to this Contract, unless another term is provided for a particular situation contained in this Contract, will come into effect thirty (30) days from the date on which it is notified to the Depositor. Such notification, unless the current regulations stipulate another form of sending, will be made by email to the address notified by the Client at the time of Account opening. In addition, the Bank will publish the most recent and current version of said Contract online through the website of the Bank www.intercam.com.pr

SECTION I GENERAL PROVISIONS

1. ACCOUNT OPENING REQUEST

To open an Account in the Bank, the Depositor must, among other things, complete an application to open a Corporate Account and register the signatures of the persons authorized to carry out transactions in the Account, in addition to providing all the supporting documentation of the nature and financial condition of the business or entity, whether DBA, Natural Person with Business Activity, Society or Corporation, including a copy of the financial statements, statement of turnover and / or income tax contribution form for the preceding year to the opening of the Account, information and documentation on the identity of the shareholders and / or final beneficiaries of the corporation, partnership or entity, and any other document that the Bank requests for such purposes in accordance with its policies and procedures and in compliance with the applicable federal and local laws.

At the same time, the Bank may request a credit report during the Account opening process and /or later during its validation, as permitted by applicable laws and regulations. In the same way, during the validation of the Account, the Depositor will provide the documentation and information that the Bank requires about the Depositor, his / her business and operations, including the periodic presentation of financial information.

The signature of the Depositor will already be through the registration of signatures or electronic signature, it will become the authorized signature in the Account. The signature regime of the Account will be expressly established in the registry of signatures, being able to establish individual, joint or indistinct signatures, all of which must be expressly established. When the expression Depositor is used in this document, all persons who have been authorized to open and / or mobilize the Account must also be understood, in accordance with the Signature record.

- 1.1. The Account will be subject to the applicable laws and regulations, as well as the regulations of the Bank that are effective from time to time and those that are adopted in the future.

The terms, charges and conditions applicable to the Accounts will be those that the Bank determines from time to time subject to the provisions of the applicable laws and regulations.

- 1.2. The Bank may make available to the Depositor proof of deposits, requests for suspension of payment and other formats and documents necessary for the management and operation of the Account. The Bank will not accept any document or instrument other than the Account Format (as defined below) regarding any transaction related to the Account, unless instructions are accepted at the discretion of the Bank and by confirmation from one of its officers or written communications.

2. DECLARATION OF THE DEPOSITOR

The Depositor represents and guarantees that during the term of this Contract he / she will not carry out business or transactions directly or indirectly with any, person or country, commercial entity or entity with or without profit, or religious purpose identified in the published and / or administered lists. by the Office of Foreign Assets Control (OFAC). If the Bank suspects or becomes aware that transactions are being carried out in the Account for or for the direct or indirect benefit of a person or entity identified in the aforementioned lists, it will proceed to reject or cancel the transaction, to freeze the funds subject to the same and / or to take any other course of action required by the laws and regulations administered by OFAC. If necessary, the Bank may request additional information from the client regarding its transactions to faithfully comply with requirements of OFAC.

3. ACCOUNTS OPENED OUTSIDE OF PUERTO RICO

The Bank is an International Financial Entity (EFI) incorporated under the laws of the Commonwealth of Puerto Rico, under registration number fifty-seven (57). The opening of accounts outside the premises of the office will be conditioned to the fulfillment of all the regulatory and operational requirements established by the Bank for the opening of accounts. In the event that a client prospect does not comply with said requirements, the Bank, at its discretion, may refuse to open the Account. Likewise, the Depositor may not require the Bank adviser to accept cash deposits. In any case, the Depositor must make his / her deposits through an electronic funds transfer or deposit in checks, or whatever the case may be.

4. AUTHORIZED SIGNATURES

- 4.1. The Depositor agrees that only those persons whose signatures are duly registered in the corresponding documents and / or forms may carry out transactions in the Account. Said persons must comply with the procedure established by the Bank for the registration of authorized signatures and submit any information and / or documents that the Bank deems necessary.
- 4.2. The Depositor and the persons whose signatures have been authorized acknowledge and accept that they are jointly and severally responsible to the Bank for any charge or obligation incurred in the Account.
- 4.3. The authorized firms will have the power to act on behalf of the commercial entity, deposit and withdraw funds from the Account, endorse releases and other documents that demonstrate payment obligations against the Account, assign in guarantee, pledge or pawn all or part of the amounts deposited and credited to the Account in the future, to guarantee obligations with the Bank.
- 4.4. For the purposes of this Contract, the person (s) or authorized signature (s) shall be understood as the person (s) whose name (s) and signature (s) appear at the end of this Contract, and / or in the registry of signatures, or whose name (s) and signature (s) appear in those contracts and / or documents that the Depositor, from time to time, at his / her option, subscribes (" Authorized signatures"). Provided that, in accordance with the foregoing, the Authorized Firms shall be empowered to mobilize the Account, endorse to deposit to the Account, make withdrawals against

it, deposit to credit the Account, rotate or issue instruments, give instructions to carry out charges to the Account and to exercise, in addition, all the powers and rights of a Depositor in a joint Account, as set forth in this Contract. The Depositor exonerates the Bank from all responsibility for withdrawals, charges and / or movements of funds made in this way against the Account, as well as for deposits and credits to it.

- 4.5. Any withdrawal of funds must bear the Authorized signature or Authorized Signatures, as applicable and the payments made by the Bank by reason of the same will be valid without the Bank having to carry out any investigation regarding the use or management of funds, the Bank, at its option, pay or refuse to pay such withdrawals, and / or require written confirmation from the Account holder, as it believes appropriate. In the absence of specific instructions on this matter, the Bank may pay any riddance that has at least one of the Authorized Signatures.
- 4.6. The Depositor will indemnify and hold the Bank harmless from any loss, responsibility, cost, or expense, including reasonable attorney fees, incurred by the Bank as a result of, or arising from payment of any instrument bearing the signature of any Authorized Signee.
- 4.7. The Bank may decide on at its discretion to accept any effect drawn up or endorsed by an Authorized Signee, even if the signature therein does not exactly correspond to the signature duly registered in the signature card in the account opening documents. However, the Bank is not obliged to accept any effect drawn on or endorsed by an Authorized Signee unless the signature corresponds to the signature duly registered in the signature card of the Account opening document.
- 4.8. Any change or modification to nullify the authorization of a person or Authorized Signatures in the Account will be notified to the Bank by means of a certification, sworn statement and / or any other document required by the Bank, signed by the Depositor of the Account. Notification of changes or modifications to Authorized Signees must be made within a reasonable period of time that will allow the Bank to take the pertinent measures to the modification or change. Lack of timely and reasonable notification will imply a resignation by the Depositor of any claims against the Bank.
- 4.9. The Depositor agrees that, after the Bank receives written notification of any modification of the Authorized Signatures of the Account, including the change or revocation of Authorized Signatures for a period of not less than three (3) business days, the Bank will continue to be authorized to accept any effect that carries the signature of any of the above authorized in the Account. However, the Bank will not be obliged to accept changes to the Authorized Signatures of the Account until the Bank has received the signature registration duly completed and signed by all the new authorized signees of the Account, together with that information and documentation in respect to the identity of said persons that the Bank considers pertinent. In the event that the Depositor requests a change in the Account Depositor or a change with respect to any of the Authorized Signees, the Bank will have discretion to demand the closing of the Account and the opening of a new account.
- 4.10. The Depositor will notify the Bank of any changes in the officers and authorized signatures that are made in the future, and the Bank will be duly protected and exonerated from all responsibility by accepting as officers and / or authorized signatures of said Depositor those that appear in the sworn statements, certifications and / or resolutions that the Depositor submits to the Bank from time to time. The Bank, in addition to being exempt from all responsibility towards said Depositor, will be indemnified and protected by the Depositor from any claim, demand, expenses, losses or damages resulting from the fact that the Bank accepts and honors the signature of any official and / or authorized signature of said Depositor, or other person that appears in said sworn declaration, certification and / or resolution effective at the time the Bank acts, or due to the fact that the Bank refuses to honor or accept any signature that is not certified or that has been terminated through a sworn declaration, certification or subsequent resolution effective at the time of the Bank acts
- 4.11. You agree to register your signature again if it varies significantly from the signature registered in the files of the Bank. You relieve the Bank of any responsibility for non-payment of orders and releases that the Bank refuses to pay, because the signature is different from the one registered in our files.

- 4.12. You agree that as part of the process of creating electronic check images or other original documents for electronic exchange, the security features of your documents may disappear. The Bank will not be responsible for those losses that result from paying a substitute check that it would not have paid if it had received the original with its corresponding security features.

5. ACCOUNTS IDENTIFICATION NUMBER

When establishing the Account, the Bank will assign to it a unique identification number that the Depositor agrees to include in all bills drawn up or deposited, as well as in all deposit slips and in any communication related to the Account. The Bank will not assume responsibility for errors when the Depositor does not indicate the number assigned to the account or enter an incorrect account number.

6. REQUIRED BALANCES

Information on the balances required by each of the deposit accounts under this Contract appears in the respective Account Disclosures. In the cases that compensatory balances are required, such balances will be reported at the time of opening the Account where it provides that the Bank may, at its sole discretion, modify such required balances, which will be notified in the disclosures that will be published through the website at www.intercam.com.pr or by written communication or both to the Depositor.

7. EFFECTIVE DATE OF TRANSACTIONS

The transactions in the Account will be reflected and will be effective on the business days and hours of operation of the Bank. Transactions received on non-business days or after hours will be considered received and actionable the next business day. The days and hours of service are published in our website www.intercam.com.pr and they are subject to change, from time to time, at the discretion of the Bank. Online Banking services will be available for use 24 hours a day throughout the year, subject to the availability of communications and the terms of use of these services.

8. WARRANTY

The Depositor acknowledges and accepts that all the funds that are in the Account are taxed to guarantee the payment of all the present and future obligations that the Depositor could contract with the Bank. Consequently, the Depositor transfers, delivers and guarantees the Bank all the funds in the Account and in any other deposit account in the Bank, and therefore agrees to execute, complete and deliver the instruments or documents that the Bank may require, in order maintain said guarantee interest. The assignment, pledge, movable lien and guarantee interest will continue in full validity and effect until the obligations have been paid in full. Deposits and other assets that the Depositor has in the Bank will be taxed up to the limit of the debt, if any, that the latter maintains with the Bank or any of its affiliates. Any amount of money that the Depositor owes to the Bank will be considered a recognized debt and as such will be recoverable in any court with competent jurisdiction.

9. STATEMENTS OF ACCOUNT

The Statement of Account will be available to the Depositors under the following conditions:

- 9.1. The Bank will issue monthly statements of account detailing all activity in the Account, through such means as the Bank may determine from time to time, including, but not limited to, electronic or technological means such as electronic mail or through the Bank on line. Each statement of account will be considered available, updated and received by the Depositor on the date it is made available to him / her through online banking.

- 9.2. The Depositor will be responsible for carefully reviewing the periodic statement of account sent by the Bank, or placed at his / her command, and all the accompanying documents. Except in the case of electronic transfers, the Depositor will have a period of ten (10) days following the date of receipt of the statement of account or the date the statement of account became available on the website of the Bank, whatever occurs first. The responsibility of the Depositor and the Bank with respect to said claim shall be governed by the provisions of the applicable legislation, including and without limitation to the provisions of the Commercial Transactions Law.
- 9.3. The Bank will keep a copy of the front and back of the effects processed through micro-films or electronic means. The copy of the checks, substitute checks and bills filed by the Bank will be retained for at least the term required by law from the date of the statement. You can request a certified copy of any check, substitute check or processed effect through info@intercam.com.pr or by calling the Bank free of charge. The Bank, within a reasonable period of time after the request, will send you the image or facsimile of these same ones. You will pay the charges that are effective at the time of the request for their reproduction and sending.
- 9.4. In any case, of claim, the Bank reserves the right to request any document or sworn statement that is necessary to process it in accordance with the laws of the Commonwealth of Puerto Rico, the Depositor must follow the defined steps.
- 9.5. The Bank will initiate an internal investigation process and will inform the Depositor in writing of the result of the investigation and the determination of the Bank regarding the submitted claim.
- 9.6. The Depositor may request at any time from the Bank a statement of account different from the statement of account ordinarily issued by the Bank. In these cases, the Bank will charge the Depositor a commission for the issuance of said statements of account.
- 9.7. The Bank may from time to time modify the statements of account and for these purposes it may use any technological information that is implemented for its issuance.
- 9.8. The Entity accepts that, if it does not notify the Bank of the error within the established time frame, it will release the Bank of any responsibility regarding said error. If the Entity claims within the established period of time, the Bank will carry out the corresponding investigation and, if the result arises that there was an error, the Bank will execute the corresponding or applicable action to correct or resolve the error. However, the Bank reserves the right to assign the Entity the responsibility for the transaction, if from the investigation carried out by the Bank it appears that there was no error or that the situation was caused in part by actions of the Depositor

10. DEPOSITS AND WITHDRAWALS

- 10.1. All the effects that are not payable by the Bank are received by the Bank as agent of the Depositor only, to be transported or transmitted, at the risk of the Depositor, without any responsibility to the Bank, and sent directly or in circuit through our correspondents subject to the regulations of these ones and any regulations of the Clearing House applicable to the Bank, which the Depositor expressly accepts, or sent directly to the drawee, drawee or paying agent to obtain in any case his / her payment in cash, credit to the sending bank, or draft or certification of the drawee, the drawee, the paying bank or any other bank, all without responsibility for the Bank, for the insolvency, negligence, illegal conduct, error or default of another bank or person, or for the loss or destruction of an effect that is in the possession of another or in transit.
- 10.2. For term deposits, partial withdrawals are not allowed before the Account maturity date. The Account will be automatically renewed under the terms and conditions prevailing on the maturity date. If the Depositor cancels the Account prior to its expiration, it may result in the imposition of a penalty for premature withdrawal.
- 10.3. The Depositor may carry out transactions or mobilizations charged to the Account using forms of the Bank, or by written instructions. The Depositor must write, clearly and legibly, the name of the Account, Account number, date of the deposit and the amount of the deposit. When all this information is not provided on the form or written instruction or when the name of the Account and / or the number (s) of the Account indicated on the form, communication or written instruction

do not exactly coincide with those assigned by the bank, or when it is reasonable to conclude that the information written on the form, communication or written instruction is partially or totally illegible, or when the information does not agree with that provided in execution of this Contract, or when the Account is opened the bank may not credit the Account with the value of the deposit until it determines with certainty the amounts to be credited. The Depositor releases the Bank from liability for deposits not credited to the Account for the aforementioned reasons.

- 10.4. The effects for deposit to the Account must be endorsed and accompanied by the corresponding deposit slip or written instructions. Deposits can be made through electronic transfers, by mail, duly accompanied by the deposit slip or written instructions, and by digital image transfers, subject to compliance with the provisions of the Bank Secrecy (Bank Secrecy Act of 1970) and the regulations adopted under it. Any deposit made by mail must be by check or other payment order. It is the responsibility of the Depositor to include on the deposit slip or written instruction the name of the Account, the Account number and the corresponding endorsement on the back of the checks or other payment orders. The Depositor agrees that the Bank will not incur in any responsibility for those deposits that do not comply with the requirements established by the Bank and the applicable regulations.
- 10.5. The Bank shall not consider to have received any document mailed or delivered to any of its duly selected affiliates, branches or subsidiaries or correspondents, if any, until the Bank actually receives the documents at its offices during Bank business hours. Deposits received after 2:00 pm, during Bank business hours, will be credited to the Account at the closing of day in which the said deposit was received. For all Documents received after the said closing time of 2.00 PM the documents will be considered as received the following banking business day.
- 10.6. The Bank reserves the right not to accept deposits in the Account, as well as to require identifications, signature verifications or other legal documents, as well as to carry out those procedures that the Bank considers necessary and appropriate before making effective a drawn instrument or effect against the Account.
- 10.7. The Depositor and / or the Authorized Firm (s) may make withdrawals or charges against the Account up to the total balance in the Account, as said balance is available at that time. The balance reflected in the records of the Bank will represent prima facie evidence of the balance due to the Depositor.
- 10.8. The Bank will not be obliged to allow withdrawals from the Account when there are no sufficient funds available to cover the amount of the withdrawal, or when said funds are a Guarantee obligation of the Depositor with the Bank.
- 10.9. The Bank will have no obligation to allow withdrawals or transfers of funds pending collection. "Funds Pending Collection" will be those deposits that are not made using cash.
- 10.10. Any payment or charge made, and / or any amount delivered to any of the persons who are Authorized Signees on the Account will be valid against the Depositor, and the Bank will not assume any responsibility for said payment. Any Authorized Signee in the Account will be considered to be empowered by the Depositor to make withdrawals of funds and any other transactions, and the Bank will have no responsibility for such withdrawals and transactions.
- 10.11. The Bank will not be responsible in any case for falsification of signature in written instructions, nor when the Depositor has been negligent in the custody of the documents related to the Account.
- 10.12. Any effect received for deposit or collection in the Account, or exchanged in cash by the Depositor on the Account, or exchanged in cash by third parties on the endorsement of the Depositor, will be treated as a non-collectible document, and will be held against the Account until the final payment of said document is received in cash, or by unconditional credit acceptable to the Bank. The Bank may reject any transfer, withdrawal on the Account, or make the payment on any document drawn on the Account against the funds thus maintained for collection.
- 10.13. In those cases of deposited effects, for which the Bank did not effectively receive the funds, ("final payment"), or they were returned for any reason, the Bank, at any time and without prior notification, is authorized to charge the amount of the effects returned against the Account of the Depositor in the Bank.

- 10.14. The Bank will have discretion to grant provisional credit for the effects deposited in the Account until the effective receipt of the funds. In this case, the Depositor may use said funds from the Account at any time before the final payment receipt of the deposited document. The provisional credit will be past due and will be payable immediately by the Depositor to the Bank. In the event that the Bank does not receive the final payment of the effect for which provisional credit has been granted, the Bank will have the right to charge the Account the amount of said document, and collect it directly from the Depositor or from any account of the Depositor with the Bank. In such case, the Depositor shall pay interest to the Bank on the amount of the credit, as well as collection costs and expenses, including reasonable attorney fees, all of which may be charged directly to any Account of the Depositor with the Bank.
- 10.15. At the discretion of the Bank, the effects received for deposit or collection that are returned unpaid, or that are not accepted, may be sent by mail to the last address of the Depositor that appears in the records of the Bank, unless the Account is subject to instructions of the Depositor requiring them to be retained by the Bank, in which case said documents will be retained by the Bank.
- 10.16. The Bank by exception and at its discretion may accept for deposit or exchange, documents with double endorsement. The endorsement of any document endorsed for deposit in the Account will be treated as authentic in all respects. The Bank will have discretion to reject the payment of any document, if the endorsement is made in pencil, if it is not done properly, if it is illegible or if the check contains double endorsements. Any document payable to a Depositor may be deposited and credited to the Account without being endorsed.
- 10.17. The Depositor will not place any endorsement or any marks on the back of any document issued or deposited by the Depositor that adversely affects the legibility of the endorsement as required by the CC Regulation issued by the Federal Reserve System of the United States of America. The Depositor must comply with the provisions of the Disclosure on the Expedited Availability of Bank Funds
- 10.18. The Bank will have no obligation to the Depositor in relation to the late return of any documents deposited in the Account, when the delay is caused by the entries made in the documents, by the Depositor or on his / her behalf. The Depositor agrees to indemnify the Bank and keep it free from, and against, any claims, damages, losses or responsibility of any kind, including attorney fees, for errors or delays in the return of any effect drawn on the Account, when the delay or error is caused by the entries placed on a document by the Depositor, or on his / her behalf, or any other person or entity, that has obscured the properly endorsement of the depository bank.
- 10.19. The Depositor agrees and accepts that the Bank has established periods of blocking funds by provision of federal law and others at the discretion of the Bank, regarding the availability of deposited bills. During periods of funds blocking, the Depositor may not turn against items that are not payable in the 10.20. The Depositor must verify that the deposit sheets and other documents have their account number correctly printed and will notify the Bank of any error in them.
- 10.20. The Depositor must verify that the deposit slips and other documents have his / her Account number correctly printed and will notify the Bank of any error in them.
- 10.21. The Bank will not be responsible for transactions that cannot be completed because the funds are subject to legal claims or similar restrictions. The Bank will also not be responsible for delays that occur due to errors made by the Depositor, or that were attributable to him / her, such as; errors in the identification of the Depositor or the Account, errors in the transfer request, deposit slips or non-compliance with the requirements established for the different transactions in the Account.
- 10.22. The Bank does not assume any responsibility for the acts, omissions or negligence of selected correspondents, agents or subagents to whom it entrusts the collection of the effects, nor assumes any responsibility for the loss of the securities in transit. The Bank, like its correspondents, agents or subagents, may send the instruments or bills directly or indirectly to any bank, including the bank drafted, and may accept the bank draft, or credit that it opens or grants as conditional payment in substitution of cash, without responsibility to the Depositor for any loss that may arise due to accepting payment in such a way.

- 10.23. The Bank will be authorized to debit against the Account any sum of money that the Depositor or any of the Authorized Signees owes to the Bank for loans, overdrafts, bad checks or any other debt or obligation that at present exists or may be contracted in the future. If any debit is made for the aforementioned items, the Bank will not incur in any responsibility for the return of checks or other instruments due to insufficient funds resulting from such charges in the Account.
- 10.24. The Bank is authorized to resign on behalf of the Depositor (s), the demand for payment, notice of maturity and / or non-payment and protest of all and any effects that it receives to the collection, or as part of the deposits of the Depositor.
- 10.25. The Bank will have discretion to agree and accept the appointment by the Depositor of an attorney to mobilize the Account. Any instrument or document by which the Depositor intends to constitute the granting of a power of attorney or other authorization to any other person must be made in a document acceptable to the Bank and valid pursuant to the laws of the Commonwealth Puerto Rico. Said attorney must submit any documentation and / or information about his / her business that the Bank requires. The Bank is not obliged to recognize the powers of any attorney who has not submitted the aforementioned documentation to the satisfaction of the Bank.
- 10.26. Deposits may be made through wire transfers or electronic funds transfers or by any method the Bank provides. The Bank will not be responsible for your deposits until it becomes aware of its receipt. Deposits will be received subject to the provisions of the applicable laws of the United States of America and the Commonwealth of Puerto Rico and the policies adopted by the Board of Directors of the Bank.
- 10.27. In all deposit Accounts, upon receipt of a deposit, the receiver will verify all the effects that may be presented to the Bank to deposit in the Account by the central processing unit assigned by the Bank for such purposes and the deposit will be duly adjusted in case of errors.
- 10.28. Deposits of funds in checking Accounts will be available in accordance with the funds availability regulations of the Federal Reserve System, as they are described in the Disclosure on the Availability of Funds, Appendix A of this Contract and as periodically published by the Bank. The Depositor may not issue payment orders against uncollected funds and the Bank reserves the right to refuse payment for orders drawn against such uncollected funds.
- 10.29. Deposits will be considered received by the Bank according to the following rules:
10.29.1 Deposits made via funds transfer will be considered received the next business day.

In the event that the Bank receives money in currencies or denominations other than the legal tender of the United States of America for deposit, it will proceed with the conversion of the currency at the prevailing rate of exchange for said date in the market. The Bank is authorized to collect and debit from your Account the charges on behalf of third parties to be incurred for the conversion of the currency.

11. WITHHOLDING OF FUNDS

- 11.1. The Depositor agrees that the Bank, through regulations, and in compliance with the CC Regulations issued by the Federal Reserve System of the United States of America, establishes retention periods during which it will not be possible to draw against items that are not payable by the Bank itself. These retention periods are established to ensure that the period provided in the applicable regulations to return the effects has expired. The Bank may accept bills as the collection agent of the Depositor, in the case of bills deposited in current accounts, it will make the proceeds of these bills available in accordance with the collection policy of the Bank in effect from time to time and in the case of savings accounts, according with the internal regulations of the Bank.
- 11.2. The retention period will apply to all deposits of any kind, unless specific instructions are given by the Depositor and accepted by the Bank in writing, or the Bank notifies the Depositor that the particular item will be presented for direct collection to the drawee or in any other way and not through a clearing house, in which case the funds will be credited and available only when they are finally collected by the Bank and the corresponding charges are made by the collection management.

- 11.3. If the Bank receives an official call, summons, order, interdiction, embargo, lien, or notification (hereinafter referred to as the “injunction”), which in the opinion of the Bank affects the funds deposited in the Account, the Bank may, at its sole discretion and without incurring in any responsibility, refuse to comply with payment orders or withdrawal of funds in the Account, withholding the balance in it until the judicial order has been arranged to the satisfaction of the Bank. The Depositor agrees to reimburse the Bank for the embargo charge that it establishes from time to time and / or all the expenses that it incurs by reason of the judicial requirement as soon as it is notified by the Bank.

12. SCHEDULED TRANSFERS

- 12.1. By signing and submitting the request form for scheduled transfers, the Depositor accepts the following terms and conditions for handling such transfers with the Bank. The Depositor unconditionally authorizes the Bank to debit his / her Account through any other means authorized by the Bank and accepted by the Depositor, the registered value corresponding to the periodic payments determined by the Depositor.
- 12.2. The Depositor commits to have sufficient funds in his / her Accounts or to maintain the availability of space, in each case, to cover the amount invoiced on the day of collection. The Bank is authorized to deliver the debited sum to the recipient of the payment designated by the Depositor.
- 12.3. The Bank assumes no responsibility in the event that the Account is a joint Account and the request is not signed by all the holders. The Bank will charge the invoiced value to the Accounts as long as it does not imply lowering the minimum balance required by The Bank.
- 12.4. Likewise, the Bank may debit the Account on a different date than the one indicated in those cases in which the Bank has any technical or operational problem that does not allow debiting the Account punctually.
- 12.5. The Depositor accepts as proof of the operations carried out the records, tapes, online statements of Account, or any voucher that originates following the authorizations given by the Depositor in the Bank or third-party beneficiaries of the collection.
- 12.6. The Depositor must immediately notify the Bank in writing of any change of address, telephone number or other information registered in the application, as well as any news, modification or withdrawal of service, via email: info@intercam.com.pr
- 12.7. The Depositor may cancel the authorization of scheduled transfers by written communication addressed to the Bank, with ten (10) business days prior to the date on which it will be effective. The Bank will not be responsible for automatic payment, if the counter order is not presented in the indicated way.
- 12.8. The Bank will report the amounts debited, through the status of your Account and will only attend claims for situations attributable to it, within a maximum period of ten (10) days from the payment or debit.
- 12.9. If the Depositor does not have sufficient space or funds to cover the amount to be debited, the Bank will not charge the invoiced value, unless it has authorized credit facilities at the interest rates, terms and other effective conditions at the time it is granted.
- 12.10. The Bank will not assume any responsibility towards the Depositor when there are inconsistencies when loading the Account such as: cancelled account, paid account, garnished account, check in the process of collection, deceased owner or any other problem that does not allow the transfer value

to be charged scheduled. Neither will it be responsible for transactions that cannot be made due to line or congestion problems, force majeure, fortuitous event or any other circumstance not attributable to the Bank.

12.11. The Bank may cancel, limit or add these terms and conditions at any time, by giving notice to the Depositor in this regard by any means. If when announced the modification, the Depositor does not express in writing his decision to exclude him / herself from this service, or continues to execute it, it will be understood that he / she unconditionally accepts the introduced modifications.

12.12. The suspension, limitation or cancellation of the service by the Bank will not generate any claim of responsibility or damage in favor of the Depositor. The present service is of term. The Bank will charge the commissions that it fixes for service registration, successful transaction, failed transaction and for collection of the message, which will be informed to the Depositor by the Bank by the established means.

13. OVERDRAFTS AND RETURN OF RELEASES

13.1. The Bank, at its sole option, may pay an order or effect by creating an overdraft on the Account, it being understood that the payment of one or more overdrafts will not force the Bank to pay subsequent overdrafts.

13.2. The Bank will determine at any time, between the time of receipt of the delivery and the deadline established by the Bank for the return thereof, if the Account has funds available to pay a delivery. If this determination reflects that there are not sufficient funds in the Account to pay the release of an effect or drawn effects, the Bank will not be obliged to pay this, and may return it. The Bank will not be obliged to send you a notice prior to the return on the returns for insufficient funds.

13.3. In the event that the Bank chooses to pay a release or payment order in the absence of sufficient funds in the Account, the Depositor will pay the Bank the resulting overdraft fee and will also pay any corresponding surcharges for said concept as permitted by the law or regulation, from the date the overdraft originates until the full payment is made.

13.4. The Bank may pay deliveries issued against the Accounts, even though the payment of the booklet in particular may produce insufficient funds to pay other ones that could otherwise have been paid.

13.5. The Bank may offset overdrafts in an indistinct Account or joint Account against funds deposited in any of its Accounts, whether indistinct or joint. For the purpose of providing funds to pay an effect presented for payment on an Account, the Bank will have discretion, and the Depositor so authorizes, to transfer funds from other Depositor Accounts and / or credit cards of the Depositor to another Account of the Depositor, whether mentioned accounts, whether joint or individual, demand deposit account or term deposit account, without it being understood that in the absence of a written agreement to the contrary with the Depositor, the Bank is obliged to do so.

13.6. The types of transactions that may generate overdraft fees are electronic transactions.

13.7. If the balance in the Account is insufficient to pay an effect or effects drawn by the Depositor or the Authorized Firms, the Bank will not have to pay said instruments and the Depositor agrees to pay a service charge for the processing and return of the instruments due to insufficiency of funds.

14. LIMITS OF LIABILITY

- 14.1. The Bank will not be obliged to accept, and will not be responsible for not accepting, any payment or transfer order. The Bank will not be responsible for failures, delays, errors, claims or damages in the execution or fulfillment of any transfer caused by failure or negligence of any other bank or party, nor will the Bank be responsible for any other cause beyond the control of the Bank. The Bank will make all reasonable efforts to ensure compliance with its obligations under this service and resolve problems that may arise with payment orders or transfers. However, the Bank will not be responsible for damages or inconveniences of any nature that the Depositor may suffer, if the Bank proceeds in accordance with the instructions given by the Depositor.
- 14.2. The Bank will not be responsible for any payment of special, indirect, punitive or exemplary damages, or losses that the Depositor may incur or suffer due to the actions or omission of the Bank in connection with a transfer of funds.
- 14.3. The Bank will not be responsible for the breach of any provision of this Contract if it is caused partially or totally by circumstances beyond the control and responsibility of the Bank, including, but not limited to: fire, accidents, suspension of electric power service, mechanical failures in the equipment used to provide services, negligence of another financial institution, any other action or restriction of any government, terrorism, failures in communications, restrictions in currency and communication systems, explosions, floods, hurricanes, or any case fortuitous or forced situation. Strikes, wars, work stoppages, blocks, or any other similar circumstance.
- 14.4. The Bank will not be responsible for transactions that cannot be completed because the funds are subject to legal claims or similar restrictions. The Bank will also not be responsible for delays that occur due to errors made by or attributable to the Depositor, such as: errors in the identification of the depositor or the Account, errors in requesting funds transfers or written instructions or deposit flyers or failure to comply with the requirements established for the different transactions in the Account.
- 14.5. The rights of the Bank under this Contract will be understood as cumulative, instead of being mutually exclusive, and therefore the choice of a right of the Bank of a right will not affect or limit any other right or remedy within the reach of the Bank.
- 14.6. The Depositor agrees to defend, indemnify and release the Bank, as well as its directors, officers, employees and agents, from any and all claims, damages, sentences, penalties, costs and expenses (including those expenses and attorney fees). That may result from the Bank having acted in accordance with the clauses of this Contract and having exercised the rights and prerogatives that this Contract grants.

15. FRAUDULENT EFFECTS

The Depositor agrees that in case the Bank pays or honors an effect which the Depositor claims is altered or falsified, or that the signature of the drawer, or the endorser is falsified, the Depositor will present the Bank a Sworn Statement before a notary public for such purposes. The Bank will not be obliged to consider the claim of the Depositor until such declaration is received. In the event of falsification or alteration of checks, the Bank reserves the right to accuse the Depositor for negligence.

16. INACTIVE ACCOUNTS AND UNCLAIMED ACCOUNTS

16.1. The Accounts will be considered inactive if:

- (a) The Account remains without activity or movement for a period of 365 days, from day one (1) of the last movement or activity.
- (b) Accounts classified as inactive will be subject to the inactivity commissions effective in the table of values; in addition to any other charges applicable to the Account.
- (c) Inactive Accounts will accrue interests that correspond according to the type of Account in question.
- (d) The Bank reserves the right to withhold any payment, withdraw or transfer from the inactive Account until the Bank, in its sole discretion and complete satisfaction, can re-establish contact with the Depositor of the inactive Account.

16.2. The Account will be considered abandoned and unclaimed if:

- (a) The holder has not carried out negotiations, transactions and / or business with her Account for a period of five (5) years.
- (b) Five (5) years have passed since maturity, without the Depositor having claimed or expressed in writing his / her interest in them.
- (c) The Account is maintained without movement or communication by the Depositor and with collection of commissions.

All Accounts that for a continuous period of five (5) years, have no activity of deposits, withdrawals or payments, are subject to the provisions of the Commonwealth of Puerto Rico Bank Act, Act No. 55 of May 12th., 1933, as amended, which requires accounts in these conditions to be reported to the Office of the Commissioner of Financial Institutions, to be published twice in a newspaper of general circulation in Puerto Rico and on the Internet page www.intercam.com.pr and subsequently remitted to the Office of the Commissioner. The cost of these publications will be discounted from the balance of each published Account in proportion to their balance.

17. TERMINATION OF THE ACCOUNT.

The Bank, through this Contract, reserves the right, at its discretion, to discontinue or limit transactions of the Account services, to reject additional deposits or withdrawals, to reject the collection of any item or to process any transaction or to terminate the relationship with the Account in any moment. In the event that the Account is closed, the Bank will send notice to the Depositor through the means established by the Bank and will require the withdrawal of the Account balance within the term of (5) calendar days counted from the notice of the advertisement, after having deducted the respective charges, the Depositor will be responsible for the charges and transactions initiated before the effective closing of the Account.

The Bank may cancel the Account and deliver or make available to the Depositor, the monies deposited, in the following events:

- 17.1. If the Depositor fails to comply with any of the obligations established for the management of the electronic means and services provided by the Bank or the systems of which it forms part, or otherwise does not comply with the guidelines for the management of electronic means and services established by the Bank in the **InterCam Banco Internacional** Electronic Banking Conditions and Terms of Use or informed to the Depositor from time to time.

- 17.2. If you do not properly guard the personal identification keys or handle your Account insecurely.
- 17.3. If the Depositor provides false, incomplete or unverifiable information for any product or service offered by the Bank, for not updating the information and documentation in accordance with the law or for refusing to update or document the existing information when the Bank requires it.
- 17.4. If the Bank has indications or has a reasonable basis to believe that the Depositor carries out operations aimed at concealing, managing, investing or taking advantage of money derived from illegal activities.
- 17.5. If the Depositor carries out operations that, in accordance with the mechanisms and criteria established internally by the Bank, are suspicious, in accordance with the provisions of the legal regulations aimed at preventing money laundering or terrorist financing.
- 17.6. If the Depositor makes deposits, transfers, etc., in circumstances, values and nature that do not correspond to his / her activity.
- 17.7. If the Depositor at any time maintains in the Account a balance below the minimum limit established by the product, for a period of time of one hundred eighty (180) continuous calendar days.
- 17.8. If the Depositor at any time maintains the Account with a balance of zero (0) for more than sixty (60) continuous calendar days.
- 17.9. The Bank is authorized to return without payment, for the reason of a closed Account, any release that is presented for collection, after the Account has been closed, and the depositor expressly relieves the Bank of any responsibility that may arise from such return.
- 17.10. When any other event occurs that goes against the correct management of the Account, to the detriment of the Bank, the financial system or the general public.
- 17.11. In the cases of literals 19.4, 19.5 and 19.6, the Bank may refrain from explaining to the Depositor the reasons why his / her Account is cancelled, without prejudice to his / her duty to inform the relevant authorities.
- 17.12. The Depositor is obliged from the moment of the cancellation to cover at the request of the Bank any balance owed in his favor that the accounting books of the Bank throw. In the event that credits are reflected in favor of the Depositor, the Bank will proceed with the delivery of the corresponding balance according to its books. In the case of a deposit on which a lien has been established, or a precautionary measure has been decreed, the Bank will not proceed with closing it, requested by the Depositor, until such limitation disappears.
- 17.13. The Account may be considered closed at the discretion of the Bank when the Depositor withdraws the full balance thereof and, after such act, notifies the Bank in writing of its intention to close the Account, or in the absence of such notification, if the Account reflects zero balance on the day your state is cut.
- 17.14. In the event of the dissolution of the entity, the Bank may request evidence of who the members are and instructions by means of a sworn declaration establishing the way to distribute the existing funds in the Commercial Account.

18. FOREIGN CURRENCY

- 18.1. The Depositor agrees that all funds collected by the Bank that are not in the legal tender of the United States of America may be converted, at the option of the Bank, to the legal tender of your choice. The Depositor assumes responsibility for the exchange rate used by the Bank in said conversion.
- 18.2. When you request it, the Bank will convert the funds to the currency of the destination country at the exchange rate effective on the date of execution of the order. The Bank cannot guarantee that the beneficiary receives the funds in the currency of the United States of America even if you request it. The bank of the beneficiary may charge a currency conversion fee. The actual amount the beneficiary receives could be reduced by applying the beneficiary charges of the Bank, including currency exchange charges. The Bank will not be responsible for the conversion rate applied by the receiving bank.
- 18.3. Transfers in foreign currency could be executed within the next two (2) business days for transfer of funds after the Bank receives the request. If the Bank is obliged to reconstitute funds that have been converted into foreign currency, such restitution will be made based on the exchange rate prevailing on the restitution date, after deducting the expenses incurred.

19. POWERS AND RIGHTS OF THE BANK

- 19.1. The Bank is authorized to debit against the Account that the Depositor and the Authorized Firms keep in the Bank or in its affiliates, any amount of money that they owe to the Bank for credits, including loans, promissory notes, overdrafts, any other debt or obligation that currently exists or may be contracted in the future with the Bank and / or any of its affiliates. If any debit is made for the aforementioned items, the Bank will not incur in any responsibility due to insufficient funds resulting from such charges in the Account.
- 19.2. The Bank is hereby authorized to resign on behalf of the Depositor (s), of payment demands, notices of maturity and / or non-payment and protest of all and any effects received by the collection, or as part of deposits of the Depositor.

20. DEPOSIT INSURANCE

The Depositor acknowledges and agrees that the deposits available through the Bank are not insured by the Federal Deposit Insurance Corporation (FDIC), that they are not deposits or other obligations of any other financial institution, and that they are not guaranteed by any other financial institution, and they involve investment risk, including the possible loss of capital.

21. NOTIFICATIONS AND NOTICES

- 21.1. All referrals, statements of accounts, documents, notices, written communications or documents that the Bank must give the Depositor in relation to the Account, will be considered to have been delivered to the Account Depositors upon sending them via email, public or private mail of the United States of America, as authorized by the Depositor, to any of the depositors or entities to the last known address of the Depositor.
- 21.2. The Depositor agrees to notify the Bank in writing, with reasonable promptness, of any change in his postal address, address and email. In the absence of such notification, any correspondence sent to the last electronic or physical address, as appropriate, reflected in the files, will be understood to have been done correctly. The Depositor agrees and accepts that the Bank will not incur in any

responsibility for the loss of correspondence or documents sent to it as a result of its breach of the requirement of immediate notification in case of change of address.

- 21.3. The notice of change of address of the Depositor will be considered effective when it is delivered in writing and received by a duly authorized official of the Bank, during the Bank business day. Changes of address that come from people who do not participate in the Account of the Depositor will not be valid, or in those cases in which the client cannot be validated or identified with the identification process established by the Bank.

22. GARNISHMENT

- 22.1. The Depositor agrees and acknowledges that upon the completion of an order or requirement of freezing issued by a court or competent governmental authority (including without limitation the Department of the Treasury of the Commonwealth of Puerto Rico and the Federal Internal Revenue Service), the Bank may be required to one or more of the following actions: (1) freeze; (2) deliver; or, (3) freeze to then deliver the funds at the time the filing is presented to the Bank, according to the terms of the order or embargo requirement, which will be those not encumbered by the debts of the Depositor and / or the Authorized Firms with the Bank at the time of said processing. The freezing and / or delivery of said funds will be carried out according to the terms of the order or embargo requirement and without the need to issue prior notification to the Depositor.
- 22.2. The Bank shall have no obligation to contest, dispute, or question the terms of an order or request for embargo or to allege any defense that the Depositor may have against the person or entity promoting the order or request for embargo. The Bank will strictly comply with the terms of any order or request for embargo until it is completed with a relief or a resolution issued by the court or authority that issued the order or request for embargo, nullifying it. The presentation to the Bank of evidence of the payment of the debt or discharge of the obligation that gave rise to the order or requirement of embargo will not be sufficient for the Bank to cancel the embargo or freezing of funds.
- 22.3. If the embargo order or requirement is issued against the funds of any of the holders of an indistinct Account or of a joint Account, the Bank will proceed with the freezing and / or delivery of the funds according to the terms of the order or requirement, without need to make any determination on the ownership of the funds or the origin of the order or requirement.
- 22.4. If a legal action is filed against the Account, the Bank may refuse to pay a check against the Account until the claim is resolved. The Bank will not be responsible to you for any amount paid due to the embargo order, even if payment against the Account results in insufficient funds.
- 22.5. The Depositor accepts and agrees that any cause of action that arises or derives from this Contract will prescribe if he / she does not exercise it or is claimed within a year of its occurrence.
- 22.6. Any embargo, pledge or lien against the Account is subordinated to the rights of compensation and guaranteed interest of the Bank.
- 22.7. If the Bank incurs any expenses, including without limitation, attorney fees and expenses not reimbursed to respond to the legal action, it may charge these expenses to the Account without prior notice. The Depositor agrees to reimburse the Bank for the embargo charge that it establishes from time to time and / or all the expenses that it incurs by reason of the judicial requirement as soon as it is notified by the Bank.
- 22.8. The rights of the Depositor under this Contract may not be assigned or transferred.

23. SEPARABILITY

In the event that one or more of the provisions of this Contract are declared invalid, illegal or are not executable in any way, the remaining provisions thereof will remain effective and will be interpreted as if the invalid, illegal or not executable provisions never formed part of this Contract.

24. OTHER LEGAL ACTIONS

24.1. The Account will be subject to applicable laws and regulations, as well as Bank regulations that are effective from time to time and that are adopted in the future.

24.2. In the event that the Bank is notified or receives any process, summons, notification, order, requirement, execution, limitation, interrogation, embargo, lien or other legal process, or any form of claims that in the discretion of the Bank affects or may affect the Account, the Bank will have discretion, without incurring responsibility to the Depositor, to withhold payment, withdrawal or transfer of funds from the Account until the claim or process is annulled or terminated to the satisfaction of the Bank.

24.3. With respect to the previous paragraph, the Bank will have no obligation to notify the Depositor of a process regarding any Account of the latter in the Bank. The Bank may charge the Account of the Depositor, without prior notice or consent of the Depositor, any expense, cost, including reasonable attorney fees (and legal appeal fees), that the Bank may incur for responding or complying with any process in relation with the Depositor or any Account with the Bank.

24.4. This Contract and all the inherent, related and / or derived from documents thereof shall be governed and interpreted in accordance with the laws of the Commonwealth of Puerto Rico. The Depositor agrees to submit to the jurisdiction and competence of the forum chosen by the Bank and expressly resigns to object to the selection of the forum based on lack of convenience or competence. The Depositor resigns any right that he / she may have to trial by jury in any action or procedure to exercise or defend his / her rights under, or that are in any way related to this Contract.

25. INTERPRETATION

25.1. In this Contract the use of the singular will include the plural; the use of the plural will include the singular; and the use of pronouns of any gender will include the others.

25.2. The section headings and clauses in this document are included for reference and convenience and will not constitute any part of this Contract.

SECTION II TYPES OF ACCOUNTS

The Accounts may be established as indistinct accounts or joint accounts.

1. Indistinct Account

1.1. The Depositor may authorize each Authorized Signatory to carry out transactions in the Account without distinction. If your Account is indistinct (and / or) each Authorized Signatory has the right to deposit and withdraw funds, agree to special agreements related to the Account and close it. Each Authorized Signatory guarantees the signature of the other Authorized Signatories and you authorize them to endorse releases to deposit, if they are payable in favor of the Account holder.

1.2. The Depositor agrees that any court order issued against you that prohibits the disbursement of funds from the Account will be subordinated to the compensation rights that the Bank has or those that it has as a guaranteed creditor, or both, as applicable.

- 1.3. The Depositor agrees that a notice sent by the Bank to one of the Authorized Signatories shall be deemed to have been sent to you and to all other Authorized Signatories.
- 1.4. Each Authorized Signatory may access the Account electronically, including without being understood as a limitation on Internet Banking.

2. Joint Account

- 2.1. If your Account is joint (and), the Depositor authorizes two or more Authorized Signees to sign in the Account and the signature of two or more Authorized Signees will be required jointly to carry out transactions.
- 2.2. The Bank will require the appearance or signature of all the Authorized Signees of the Account, as established in the opening documents and the Signature Card or the General Resolution for the applicable cases, to carry out any transaction or to instruct the Bank on the Account management; except to order a suspension of check payment, for which any of the Authorized Signees may order it.

3. Death of Depositor

- 3.1. In the event of the death of the Depositor, the heirs and / or the persons authorized to mobilize the Account will immediately notify the Bank. The Bank will encrypt the Account and freeze the existing funds in it, in compliance with the applicable law until the survivors take the corresponding legal steps in the country of residence. They shall also take the corresponding legal steps in the Commonwealth of Puerto Rico, including those related to contributions, relict flows and donations as required by the Secretary of the Treasury of the Commonwealth of Puerto Rico.
- 3.2. The Bank will not be responsible to successors or heirs or to any third party, for the execution of improper or fraudulent instructions given on the Account by Authorized Persons (as defined below), agents, or legal representatives. The Bank will have no current or potential responsible for inheritance tax, gift tax or similar tax under the laws of any jurisdiction that may be applicable.

4. Pledge of Accounts

- 4.1. In the case of solidarity accounts, the Depositors agree that any of them, without the consent, knowledge or competition of the other Depositors, may assign in guarantee, pawn, or pledge all or part of the funds already deposited and deposited in the future in the joint Account, to guarantee the Bank loans granted to any of the Depositors and exonerate the Bank of all responsibility for the withdrawals of funds made in this way from the Account.
- 4.2. In the case of joint accounts, the consent of all Depositors will be necessary to transfer in guarantee, pawn or pledge all or part of the funds already deposited or deposited in the future in the Account to guarantee the Bank loans granted to any of the Depositors.

SECTION III SPECIFIC AND COMPLEMENTARY PROVISIONS

1. CURRENT ACCOUNTS

The Bank will have the printing of all the formats and documents necessary for the management and operation of the Account (the "Account Format"). All transactions must be made using the Account Format. However, the Bank will have the discretion to accept documents or instruments other than the Account Format regarding a transaction related to any Account. The cost of printing the checks will be covered by the Depositor.

1.1 Deposits and Withdrawals

At the discretion of the Bank, documents received for deposit or collection that are returned unpaid or that are not accepted may be mailed to the last address listed of the Depositor in the records of the Bank.

- (a) The Depositor and / or the Authorized Signees may debit and withdraw against the Account up to the total balance available in the Account, provided that a withdrawal of funds that reduces the Account balance to less than the minimum daily balance required will imply, at the discretion of the Bank, the closure of the Account prior to the corresponding charge for violating the minimum balance requirement, if any.
- (b) The Bank will notify the Depositor of the neglect of any documents presented for collection, as required by applicable legislation and regulations.
- (c) The Depositor is responsible for the security and confidentiality of the Account.
- (d) The Depositor's failure to:
- (e) Failure to immediately inform the Bank of the theft or loss or material alteration of an instrument or instructions or the existence of unauthorized signatures therein will constitute negligence and will exonerate the Bank of any obligation for any payment or transfer of the Account that will result from such loss.

2. FIXED-TERM ACCOUNTS.

The Depositor accepts and agrees that:

- 2.1 The following information together with the disclosure about interest rate and annual rate of return (APY) delivered to the Depositor at the time of opening this type of Account, define the particular terms and conditions of the Fixed Term account.
- 2.2 In the event that the Fixed Term is used to guarantee obligations to the Bank, it will be cancelled and a negotiable certificate of deposit or other negotiable instrument will be issued instead, and the Bank will be authorized to issue the corresponding certificate (s) and retain possession of them in guarantee of compliance with said obligations.
- 2.3 Partial deposits or withdrawals are not allowed before the expiration date of the Fixed Term. The Fixed Term will be automatically renewed under the terms and conditions prevailing on the renewal date. If the Depositor cancels the Fixed Term prior to its expiration date, it may result in the imposition of a penalty for premature withdrawal, according to the terms described in the corresponding disclosure.
- 2.4 The Bank may make debits for the different items mentioned in this Contract against the Fixed Term without it (the Bank) incurring in any responsibility due to insufficient funds resulting from such charges in the Fixed Term.
- 2.5 The Bank will send the notices regarding modifications to the charges, expiration of the Fixed Term and amendments to the Contract within the term prescribed by law, if any, and to the address of the Depositor that appears in the records of the Bank.
- 2.6 The Fixed Term Certificate will be automatically renewed upon expiration. The Depositor will have a grace period of 10 calendar days after expiration to withdraw his / her funds without penalty. If you cancel it during this expiration period, you will not earn interest for it. In case of renewal, the interest rate and the annual rate of return (APY) for the renewal period will be set on the maturity date, as provided by the Bank. Each renewal will be equal to the original term, starting on the expiration date.
- 2.7 In the event of non-compliance with the provisions of this Contract and / or the corresponding disclosures, the Bank will be authorized to consider the Certificate expired, demandable and liquid without prior notice or requirement to notify the Depositor.

2.8 Acceptance. To expedite the process of acceptance and opening of the Certificate of Commercial Deposit, the Depositor stipulates that a copy via email or facsimile of any original document granted shall have the same validity and binding effect for purposes of the Depositor as the granting of an original contract to manuscript. All copies of documents signed and sent by email or facsimile will be considered, for all legal purposes, as the original document.

2.9 Compensation. The Bank reserves the right to offset with the Account funds any obligation that the Depositor had with the Bank. The Bank may cancel the Account before the stipulated maturity date if the obligation or debt becomes liquid and demandable.

a) Interest

- i. The Bank will use the daily balance method to calculate and pay the interest. Through this method, the interest rate is applied daily to the principal during each day of the period of validity of the fixed term.
- ii. The interest rate and annual rate of return (APY) will be reflected in a separate document that is delivered to the Depositor when opening a fixed term.
- iii. Interest will be payable on a monthly, quarterly or annual frequency or at maturity depending on the provision chosen by the client.

3." MONEY MARKET" ACCOUNTS OR MONETARY MARKET ACCOUNT:

3.1 A Money Market Account is a deposit Account that pays interest based on current interest rates in the money markets. The interest rates paid are generally higher than those of savings accounts and transaction accounts; however, Intercam Banco Internacional, Inc. will require a higher minimum balance in the money market Account to avoid monthly commissions and earn interest.

3.2 When choosing this type of Account, the Depositor and the Account will be governed by the following terms and conditions:

- (a) Minimum balance: The minimum balance requirements applicable to the "Money Market" Account are indicated in the respective Account Rates.
- (b) Interest Rate: The nominal rate and the annual rate of return to be paid in the Account appear in the respective rate of accounts. In the event of rate changes, you will be notified in writing of the nominal rate and the annual rate of return to be paid on the Account and the effective date of the change. The nominal rate is determined at the discretion of the Bank. Annual percentage performance is based on non-withdrawal of credited interest and no change in interest for a full year. The interest rate for this Account is determined at the discretion of the Bank and may change at any time.
- (c) Composition of interest ("Compounding Interest"): interest will be capitalized and credited monthly on the last business day of the month. If the Account is closed before the last day of the month, accrued but uncredited interest will be lost. Interest is calculated using the daily balance method, which applies a periodic rate to the balance at the end of the day in the Account each day. Interest will begin accruing no later than the business day we receive provisional credit for the deposit of non-cash items (for example, checks) in your Account.
- (d) Information of Charges or Fees: The charges and rates applicable to the Account are respective Account Rate.
- (e) Transaction Limitations: You can make up to six (6) transfers or withdrawals by means of a pre-authorized, automatic, PC or telephone transfer to another Account of yours or to a third party during any calendar month (or statement of Account cycle of at least four (4) weeks). Withdrawals that exceed this limitation will result in an additional charge which is indicated in the rate that applies to the Account

SECTION IV TERMS AND CONDITIONS APPLICABLE TO THE FUND TRANSFER SERVICE (WIRE TRANSFER)

The following provisions will apply to wire transfers of funds that you make or receive through the funds transfer service of the Bank.

A. Payment Orders

1. Authorization

- 1.1 By requesting a transfer of funds ("Payment Order" or "Transfer"), you authorize the Bank to debit from your Account the amount to be transferred, a service charge in accordance with the rates in effect at the time of the request, and any other expenses incurred by the Bank in connection with the origination, amendment or termination of a request for transfer of funds. The Bank will not look for the funds in another Account that is not the one specified in the request.
- 1.2 You authorize the Bank to transfer funds from the Account with the authorization of the designated signees to initiate and confirm transfers, according to the signature registry, in accordance with the security procedure selected to originate requests. Notification of change to the registry of signatures does not obligate the Bank until written notice has been received and the Bank has had reasonable time to implement the change.
- 1.3 In addition to instructions issued through Payment Orders or Transfer, the Depositor may subscribe to the Scheduled Account Transfer Service. The Depositor can subscribe by completing the registration form, where he / she will give specific information about the Accounts he / she wants to include in this service.

2. Instructions to the Bank.

- 2.1 Any Payment or Transfer Order required or permitted by the Depositor according to the provisions of this Contract, which is received until the cut-off time of the day as notified by the Bank, will be processed the same day it is received.
- 2.2 If the Payment or Transfer Order of the Depositor is received after that time or on any non-business day, it will be processed on the next business day.

3. Authorized Persons.

- 3.1 Any person who has an authorized signature on any Account will be considered an "Authorized Person" for the purposes of Section IV.

The Depositor will be responsible for keeping a list of Authorized Persons and other instructions up to date. Any changes in relation to the Authorized Persons, and any other orders given to the Bank, must be made by the Depositor only by means of a written notification to the Bank and such changes will be effective no earlier than ten (10) calendar days from the date of the notification.

4. Insufficient Funds

- 4.1 If the Bank receives a Payment or Transfer Order and the Designated Account does not have sufficient funds to cover said order, the Bank may refrain from processing the Payment or Transfer Order. In addition, the Bank may charge a service fee associated with insufficient funds in the Account. Amendments or Suspension.

5. Amendments or Suspension

- 5.1 The Bank is not obliged to accept or carry out any amendment or cancellation of any Payment or Transfer Order sent to the Bank, and on any occasion may condition its acceptance or action by:

- (a) Receipt of reasonable information from the Depositor identifying the original Payment Order or Transfer that is to be amended or cancelled.
- (b) Receipt of an indemnity or bond agreement or other value acceptable to the Bank, according to which the Bank will be compensated or indemnified for all losses, expenses (including attorney fees) and other obligations that may result from the execution of the amendment or cancellation of the Payment or Transfer Order.
- (c) Receipt of the request for amendment or cancellation no later than the closing of operations (as established by the Bank from time to time) on the business day prior to the day on which the Payment Order is to be executed or paid, or original transfer. The Depositor will be bound by the amendment or cancellation of the Payment or Transfer Order to the same extent that he would have been required by the sending of the Payment or Transfer Order under Section IV, 1 of this Contract.

5.2 The Depositor may suspend a Payment or Transfer Order using the channels established by the Bank or informing in writing to info@intercam.com.pr. The suspension order must be received by the Bank at least three (3) business days before the date indicated for the transfer. The suspension order will have the effect of suspending the scheduled transfer for a single month, unless confirmation is received from the Depositor within fourteen (14) days following the suspension order that it is permanent.

6. Closing of Operations

6.1 Payment or Transfer Orders, amendments or cancellations must be communicated to the Bank during the hours of operation when the Bank is open for the receipt, processing and transmission of Payment or Transfer Orders, amendments and cancellations according to the schedule of operations established by the Bank from time to time. Payment or Transfer Orders, amendments or cancellations received after said closing hours of operations will be considered as received the following business day for the purpose of transferring funds.

6.2 In the case of variable Payment or Transfer Orders, the Depositor will give instructions on the exact amount and date on which they will be made. This notification must be made at least three (3) business days before the date on which it must be made. Otherwise, the Bank is not responsible or guarantees that the transfer can be made before that date.

The Depositor acknowledges that some of the scheduled transfers may vary during the validity and effectiveness of the transfer service. If a change in the amount of the scheduled transfer occurs, it is expressly agreed that the Depositor will be forced to notify the adjustment in the transfer and the effective date thereof by means of a Payment Order or Scheduled Transfer (the "Payment Order or Revised Scheduled Transfer") that specifies the new terms of the transfer. This Revised Scheduled Payment Order or Transfer must be made within a reasonable time, so that the effective date of the adjustment is processed before the date designated in the registration record to accomplish the transfer. The adjustment in the transfer will not be effective until the Bank receives and processes the notification of change. The Bank will not be responsible for discrepancies in fixed transfers made before receiving and processing the change notification described above.

7. Security Procedures

You agree to use the security procedure agreed in Annex 1 - Security Procedures in Fund Transfers that is part of this Contract. You expressly acknowledge and agree that the procedure you choose is a commercially reasonable one and that it is tailored to your particular circumstances. You acknowledge that this procedure is designed to detect unauthorized payment orders, not to detect errors in the instruction content. You agree to be responsible for the transfer, even if you have not authorized it, if the Bank accepts the payment order in accordance with the established security procedure.

8. Selection of Beneficiary Bank; Discrepancy between Names and Numbers

8.1 When placing the payment order, you must select a financial institution ("Beneficiary Bank") to receive the transfer. You may instruct the Beneficiary Bank to credit the funds to an account or to retain the funds for the beneficiary.

8.2 The Beneficiary Bank will be responsible for following its instructions and for informing the beneficiary when the funds will be available. If the Depositor identifies the beneficiary, bank of beneficiary or intermediary bank by means of an Account number, or by means of a number and name, the intermediary bank and the beneficiary bank may be carried by the indicated number and are not obliged to verify that the number of Account belonging to the beneficiary of the transfer.

8.3 The Depositor acknowledges that any loss or delay caused by the lack of precision in the identification will be his / her responsibility and not of the Banks.

9. Selection of Intermediary Bank

9.1 The Bank may select an intermediary bank or transfer system that it considers appropriate under the circumstances to deliver the funds to the beneficiary, including but not limited to, Fedwire, SWIFT or Telex, and must operate according to the policies and procedures of each one of the respective systems.

9.2 The Depositor orders the Bank to use a particular intermediary bank or fund transfer system, through which the payment order will be transmitted, the Depositor assumes all risks for failure or non-payment of the intermediary bank, and all risks loss caused by the use of the ordered medium.

10. Conversion to Foreign Currency

10.1. When the Depositor so requests, the Bank will convert the funds into the currency of the destination country at the exchange rate in effect on the date of execution of the order. The Bank cannot guarantee that the beneficiary receives the funds in the currency of the United States of America, even if the Depositor so requests. The bank of the beneficiary may charge a currency conversion fee. The actual amount the beneficiary receives could be reduced by applying the beneficiary charges of the bank, including currency exchange charges. The Bank will not be responsible for the conversion rate applied by the receiving bank.

10.2. Transfers in foreign currency could be executed within the next two (2) business days for transfer of funds after the Bank receives the request. If the Bank is obliged to reconstitute funds that have been converted into foreign currency, such restitution will be made based on the exchange rate prevailing on the restitution date, after deducting the expenses incurred.

11. Charges

11.1 The amount of the funds, both in international transfers and within the United States of America, could be reduced by the charges of the issuing bank and correspondent bank, including those of the Bank.

12. Claims

12.1 The Depositor shall notify the Bank of any error, delay or other problem with a transfer of funds within thirty (30) days following the date of receipt of the notification of the execution of the transfer or of the statement in which the transfer is reported, whichever comes first.

12.2 In case of error or delay due to the Bank, the sole responsibility of the Bank will be to reimburse the amounts stipulated by applicable law. In no case will the Bank be responsible for indirect or incidental damages related to said transfer. If the Depositor does not notify the Bank of any claim regarding the transfer of funds within the year

following the date of receipt of the notification of execution of the transfer or of the statement in which the transfer is reported, whichever occurs first, all claims will be void under applicable law.

13. Delays or Failure to Execute Transfers

13.1 In general, the Bank will carry out the transfers of funds by electronic means, although it may do so by other means. The Bank is not responsible, except to the extent required by applicable law, for delays or failure to send funds due to circumstances beyond its control, such as (but not limited to): conflicts with laws or applicable regulations, government action, national emergencies, labor conflicts, fire, catastrophes, fortuitous cause, force majeure, inclement weather, equipment failures, war, failures in electricity, communications or means of transportation.

13.2 The Bank will not be responsible to the Depositor for delays or failure to execute the transfer of funds due to acts or omissions of the intermediary bank or beneficiary.

14. Cancellation or Amendment to a Transfer

14.1 If the Depositor decides to cancel or amend the payment order, he / she may only do so if the Bank receives his / her instructions before it has sent the funds and provided it has sufficient time to comply with his / her instructions. Generally, after the Bank has sent the funds, the Depositor will not be able to cancel or amend the payment order, unless the beneficiary bank accepts the request.

14.2 The Bank or the beneficiary bank, or both, may impose a charge for cancellation or amendment of the transfer. The Bank will not be responsible for any loss resulting from the failure of the beneficiary bank to cancel or amend the transfer of funds.

15. Rejection of a Transfer Request

15.1 The Bank reserves the right to reject any request for transfer of funds. The Bank is not obliged to accept a request, in whole or in part, and may delay acceptance of any request if:

- a) The requested transfer exceeds the funds collected and available in the Designated Account.
- b) You do not agree with the Security Procedures.
- c) It is not duly authorized.
- d) No information required by the Bank is provided.
- e) You do not comply with this Contract.
- f) It is impractical or impossible to accept.
- g) The Bank understands that it does not comply with any applicable law provision

16. Cut-off Time

16.1 If the Bank receives the funds transfer request at or after 2:00 pm Atlantic Standard Time, on business days, the request may not be processed until the next business day for funds transfer.

B. Receipt of Transfers

1. Authorization

1.1. You authorize the Bank to credit to your Account all Payment Orders for transfer of funds received pursuant to this Contract.

2. Inconsistent Account Name and Number

- 2.1. If a Payment Order received by the Bank identifies a beneficiary or bank of the beneficiary only with an identification number, the Depositor instructs the Bank to only carry that number to identify the beneficiary or the bank, without carrying out no other inquiry.
- 2.2. If the request identifies the beneficiary or bank of the beneficiary by means of the name and Account number, the Bank may only be carried by the number as appropriate identification, even if the number is related to a name different from the name of the person or bank identified for the name.
- 2.3. The Bank would also have the option of returning the transfer to the sending bank. You agree that the Bank will not be responsible for any delay arising from the attempt of the Bank to reconcile the inconsistencies between the name and the Account number, or to investigate in case of suspicion of irregularities.

3. Bank Payment / Charges

- 3.1. The amount of the funds, both in international transfers and within the United States, could be reduced by the charges of the issuing bank and correspondent bank.
- 3.2. The Bank will deduct from any transaction that receives the applicable fees, the Depositor can access his / her electronic statement of account to consult all movements and will notify you by email, each time the Bank debits or credits your Account for a funds transfer transaction.
- 3.3. You will be required to refund the Bank the amount of the funds transfer if you receive a credit in error. Likewise, you will be responsible for the expenses caused by the omission of the identifiers of the beneficiary bank and for the charges billed by the selected correspondent bank.

4. Transfers Received in Foreign Currency

- 4.1. The Bank will convert the funds to US dollars at the prevailing exchange rate in the Bank on the day of acceptance. This rate includes a commission for the conversion service.

5. Acceptance of Transfers

- 5.1. The Bank will have no responsibility to accept a transfer of funds received for your benefit.
- 5.2. The Bank is not obliged to provide a notification of acceptance of transfer.
- 5.3. The Bank will pay the Account of the beneficiary of an accepted transfer on the date of payment of the order, if it is received before the deadline of one business day for transfer of funds, or the next business day for transfer of funds.

6. Provisional Payment of Transfers Received

- 6.1. The credit provided by the Bank for the transferred funds is provisional until the Bank receives the final payment in the amount of the transfer.
- 6.2. If the Bank does not receive payment, you agree to reimburse the Bank for the amount of the transfer.
- 6.3. An unaccepted payment order is cancelled by law at the close of the fifth business day for transfer of funds.

7. Statements of Account

- 7.1. All fund transfers will be reflected in your periodic bank statement of Account.

- 7.2. If you understand that the funds transfer is incorrect or need more information about a funds transfer, you must notify the Bank upon discovering an error, in writing or via email, no later than thirty (30) days after receiving the first notice or statement of Account that has the discrepancy, whichever comes first.

C. Annexes Related to the Fund Transfer Service

The following annexes, once completed and signed, will form an integral part of this Contract:

Annex 1 - Security Procedures for Fund Transfers

Annex 2 - Request for Electronic Transfers

ANNEX 1 - SECURITY PROCEDURE IN FUND TRANSFER SERVICE

This security procedure only applies to manual transfer requests.

1. All Payment Orders must be delivered or sent in writing to the Bank with the proper Authorized Signatures, either in original, in person, by facsimile transmission or by email.
2. The Payment Order must bear at least the signature of one of the Authorized Signatures, or the number or combination of authorized signatures registered in said Account.
3. The Bank will confirm the payment instruction by return telephone call ("Telephone Confirmation") with any of the holders registered as an Authorized Signature on the deposit account.
4. The Depositor acknowledges and accepts that even in cases where by the instructions of the Depositor more than one authorized signature or combination of authorized signatures is required to process a transaction, the payment order verification process will only involve a telephone call to one of the persons who, to the satisfaction of the Bank, can be identified as the Authorized Signature of the Account of the Depositor..
5. The Depositor acknowledges and accepts that until the Bank does not obtain confirmation by telephone from one of the Authorized Firms, it will not process the Payment Order. The Bank will make at least three attempts to make telephone calls in a period of three business days, to the Authorized Firms registered in the Account, to confirm the Payment order that has not been received in person. The Depositor acknowledges and accepts that if he / she does not obtain confirmation from one of the Authorized Firms in one of the 3 telephone verification attempts that this security process provides, the Bank will not process or execute the Payment Order and the instruction will be cancelled.
6. If the Depositor is subscribed to the "Online Banking" system and / or another electronic banking service provided by the Bank that allows the Payment Orders to be initiated to (through the internet or by other computerized or automated means) in any case, the "System", and has signed and delivered to the Bank the applicable contract form for such services, the payment orders made through the System will be given in accordance with the clauses of the Service Contract and complying with the procedures that the Bank establishes periodically for the use of the System.
7. If the Depositor sends an instruction to Intercam using one of its electronic banking services, it is generally the safest way to initiate a transfer. If it is send a transfer instruction to Intercam using one of its electronic banking services (after registration to obtain this and the other electronic banking services), Intercam helps protect the information of the Depositor by requesting a user identification, password and other number personal identification. Intercam also protects information using encryption and firewall-protected computer servers to prevent unauthorized access to its networks. When the Depositor conducts sensitive electronic banking transactions, such as fund transfers, Intercam will occasionally ask additional questions to verify identity

or request other authorization codes that may be selected by the Depositor or assigned to the Depositor by Intercam (including any code assigned to be used only once in connection with such instruction), in order to verify that such instruction is authorized.

8. The Depositor acknowledges and accepts that he / she will be responsible for preserving the confidentiality of all codes and passwords for accessing the System.

9. The Depositor agrees to use this security procedure for the processing of any Payment Order. It is part of the Corporate Account Control.

11. The Depositor acknowledges and accepts that this security procedure is commercially reasonable and adapted to its particular circumstances.

12. The Depositor acknowledges and accepts that this security procedure is designed to detect unauthorized payment orders and not to detect errors in the content of the Payment Order.

13. The Depositor acknowledges and agrees to be responsible for any Payment Order, even if he / she has not authorized it, if the Bank processes and executes it in accordance with this security procedure. Each written Payment Order that is not delivered to the Bank in person by an Authorized Firm, will be confirmed by the Bank by Telephone Confirmation to any person who identifies to the Bank's satisfaction as one of the Authorized Firm (s) of the Account, regardless of whether the terms and conditions of the Account require more than one Authorized Representative to sign the Payment Orders.

14. Through agreement, the Depositor acknowledges and accepts that whenever the agreed authentication method is used, the instructions received by the Bank through the aforementioned means will be for all purposes considered authorized by the Depositor and the Bank is relieved of all responsibility in the execution of such instructions.

15. The Depositor agrees to indemnify and relieve the Bank its directors, officers and employees of any claim, demand, loss or any other procedure or judgment and of any cost, including attorney fees that arise directly or indirectly from all or in part of the negligence, intentional conduct or illegal or unauthorized use of instructions transmitted by fax or telephone.

16. The Bank will provide the Depositor at the moment of opening the Account with the "Security Procedure" form through which the Depositor has the ability to authorize the Bank for the parameters for Telephone Confirmation

Annex 1 - Security Procedure in Fund Transfers**SECURITY PROCEDURE**

The client understands and agrees that the authenticity of all transfer requests made will be verified according to the following parameters:

- The Bank, at the time of authenticating your request, will ask you to provide some personal information, which will be compared to the previously provided with the account application.
- The Bank will confirm the payments according to the limitations established for each one of the authorized signers.

CONDITIONS FOR THE CONFIRMATION OF TRANSFERS

Please select one of the following options:

- ☐ We agree with the standard confirmations made by the Bank. We wish to confirm all transaction requests considering the following parameters:

Amount in Dollars	Transfers between accounts of the same owner	Payments to third parties
0 - \$10,000.00	Do not call	Do not call
\$10,000.00 - \$50,000.00	Do not call	Call
\$50,000.01 – and above	Call	Call

- ☐ I want the bank to confirm ALL our transfer requests regardless of the amount.
- ☐ I DO NOT want to receive confirmation calls for ANY of our transfer requests.

To secure your funds, the bank will make a confirmation call via telephone to the client, to verify the transfer request's authenticity. The bank will only be considering the data provided by the client in the account opening request.

ADDITIONAL SUPPORTS

The client understands that due to bank procedures, supporting documents may be required to support the payment he is making. The client understands that these documents can be requested at any time by the Bank, even after they have been processed. The request for additional supporting documents will be sent to the email designated by the client.


Name:

Account Number:

Signature:

Date:

Annex II, Transfer / Payment Sending Request

 INTERCAM. Wire Transfer Instructions Banco Internacional Inc.		Account Number:	
1 Customer Information			
Corporate's Name / Individual Name:			
2 Wire Transfer Information			
Transaction Amount:			
Amount in word:			
Reason / Transaction Purpose:			
3 Sender's Information (please fill Sender's data (not our client) described in Question 1)			
Corporate Name / Individual:		Type of ID:	ID Number:
Address:			
City:	State:	Zip Code:	Country:
4 Information of the Intermediary Bank (only Applicable)			
Name:			
Address:			
City:	State:	Country:	
Swift Code:	ABA:		
5 Beneficiary Bank Information			
Name:		Account Number:	
Address:			
City:	State:	Country:	
Swift Code:	ABA:		
6 Beneficiary's Information			
Name:		Account Number:	
Address:			
City:	State:	Zip Code:	Country:
Swift Code:	ABA:	For further credit:	
<p>The undersigned, as a client of Intercam Banco Internacional, Inc., hereby DECLARES under oath being in complete agreement that information provided in this form is truthful, and that funds come from _____, and will be used for legitimate purposes only. Understanding having the responsibility to inform the bank immediately of any type of change that may arise in the information provided above. Also, declares responsibility for the use of funds under his, her, or its name, recognizing being subject to all laws and regulations imposed by the federal law of the United States of America, and its territories. The bank will not be responsible for funds, interest credits, or penalties caused by incorrectly provided information by either the client, or the bank, causing the transfer. Authorizes Intercam Banco Internacional, Inc., to debit the account for the amount to be transferred, plus the service charges corresponding to the transaction.</p>			
Client's Primary Signature _____		Date: month____/day____/year_____	
Additional Signature _____		Date: month____/day____/year_____	
Reviewed by:	Date: (mm/dd/yyyy)	Approved by:	Date: (mm/dd/yyyy)

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1. Preauthorized Transfers from Your Account

1.1. The Bank will process pre-authorized transfers from your accounts as long as you provide said authorization in writing. The authorization for the Bank to make transfers from your Account can be made:

- a) Completing the form provided by the Bank.

2. Rights of the Depositor to Suspend Payment of Pre-Authorized Transfers

2.1. For the suspension of the payment of a previously authorized electronic transfer, the Depositor shall order the suspension of payment, either orally or in writing, with at least three (3) working days prior to the effective date thereof.

2.2. If the suspension of payment order is made verbally, the Depositor will have to confirm it in writing within 14 calendar days, after having made the verbal notification. If the Bank does not receive said written confirmation within the stipulated period, the verbal order of the suspension will be void once the 14 calendar days have passed.

3. Responsibility of the Bank for Failing to Suspend the Payment of a Preauthorized Transfer

3.1. The Bank will be responsible before the Depositor for damages caused by failing to make a suspension of payment order for a transfer pre-authorized by the Account holder, provided that the suspension instructions were received in accordance with the provisions and conditions of this disclosure.

APPENDIX A. FUND AVAILABILITY POLICY (REGULATION CC)

Federal Regulation requires banks to have their funds available within certain time periods. Depending on the type of deposit, the funds may be available the same day, the next Business Day, or after several days; In most cases, the longest delay is until the seventh business day after the date of deposit. During the period of postponement (if any), the Depositor will not be able to withdraw the funds in cash and the Bank will not use the funds to cover payment orders issued by you.

The Bank establishes the limits for the availability of funds according to the minimum amounts required by the CC Regulation promulgated by the Federal Reserve System of the United States of America. The following explanations provide you with a simple guide to determine when various types of deposits (cash, wire transfers, etc.) will be available for you to make cash withdrawals and payments against the Account. However, the Bank will periodically evaluate various criteria and may grant it a greater availability of funds than that established in the Regulations. To obtain additional information related to this matter, you can contact our offices by telephone, email or by accessing www.intercam.com.pr

1. How to Determine the Availability of Deposited Funds

The term period is counted in business days, beginning on the first business day after the day of deposit. Business days are defined as every day except Saturday, Sunday, and federal holidays. Although the Bank may offer services to the public on Saturdays, Sundays, and some holidays, these are not considered business days.

2. Availability of Deposited Funds

2.1. Deposits Available for Cash Withdrawal on Same Day of Deposit

- a) Electronic funds transfers.

2.2. Deposits Available for Withdrawal the Next Business Day After the Deposit Date: Federal Regulations provide that the following effects are available for withdrawal the next business day after the date of deposit:

- a) Wire transfers.
- b) Checks drawn against a Bank Account; United States Treasury Checks; Money Orders; Federal Home Loan Bank checks; and Checks from Federal Reserve banks, regardless of the amount of these checks.
- c) Certified Checks, Official Checks and checks of the Government of the Commonwealth of Puerto Rico drawn in favor of the Account holder and presented directly to a Bank Representative with the Special Deposit sheet of the Bank. If the Account holder does not use this sheet, the funds from these checks will be available as indicated in subsection three (3) of this section.
- d) The first two hundred dollars (\$ 200) of the total deposit of other checks drawn against other banks that are not from the Bank.

3. Availability of Other Deposited Checks

The availability of other deposited checks will depend on the policy established by the Bank.

- 3.1. Foreign Checks. Checks issued in banks outside the United States and the Commonwealth of Puerto Rico, drawn in other currencies, are normally sent for collection. If you specifically request or if our processing center determines that the check should be cashed (for example, because of the high dollar value of the check or because it is an unusual currency) we will make the funds available after we have received payment of the bank where the check is issued.

3.2. Deposits in Transaction Accounts

The first two hundred dollars (\$ 200) of the aggregate total of other checks deposited on any business day will be available as follows:

- a) If the aggregate total deposit with other checks is two hundred dollars (\$ 200) or less, the entire deposit will be available for cash withdrawals and payment of checks the next business day.
- b) If the aggregate total deposit with other checks is more than two hundred dollars (\$ 200), the Bank will have two hundred dollars (\$ 200) available for withdrawal the next business day. The Bank will have up to four hundred dollars (\$ 400) in other checks available for withdrawal on the second business day after deposit as long as the aggregate amount of the checks is two hundred dollars (\$ 200) or more.
- c) The remainder of the deposited funds will be available for cash withdrawals and check payments on the third business day after the date of the deposit.

3.3. Deferring the Availability of Funds for Longer Periods

- 1. The Bank may defer the availability of deposited check funds for longer periods of time under the following circumstances:
 - a) If the Bank considers that a check that the Depositor has deposited cannot be cashed.
 - b) If there is an emergency, such as a failure in the telecommunications or computer equipment of the Bank, or bad weather conditions (such as a hurricane or earthquake), which is beyond the control of the Bank.
 - c) The Bank will notify the Depositor if their availability to withdraw funds will be deferred for any of the reasons mentioned above, as well as when the funds will be available. Funds will be available no later than the seventh business day after the day of deposit.
 - d) If you deposit checks that exceed the amount of \$ 5,000.00 during the same day, without considering electronic payments.

- e) If you re-deposited a check that was returned unpaid.
- f) If you have overdrawn your Account repeatedly during the last six months.

The Bank may notify the Depositor if for any of the aforementioned reasons it postpones the term to withdraw funds, and when the funds will be available. As a general rule, funds will be available no later than the 10th business day after deposit.

2. Even if the funds have been made available to the Depositor and the Depositor has withdrawn them, the Depositor remains responsible for issues arising with respect to the funds, such as deposited checks returned without subsequent payment to our disbursements.

3.4. Special Rules for New Accounts

In the case of new accounts, the following special rules will apply for each of the deposits made in the Account during the first 30 calendar days from the Account opening date.

- a) Funds from direct electronic deposits to your Account will be available on the effective day stipulated by the entity that originates the payment.
- b) The funds availability policy will not apply the next day of two hundred dollars (\$ 200), as provided in subsection B (3) of this disclosure.
- c) United States Treasury Checks; Money Orders; Federal Home Loan Bank checks; checks from Federal Reserve banks; Certified Checks; Official checks and checks from the Government of Puerto Rico will be available for cash withdrawals and payment of checks the next business day.
- d) Funds from other deposited checks could have a longer retention period as established in the regulations.

APPENDIX B. CHECK EXCHANGE IN THE 21ST CENTURY (CHECK 21)

Beginning on October 28, 2004, the Check Clearing for the 21st Century Act, known as the "Check 21," went into effect causing major changes in the way banks process and handle paid checks. Check exchange will be automated and electronic. The changes that Check 21 brings made the check payment process faster and more efficient. At the Bank we prepared ourselves to comply with this Law.

Substitute checks and your rights

1. What is a substitute check? To speed check processing, federal law allows banks to replace original checks with "substitute checks." These checks are similar in size to the original checks with a slightly reduced front and back image of the original check. The front of the substitute check reads: This is a legal copy of your check. You can use it the same way you would use the original check. ("This is a legal copy of your check. You can use it the same way you use an original check.") You can use a substitute check as evidence of payment the same way you use the original check.

Some or all of the checks you receive from the Bank may be substitute checks. If you are a consumer and have a Consumer Account (as this term is defined in Check 21), this notice describes your rights when you receive substitute checks from the Bank. Your rights under this notice do not apply to original checks or electronic debits against your Account. They also do not apply if you receive an image of the substitute check from the Bank. However, you have rights under other sections of this and / or other laws regarding those transactions.

What if you need a copy of a cancelled check?

If you need additional copies to those sent to you on your statement of Account, please contact us and the copies will be sent to you again.

And the original check? Normally, checks are destroyed once the check is digitized. There are no original check retention requirements. However, substitute checks have the same legal validity as an original for all pertinent purposes; it also includes proof of payment.

2. What are your rights regarding substitute checks? In some cases, Check 21 provides a special procedure that allows you to request a refund for losses incurred in connection with a substitute check charged against your Account (for example, if you believe that the Bank has withdrawn the wrong amount from your Account or that you have debited your Account more than once for the same check). Losses that you may attempt to retrieve using this procedure could include the amount that was debited from your Account and the fees charged for the debit (for example, charges for checks returned for insufficient funds).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also have the right to earn interest on the refund amount if your Account is an account that accrues interest. If your loss exceeds the amount of the substitute check, the Depositor may be entitled to recover such excess under other laws.

If you use this procedure, you could receive the amount of the substitute check (up to a maximum of two thousand five hundred dollars (\$ 2,500), plus interest if your Account accrues interest) within ten (10) business days after the Bank receives your claim, and the rest of your refund (the amount of the check will exceed two thousand five hundred dollars (\$ 2,500), plus interest if your Account accrues interest) no later than forty-five (45) calendar days from the date the Bank receives your claim.

The Bank may reverse such refund (including any interest on the refund) if it later demonstrates that the substitute check was properly debited from your Account.

The Bank may delay the availability of funds credited to your Account from the tenth business day until the next business day after the Bank determines that the claim is valid, or until the forty-five (45) calendar day counted from the date you submit your claim, under the following circumstances:

- If you open a new account and are a new customer;
- If you have overdrawn your Account repeatedly during the past six (6) months; or
- If the Bank has reasonable cause to believe that your claim is fraudulent.

The Bank will send you a written explanation within the next business day following the date the Bank concludes its investigation. You may request a copy of the documents used in the investigation from the Bank.

3. How to submit a claim for refund? - Regardless of whether you are a consumer, as this term is defined in Check 21, if you believe that you have suffered a loss related to a substitute check that you received and that was debited from your Account, you should contact the Bank. You can call the bank free of charge. You can also write to the following address: info@intercam.com.pr

You must contact the Bank within a period of forty (40) calendar days from the date the Bank mails (or has sent you in another agreed manner) the substitute check in question or the statement of Account showing that the substitute check was debited to your Account, whichever is more recent. The Bank will extend this period of time if you cannot make your claim on time due to extraordinary circumstances.

Your claim must include:

- A description of why you suffered a loss (for example, if you think the amount withdrawn from your Account was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and / or the following information that helps the Bank identify the substitute check: information such as the check number, the name of the beneficiary and the amount of the check.

APPENDIX C CERTIFICATES OF DEPOSIT

1. The following information, together with the disclosure about interest rate and annual rate of return delivered to the Depositor at the time of opening this type of Account, defines the terms and conditions particular to Bank Deposit Certificates.
2. Minimum Balance Required: Minimum balance required to open the Account established by the Bank from time to time.
3. Rate Information: The interest rate and annual rate of return (APY) are reflected in a separate document that is delivered to the Depositor when opening a Certificate of Deposit.
4. Balance Computation Method: We use the daily balance method to calculate and pay interest. Through this method, the interest rate is applied daily to the principal during each day of the period of validity of the certificate.
5. Accreditation of Interest: Interest will be computed daily and payable monthly, quarterly, annually or at maturity according to the provision you choose, and capitalization is not allowed.
 - 5.1. Flexible: Interest will be credited to the savings or checking Account specified by the client. The Account must be in the name of the same owner. Interest may only be credited to the balance of the Fixed Term Deposit Account at the time of renewal. No interest will be paid by check. Accumulation of Interest in Non-cash Deposits: Deposits begin to accrue interest immediately when funds are deposited
6. Account Transaction Limitation: After opening, no Account deposits are allowed. The disclosed annual rate of return presumes that the funds will remain in the Account until maturity. Any withdrawal will reduce performance.
7. Penalty for Premature Withdrawals: Withdrawal prior to the expiration of your fixed-term deposit Account will be subject to the following penalties:
 - 7.1. If the term of the deposit is 1 year or more, the penalty will be 6 months of interest or the accrued interest, whichever is less;
 - 7.2. If the term of the deposit is less than 1 year, the penalty will be 3 months of interest or the accrued interest, whichever is less;
 - 7.3. Partial withdrawals are not allowed.
8. Exceptions:
 - 8.1. Death or disability.

9. Renewal: The Account will be automatically renewed upon expiration for a period of time equal to that originally established. You will have 10 calendar days from the due date to withdraw the funds without penalty. If you withdraw the funds during those 10 calendar days, you will not earn interest during that time.

Each renewal term will be equal to the original term, starting on the expiration date. The interest rate and equivalent annual rate of return for the renewed certificate will be that which we are offering on that date to fixed-term deposit accounts with the same characteristics in terms of balance and term. For accounts with a term of less than or equal to 15 days, you will have 2 business days from the local bank from the expiration date to contribute or withdraw funds from the Account without the penalty being applied.

Upon expiration, the client may issue instructions to his / her manager via facsimile to increase or decrease the principal or change the term. The interest rate and the equivalent annual rate of return for the renewed Account will be adjusted according to the new term. The Bank reserves the right not to renew the Account at the expiration of any period by notice by mail to the Depositor or Depositors at the last known address on file.

10. Acceptance: In order to speed up the process of acceptance and opening of the Fixed Term Deposit Account, the Depositor (s) stipulate that a copy via email or facsimile of any original document granted shall have the same validity and binding effect for purposes of or Depositor (s) granting an original contract to a manuscript. All copies of documents signed and sent by email or facsimile will be considered for all legal purposes, as the original document.

11. Compensation: The Bank reserves the right to compensate with the Account funds any obligation that the depositor or depositors have with the Bank. The Bank may cancel the account before the stipulated maturity date if the obligation or debt becomes liquid and callable.

APPENDIX D DISCLOSURE OF INTERESTS AND CHARGES

1. Interest and charges

1.1. Corporate Deposit Accounts do not pay interest.

1.2. The charges for this account are broken down in the applicable Rate.

APPENDIX E DISCLOSURE ON ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT (E-SIGN)

Please read this Electronic Communications Disclosure ("Electronic Signature Disclosure" or "e-Sign Disclosure") carefully. It contains important information about your legal rights. This electronic signature disclosure covers all your Accounts, products and services with **InterCam Banco Internacional**, Inc. in the Commonwealth of Puerto Rico (hereinafter, also called "**InterCam Banco Internacional**") that you can access, either in the present or in the future, through our Online Banking Platform (either through a personal computer or mobile device, sometimes called "Mobile Banking" or "Mobile Banking Application"), our websites or other means This includes, among others, the following types of accounts, products and services: deposits to individuals, commercial deposits, certificates of deposit and / or any additional product or service offered by **InterCam Banco Internacional**. The words "I", "you" and "your" mean each Account holder, product owner and / or service user identified in an Account, product or service.

1. Your Legal Rights

Certain laws and regulations require that we provide you with specific information in writing, which means that you have the right to receive that information on paper. **InterCam Banco Internacional** may provide you with such information electronically, if we first submit this Electronic Signature Disclosure and obtain your consent to receive the information electronically. Your consent will also apply to any other person named on your Account, product or service, subject to applicable laws and regulations. Since some of our accounts, products or services are provided online and use electronic means to deliver some of this information, you must first consent to this Electronic Signature Disclosure to use these services. While some situations may cause **InterCam Banco Internacional** to send

you paper communications, as a basic proposal, **InterCam Banco Internacional** needs to confirm your consent and willingness to receive communications electronically, which might otherwise require **InterCam Banco Internacional** to provide paper.

In Section 5, below, **InterCam Banco Internacional** provides a detailed description of the minimum applications and equipment necessary to access the electronic information to be provided. Section 3 will also explain how you can obtain selected disclosures or other information on paper, even after you have consented to this Electronic Signature Disclosure and the fees, if any, associated with the delivery of the information on paper.

2. Types of Electronic Communications You Will Receive:

You understand and accept that **InterCam Banco Internacional** can provide you in electronic format only, such as by publishing the information on the website where you access your Accounts, products or services, by email (if applicable and if you have provided an email valid email - email address), or by other electronic means, agreements, disclosures, notices and other information and communications regarding your Accounts, services and products, the use of our websites or other electronic services, your relationship with **InterCam Banco Internacional**, and / or other programs, products or services that are or may be available to you in the future (collectively, "Communications"). As appropriate with the products and / or services offered by **InterCam Banco Internacional**, such Communications may include, among others:

- a) This Electronic Signature Disclosure and any subsequent updates;
- b) The Online Banking Service Agreement, other service or user agreements for access to our websites or other electronic services, all updates to these agreements and all disclosures, notices and other communications regarding transactions that performed through websites or other electronic services;
- c) Disclosures, agreements, notices and other information related to the opening or initiation of an Account, product or service, including, among others, Account agreements, rates or other disclosures or notices that may be required by the Truthfulness in Savings Law ("Truth in Savings Act"), the Electronic Funds Transfer Act, the Truth in Lending Act, the Equal Credit Opportunity Act Opportunity Act "), Fair Credit Reporting Act, Gramm Leach Bliley Act, Real Estate Settlement Procedures Act) or other applicable federal or state laws and regulations;
- d) Statements of Account, disclosures and periodic, annual, monthly or other notices related to the maintenance or operation of an Account, product or service, including, among others, account information, account activity, inactivity of account, payments made or pending, or other statements of Account, disclosures, or notices that may be required by the Truth in Savings Act, the Electronic Funds Transfer Act, the Truth in Savings Act, the Electronic Funds Transfer Act, Truth in Lending Act, Equal Credit Opportunity Act, Credit Reporting Act Fair Credit Reporting Act, Gramm Leach Bliley Act, Real Estate Settlement Procedures Act, or other federal or state laws and regulations is applicable;
- e) Any notification or disclosure regarding an account, product or service fee, such as a late fee, an overdraft fee, an exceeded limit fee, a fee for a money order, check, or electronic debit returned for any reason, as a fee for insufficient funds or a fee as a result of a stop payment order;
- f) Any notice about the inclusion of new terms and conditions or the elimination or modification of the existing terms and conditions applicable to the accounts, products or services that you obtain from us;
- g) Our Privacy Notice and other privacy statements or notices (by posting such notices on our website);
- h) Certain tax returns or notices that we are legally required to provide you, such as IRS annual statements of interest if applicable;
- i) Certain information or forms that we require and request you to send electronically, such as signature cards, W-9s or other agreements; and / or

- j) Investment account disclosures, agreements, statements of accounts, business confirmations, tax return statements, notices to shareholders, prospects, service notices, and performance reports regarding accounts, products, and services.

3. Configuration of your Electronic Communications Preferences:

After consenting to this Electronic Signature Disclosure, you will receive all communications categories in electronic format only. However, you can request communications in paper format by sending an email to **Intercam Banco Internacional** at the following email address: customer_service@intercam.com.pr. All requests for paper communications will have an additional cost, with a minimum fee for delivery, for more information you can refer to the account fee that applies to you. Communications you receive electronically will be governed by this Electronic Signature Disclosure.

4. Types of Communications You Will Receive on Paper:

This electronic signature disclosure will not apply to communications that Intercam Banco Internacional determines, in our sole discretion, that Intercam Banco Internacional must deliver in print in accordance with applicable law or that you must receive on paper rather than electronically.

Said communications will be sent by mail to the main address that Intercam Banco Internacional shows in its Client Information File available in our records or will be delivered in another way as required by law or current agreement.

5. Application and Equipment Requirements:

a) For Online and Mobile Banking:

You will need a computer or mobile device with Internet access and a browser, a compatible operating system and / or a compatible **Intercam Banco Internacional** Mobile Banking application, if available, to access the communications. While you may be able to access and retain communications using other hardware and software, we recommend that you use the latest version of supported browsers and keep your security settings up to date. In certain circumstances, we may need to block certain browsers and software from accessing Online Banking due to possible security risks, and we may not be able to inform you in advance.

Please refer to the Browser and Operating System Requirements for an updated list of supported browsers and operating systems from the **Intercam Banco Internacional** website.

The last list of operating systems and browsers that we currently support are the following:

OS- Windows 7 or 10
Mozilla Firefox
Google Chrome
Internet Explorer 11

Mac OS 10.X
Safari
Google Chrome

iOs 13.X
Safari
Google Chrome
Mozilla Firefox

Android 4.0 or higher
Google Chrome
Mozilla Firefox

Telephone Devices:

- I. iOS 13 or Later Version; or
- II. Androide 4 or Later Version

b) Most of the communications generated within our websites are provided in HTML and / or PDF format. For communications provided in PDF format, Adobe Reader 6.0 or later is required. You can obtain a free copy of Adobe Reader on the Adobe website at www.adobe.com

c) In certain circumstances, some communications may be sent by email. You are responsible for providing us with a valid email address to accept delivery of communications. At our option, we may also post communications sent by email within our websites. In this situation, you agree that once we send you the communications by email and post them on our websites, the Communications were notified in a medium or form that you may retain.

d) To print or download communications, you must have a printer connected to your device or hard drive or other storage space to store the communications.

6. Effect of Withdrawal of Your Consent for this Electronic Signature Disclosure:

You will not be allowed to withdraw your consent to receive electronic disclosures. As such, your continued consent is required both, to open an account with **Intercam Banco Internacional** and to maintain the Account and / or receive future services.

7. Coverage of the Consent; Certain Notifications by You Are Not Covered:

The law or applicable contracts sometimes require you to deliver "written" notices to Intercam Banco Internacional. You must still provide these notices to Intercam Banco Internacional on paper. Your consent here is not related to those notices where applicable law or regulation explicitly requires notices or exchanges of paper communications.

8. Obtaining Copies of Electronic Communications:

You may print or make a copy of the communications using the "Print" button (or using its printing functionality) or saving a copy; do this when you review the communications for the first time because, after sending it / them, Intercam Banco Internacional does not necessarily keep all of them in a place where you can access them.

For certain products, accounts or services, Intercam Banco Internacional, upon request and subject to Section 3 of this Electronic Signature Disclosure, will provide you with a printed copy of any communication that we send you electronically pursuant to this Electronic Signature Disclosure, provided that Intercam Banco Internacional receives your request within 12 months from the date the communication was made available to you electronically.

You may request a printed copy of these communications by sending an email to Intercam Banco Internacional at the address notified in Section 3 of this Electronic Signature Disclosure.

Be sure to specify your Account, service or product identification number, as applicable, the specific communication for which you are requesting a paper copy and the address to which it should be mailed. Intercam Banco Internacional may charge fees for paper copies of the communications, in accordance with the provisions of Section 3 of this Electronic Signature Disclosure.

9. Update your Contact Information:

In the event that you change your email address or other contact information, you must notify Intercam Banco Internacional of said changes immediately through one of the following methods:

a) For Online Banking, access the Help and Support page within Online Banking and click the appropriate links on "Your Profile Information" to update your contact information. You must log in to Online Banking using a described browser to access this page: info@intercam.com.pr or

b) By calling the corresponding toll-free customer service number and communicating the changes in the contact information to 1 800 099 0259 or 787 300 3466 or referring to it on its website www.intercam.com.pr

If you do not update or change an incorrect or invalid email address or other contact information, you understand and agree that you will, however, consider to have been provided with any communication, as if it was available to you electronically on our web sites, sent electronically to the email address that **InterCam Banco Internacional** has in the Client Information File, or delivered through other electronic means.

10. Keep Copies for Your Records:

We recommend that you print or download a copy of this Electronic Signature Disclosure, the applicable service or account agreement, and all other communications to keep for your permanent records; If you have not yet included a copy of **InterCam Banco Internacional** Privacy Policy in your records, you can obtain another copy of our Privacy Policy by visiting the following link: www.intercam.com.pr where the Privacy Policy is available.

APPENDIX F DISCLOSURE OF PERSONAL DATA (Privacy Policy)

Financial companies choose how they share your personal information. Federal Law gives consumers the right to limit some, but not to share. Federal law also requires us to tell you about how we collect, share, and protect your personal information. Please read our Privacy Policy attached to this Contract carefully to understand what we do.

ACCEPTANCE All the terms and conditions stipulated in this Contract will be understood as valid and accepted by the Depositor and the person (s) authorized by signing this Contract or by executing affirmative acts that indicate acceptance thereof. , such as: keeping the Account open, making deposits or withdrawals of funds or any other transaction in your Account. Both the Depositor, as well as the Authorized Firms and successors in interest, jointly and severally undertake to comply with all the terms, conditions and obligations contemplated in this Contract.

Complete Name of Depositor

Signature

Date (Mo / Day / Year)