

Multi-currency Prepaid Card

Mastercard® Cash Passport™ - Terms and Conditions

By purchasing the Multi-currency Cash Passport card (the "Card"), you confirm and agree that you understand, accept and comply with these Terms and Conditions, as well as the provisions of the Fees and Limits section contained in the How-to Guide (which together form an integral part of the "Agreement").

This document constitutes a copy of the Agreement for you to keep on file. Additional copies may be received upon request (see the "Contact Information" section).

1 In these Terms and Conditions:

CAD shall mean the legal tender currency of Canada;

ATM shall mean any ATM;

Card Service Center will mean the call center that you can contact if you have any questions regarding the Card and that will be available to assist you in this regard, 24 hours a day, 7 days a week (see section "Contact Information");

Deficit occurs in some circumstances where Card Funds and/or a particular Currency fall below "0" (zero);

business day will mean the days from Monday to Friday

from 9am to 5pm, except for any public holiday in England and Wales;

Currency shall mean, subject to section 2.2, 1 (one) or more of the following: USD, CAD, GBP, EUR, JPY, as well as any additional currency we may make available in connection with the Card, at any time;

EUR shall mean the legal tender of the Eurozone;

Card Funds shall mean the total amount of all funds credited to the Card in any Currency and available for transaction;

GBP shall mean the legal tender currency of Great Britain;

Program Manager will mean Mastercard Prepaid Management Services Limited;
JPY shall mean the legal tender currency of Japan;

Mastercard Acceptance Mark shall mean the registered trademark of Mastercard International Incorporated;

My Account will mean the Web application located in www.intercamcashpassport.com.mx (or in any other substitute Internet site that we may notify you), which provides you with access to information about the Card;

MXN shall mean the legal tender currency of Mexico;

PIN will mean an Identification Number Unique personnel assigned to each Card;

we, our will mean Intercam Bank,

S.A. Intercam Multiple Banking Institution Financial Group;

Card Services shall mean the services provided by us or by our third party provider, the Program Manager, in connection with the Card;

Card shall mean the card called "Multi-currency Cash Passport Prepaid Card" (also known as, "Multi-currency Cash Passport"), with access and functionality for use at ATMs and in establishments, in accordance with the provisions of the Contract;

Cardholder will mean the buyer of the Card;

Additional Card will mean a Card additional that you may purchase for use as a backup for security objects, in accordance with section 2.4;

Location of Acquisition shall mean any participating branch of the business where you purchased the Card, within the country of acquisition;

Identification Verifications shall mean the verifications carried out in order to obtain, verify and record information through which each person carrying a Card is identified. We will ask for your name, address, date of birth and other information that allows us to reasonably identify you. We will ask you to see your passport and/or any other identification document. The activation of the Card is subject to our successful verification of your identity;

USD will mean the legal tender currency of the

United States of America;

you, your will mean the Cardholder/the purchaser of the Card.

1.1 Any references to "Card" also include any Additional Cards, where applicable.

2 The Card

2.1 All types of Currency available can be credited to the Card. Payment will be in MXN and the exchange rate will be applied by the Acquisition Location. You may only use the Card in accordance with the Agreement.

2.2 The Currencies available with respect to the Card may vary at any time. Before making the decision to acquire a Card, please go to the Acquisition Location or consult the page

www.intercamcashpassport.com.mx for information on available Currencies. We could incorporate new Currencies at any time. In case of incorporating a new Currency, the Contract will apply to it and, unless you are notified

otherwise, the Fees and Limits section contained in the Procedure Guide will be deemed modified to apply to that new Currency.

2.3 Subject to section 3.3, you shall be responsible for determining the amount held in each Currency and for ensuring that sufficient funds exist for the conduct of transactions. Subject to the provisions of the Agreement, you may allocate amounts between various Currencies via My Account, which is located in www.intercamcashpassport.com.mx and/or through such additional methods as we may make available to you at any time. You will be able to check the balance of the Funds in the Account, as well as the most recent transactions via the My Account application.

2.4 At the time of purchase, you may request 1 (one) Additional Card, which can be used as a backup. The Additional Card is linked to the Card Funds and can only be consulted by you. The Additional Card may not be used by another person. You may be charged a fee, as set forth in the Fees and Limits section contained in the Additional Card Procedures Guide.

2.5 You will not be paid interest on the Card Funds and these do not constitute a deposit.

2.6 To apply for the Card, you must be at least 18 (eighteen) years of age. Subject to our consent and the participation of the Acquisition Location, Cards may be sold to persons who are under the age of 18 (eighteen) and over 13 (thirteen) years of age. With respect to sales to minors, we will request the following: (i) the consent and support of the parents or legal guardians, which will be recorded by signing them; and (ii) verification of the identity of both the minor and the parents or legal guardians, in accordance with instructions we provide at any time.

2.7 We may request proof of identity and address. Likewise, we could request documentary evidence that states the above and / or we could carry out verifications electronically.

2.8 When performing checks electronically, the Personal Information you provide to us may be disclosed to a registered credit reference agency or fraud prevention agency, which will keep a record of such information (see clause 12). By purchasing and applying for the Card, you agree to allow your Personal Information to be transmitted to such agencies for the purposes set forth above.

3 Use of the Card

3.1 The Card may be used worldwide at ATMs and establishments, including shops, restaurants and in online purchases, provided that the Card has sufficient funds available to carry out the transaction, together with the applicable fees, subject to any restrictions contained in the Contract. The Card may not operate in some countries or geographic regions, due to certain restrictions. Please check the list of countries and geographical regions with restrictions on the site

www.intercamcashpassport.com.mx

3.2 Subject to sections 3.3 and 8.3, the amount of each cash withdrawal or transaction, plus the applicable fee, will be charged to the balance of the applicable Currency (and therefore the total Card Funds), and these charges will reduce the balance of the applicable Currency (and consequently the total Card Funds). Establishments that accept the Card need to obtain our authorization with respect to all transactions you carry out and once authorized

we will not be able to stop the transaction in question. If any property does not obtain our authorization online, it may be impossible to authorize your transaction. Some examples include certain purchases offered on board, vending machines located in parking lots, and toll booths.

3.3 In the event that there are insufficient funds in a specific Currency to settle a transaction, the balance of the transaction will be automatically processed using other Currencies held on the Card, in the following order of priority: USD, CAD, GBP, EUR and JPY. If, after the use of the available balances of all Currencies, the lack of sufficient funds to settle the transaction in question persists, the Card may be rejected or the establishment will allow you to pay the balance using any other means. In the event that we make any changes to the available Currencies, then we will notify you of the new order of priority for the objects of the Contract, through the site

www.intercamcashpassport.com.mx

3.4 When using the Card in some establishments, including bars and restaurants, an additional amount (usually 20%) will be automatically added as a charge or commission for advance service, temporarily reducing the balance of the Card. When the Card is used to purchase products, such as gasoline at an automatic gas station, the Card must generally have a minimum available balance of USD 75 or its equivalent in another Currency. The foregoing is in order to ensure that sufficient funds are available to cover the final cost of the transaction and reduce the risk of a negative balance on the Card. If your charge or effective service fee is less than the additional amount added or if you spend less than the minimum amount when purchasing gas, it may take up to 7 (seven) days from the date of the transaction before the difference is available for spending.

Only the actual amount of the final invoice agreed between you and the establishment will be deducted from the Card. If the value of the final invoice exceeds the available balance of the corresponding Currency on the Card, the remaining amount will be financed by

converting that amount to the following Currency available in the order of priority (see clause 8). For more information, please refer to the frequently asked questions (FAQ) section located on the www.intercamcashpassport.com.mx/ic-frequently-asked-questions-site.

3.5 We do not recommend using the Card in the following way: (i) as a guarantee of payment (for example, as a deposit for hotels, cruise lines or car rentals), since establishments such as these could calculate the final invoice and this amount cannot be disposed of or can be spent temporarily; or as (ii) an agreement for periodic billing, given that any charges to the Card as a result of such arrangements will be deemed to have been authorized by you.

3.6 The Card can only be used by you and will expire on the date indicated on the front of the Card. Upon expiration, you may still obtain a refund of the balance, in accordance with the Agreement or you may choose to transfer the remaining funds to a new Card. You may be charged a commission for this service.

3.7 If the Card is damaged, lost or stolen, you may contact the Card Services area to request a new card ("**Replacement Card**") free of charge. If you are in the country where you made your purchase and need a Replacement Card, due to damage, loss or theft of your Card, you will be able to obtain it from the Acquisition Location. The Acquisition Location may charge you a fee for the Replacement Card (see the Fees and Limits section of the Procedure Guide or refer to the Acquisition Location). Any such requests for a Replacement Card must be made prior to the expiration of the Contract and the balance of the Card will be transferred to the Replacement Card. If the Card has expired, we will automatically terminate the Agreement.

3.8 A monthly inactivity fee will apply, unless you have used your Card to make uploads, top-ups or transactions in the previous 12 (twelve) months, until the balance of the Card is "0" (zero). If the available Card Funds, after the charge of any monthly inactivity fee (please refer to the Fees and Limits section contained in the Procedure Guide), are less than the commission, we will waive the difference. The inactivity fee will be deducted from the Card Funds. If an exchange rate conversion occurs, the exchange rate used will be the one

determined by Mastercard as the wholesale rate in effect on the day the commission is applied.

3.9 You agree not to use the Card to make money transfers, access or purchase products at adult establishments or internet sites or places of betting, or for any unlawful activity. You shall comply with all applicable laws and regulations (including any exchange rate controls) with respect to the Card in the country of purchase and/or use. We reserve the right to suspend the Card, terminate the Agreement, and exercise any other remedies available to us by virtue of your failure to comply with any part of this provision.

3.10 The Card may only be used if it has credit. In the event of a Deficit arising, after you have authorized any transaction, the resulting debit balance will immediately constitute a debt, which you will pay to us and we reserve the right to recover this debt by a deduction in funds held in another Currency. When we convert the Deficit to the corresponding Currency, we will use the same rate that was used for currency-to-currency allocations on the day we processed the transaction. If, despite such deduction, a Deficit continues to exist, the resulting debit balance will continue to constitute a debt that you will pay us, and you agree to recharge the Funds of the Card so that the balance is again at "0" (zero) or higher, within a period of 30 (thirty) days counted from the request. A Deficit fee must be paid in the event that any arise (see the Commissions and Limits section in the Procedures Guide). The Deficit fee will generally be charged in USD, unless there are insufficient funds available in that currency, in which case the amount will be financed by converting the outstanding amount to the balance of the next Currency available on the Card in the following order of priority: CAD, GBP, EUR and JPY, and an exchange rate will be applied (see section 8.6). The exchange rate used will be the current rate that we determine on the day the commission is applied. If the Card Funds do fall below "0" (zero), you will not need to make any subsequent transactions.

3.11 We are entitled to set off any sum of money on the Card owed to us against any existing positive balance on any Multi-currency Cash Passport Prepaid Card that you hold with us.

3.12 Any use of the Card that is inconsistent or contravenes the use described in the Contract is strictly prohibited.

3.13 If you are entitled to a refund of products or services purchased using the Card, or to another credit for any other reason, this will be charged to the Card, in the applicable Currency.

3.14 We will not provide you with statements of transactions made with the Card. To review your transactions, you will be able to access the My Account app through the site www.intercamcashpassport.com.mx at any time.

4 Keeping the Card and PIN in a safe place

4.1 You must write your name and sign the back of the Card as soon as you receive it.

4.2 You must do everything reasonably in your power to keep the Card in a safe place, as well as to keep the PIN and other security details confidential and in a safe place at all times and not to disclose them to any third party.

4.3 Under no circumstances (i) will you allow any other person to use the Card, PIN or other security data; (ii) write the PIN or any other security information along with the Card; or (iii) provide the PIN to another authorized or unauthorized person.

4.4 We will never ask you to disclose any PIN.

4.5 The PIN could be disabled on the 3rd (third) failed attempt to enter an incorrect PIN. If the PIN is disabled, please contact the Card Service Center for support. There may be a delay of 24 (twenty-four) hours before the reactivation of the PIN, and it may be the case that we cannot reactivate the PIN while you are abroad. If the PIN is disabled or if any establishment does not accept the chip and the PIN or contactless payments, it must sign for any transaction made in the corresponding establishment, on the understanding that this must be supported and acceptable to the establishment in question.

4.6 You must memorize your PIN. **This is vitally important, as you will not be able to change the PIN issued with the Card.** For security reasons, you should not keep your PIN in

writing anywhere near the Card. In case of forgetting the PIN, you can obtain a REMINDER from PIN at any time, by calling the Card Service Center and answering the security questions you have indicated in your application, as well as following the applicable instructions.

4.7 You must contact the Card Service Center immediately and without delay, if the Card is lost or stolen, or if you believe that it has been used incorrectly or it is suspected that someone else may know the PIN or any other security data. In that case, we will suspend the Card to prevent any further use. If a lost Card is subsequently found, it should not be reused unless the Card Service Center confirms that it can do so.

4.8 You must confirm data relating to the loss, theft or applicable misuse to the Card Service Centre in writing and you must support us, as well as

6 Commissions and Limits

6.1 Fees and limits will apply to the Card, as contemplated in the section Commissions and Limits contained in the Procedures Guide. The fees we charge are subject to change at any time, in accordance with the Contrato. Se will notify you of any changes made to the applicable fees through the site www.intercamcashpassport.com.mx

6.2 You agree to pay us and authorize us to charge the Card Funds for the fees set out in the Fees and Limits section contained in the Procedure Guide. These fees may be deducted from the Card Funds as soon as they have been incurred. In case there are not enough funds within a Currency to pay the fees in question, or if the local currency is not a Currency available on the Card, then we will automatically deduct the funds from the section in USD or other Currencies in the following order of priority: CAD, GBP, EUR and JPY. Please refer to the Commissions and Limits section contained in the Guide to Procedures and regulation 8.

6.3 At any time, we may limit the amount you are allowed to charge the Card or the amount you can withdraw from ATMs or spend at establishments in certain periods. Also, some ATM operators impose their own limits on the amount to be withdrawn or spent in a specific period.

6.4 Certain establishments may charge an additional fee if the Card is used to purchase products and/or services. The commission is determined and will be charged by the establishment and will not be retained by us.

6.5 For information on the fees and limits applicable to the Card, please refer to the Fees and Limits section contained in the Procedures Guide or on the www.intercamcashpassport.com.mx site. You will be informed by written notice via letter or by email to the address you have provided us of any changes to fees and limits. The latest version will also be published on the aforementioned site.

7 Cash Passport Card Funds

7.1 Until the expiry of the Card or the termination of the Contract, you may add additional funds to each Currency through the Acquisition Location (which will inform you of acceptable methods of payment) or through any other method made available to you at any time, which will be specified on the site www.intercamcashpassport.com.mx, subject to certain limits and the payment of a commission (see the Commissions and Limits section of the Procedure Guide).

7.2 You may also make balance inquiries at some ATMs, although availability depends on the country and the ATM used. A fee (payable to the ATM operator) may be charged for balance inquiries.

7.3 In the event that an ATM displays a balance for the Funds on the Card, it may be displayed in a currency other than the Currencies contained in the Card, in which case the applicable exchange rate may be different from ours and a variation may occur. ATMs will not display a balance for each Currency. An accurate balance for each Currency can be obtained through the Card Service Center or through the My Account application located on the site www.intercamcashpassport.com.mx

7.4 Information submitted over the Internet may not be completely secure and the Internet and online systems are not under our control or ownership or under the control of the Program Manager. Therefore, neither we nor the Program Manager can guarantee that they will work at all times. In addition, we and the Program

cooperate with the police and any other official investigating authority in any questions raised.

4.9 We may suspend the Card, with or without notice, if we believe that the Card has been or could be used inappropriately, or if you have breached the Contract, including the limit of the number of active Cards you may have at any given time or if we suspect that the Card has been used unlawfully. If you suspend the Card, we will inform you of our decision, unless such disclosure is prohibited by law or if there is a risk of fraudulent acts or any security measure is compromised.

5 Liability for unauthorized transactions

5.1 We recommend that you check your transaction history and Card Funds balance at least once a month. In the event that you notice any error in a transaction with the Card or a transaction that you do not recognize, you must notify the Manager accept no responsibility for unavailability or interruption or for the interception or loss of Personal Information or any other data.

8 Foreign Currency Operations

8.1 The following are instances in which an exchange rate will be applied: i) initial charge or recharge; ii) point-of-sale transactions where the transaction is made in a currency that does not correspond to the Currencies available on the Card (including transactions where we deduct funds under section 3.3 due to insufficient funds); iii) WITHDRAWALS from ATMs where the local currency does not correspond to the Currencies contained in the Card (including transactions where we deduct funds under section 3.3 due to insufficient funds); iv) when you allocate funds from a Currency to a different Currency; v) when we allocate funds from a Currency to a different Currency in accordance with the Contract; vi) when you terminate the Contract or request the amortization of the balance of the Card under clause 9; and (vii) when a Deficit fee, a monthly inactivity fee or investigation administration fee is charged and there are not sufficient funds available in USD. The method for calculating the exchange rate for each scenario shall be as set out below.

8.2 The exchange rate used for initial charges and for branch top-ups varies depending on the Purchase Location. When funds are charged to the Card, you make the payment in MXN and we convert that amount into the available Currency of your choice. You may request the applicable exchange rate from the Acquisition Location in advance. Exchange rates are subject to variation and the rate that applies one day will not necessarily be the same on any other day.

8.3 If an ATM withdrawal is made or a point-of-sale transaction is carried out in a currency other than any of the Currencies available on the Card, or if it exceeds the balance of the corresponding Available Currency on the Card, the amount will be financed by converting the transaction amount to the next Currency balance available on the Card in the following order of priority: USD, CAD, GBP, EUR and JPY. The exchange rate used will be determined by Mastercard as the wholesale rate in effect on the day Mastercard processes the transaction, plus 4% (the currency exchange fee).

8.4 The exchange rate used to allocate funds from one Currency to another Currency is set and determined by the Program Manager and varies from day to day. A Currency transfer fee also applies (see the Fees and Limits section contained in the Procedures Guide).

8.5 When you terminate the Contract, or request the redemption of the Card Funds under clause 9, these funds will be converted to MXN. The exchange rate used for this operation is set and determined by the Acquisition Location and varies each day. The Acquisition Location may charge a commission for this service, in addition to the commission specified on the site www.intercamcashpassport.com.mx. You may also contact the Acquisition Location for more information on the applicable exchange rate.

8.6 Where a Deficit or Research Administration Fee is charged and there are insufficient USD funds, the remaining amount will be financed by converting that amount to the next Available Currency balance on the Card in the following order of priority: CAD, GBP, EUR and JPY and the corresponding exchange rate will be

Card Service Center immediately and in any case within a period of 30 (thirty) days from the date of the transaction charge. We will ask you to provide additional written information in connection with the transaction made with the applicable Card and you will need to comply with that request.

5.2 You will be liable for all losses related to the Card, if you (i) have acted fraudulently; (ii) you have failed to use the Card in accordance with the provisions of the Agreement; (iii) has failed to send the applicable notice to the Card Service Center, without delay as soon as it becomes aware of the loss, theft or misuse of the Card; or (iv) if you have failed to take all reasonable steps to maintain the security of the Security Data on the Card.

5.3 Where you are not responsible for an unauthorised transaction, we will refund the value of the transaction to you and shall have applied. The method for calculating the above is described in sections 3.10 and 5.3.

8.7 Where a monthly inactivity fee is charged, an exchange rate may apply. The method for calculating the above is described in section 3.8.

9 Reimbursement of Unused Funds

You may recover any Unused Card Funds through the Acquisition Location. In exceptional cases, you may only recover any Unused Card Funds through other specific locations. Please consult the Acquisition Location for more information. Payment will be made in MXN and the exchange rate (if applicable) will be determined by the Acquisition Location or settlement location. The Acquisition Location may charge a fee for this service. Please verify this with the Acquisition Location.

10 Termination of the Contract

10.1 Subject to section 10.6, the Contract shall be concluded in the event of the expiry of the Card (the "Termination Date").

10.2 Subject to section 10.4, we may terminate the Contract prior to the Termination Date, at any time by giving you at least 30 (thirty) days' written notice by letter or email sent to the address you have provided to us.

10.3 You may terminate the Contract at any time by sending a letter or email to the Card Service Centre.

10.4 We may request the return of the Card and terminate the Contract before the Termination Date, with or without notice, in the event that you incur a material breach of any of these Terms and Conditions.

10.5 By terminating the Contract in accordance with this clause 10, you may no longer use the Card. Termination of the Contract shall not affect your right (if any) to recover any unused funds in accordance with clause 9.

10.6 For the items in section 10.1, the Termination Date shall mean: the expiration of the initial Card (including any Replacement Card) issued to you under the Contract, or the expiration of the Additional Card, whichever is later.

11 Amendment of the provisions

11.1 We shall have the right to amend the Contract by giving you reasonable notice and we will notify you in writing, of such changes, via letter or email to the address you provided to us and they will additionally be made known through the [website www.intercamcashpassport.com.mx](http://www.intercamcashpassport.com.mx). The latest version of the Agreement will be available on the site www.intercamcashpassport.com.mx

11.2 In order to comply with local laws and regulations, we may amend the Contract without giving any notice.

12 Personal Data

12.1 We may contact you by telephone, letter, SMS or email using the contact information you have provided to us. You must inform the Card Service Center of any changes you make to your name, address, telephone number or email address.

12.2 By purchasing and using the Card, you give us your consent and authorise our service providers to process the information we collect from you ("Information"), when we provide the Card Services to you, under the Agreement.

12.3 We may disclose your Personal Information to 17.5 We will try to resolve any issues such as third party providers (including the Manager as soon as possible and in accordance with program and other third party providers), the procedure for dealing with complaints, in order to allow us to provide the Services of which it can be found on Card, as well as for objects of analysis www.intercamcashpassport.com.mx or is data (including research available upon request.

market), prevention of money laundering, detecting crimes, legal compliance, enforcement

issued by and fraud prevention, and in general in

complies with any law and regulation

Your Personal Information will be

pursuant to Federal Law

Personal Data Protection in

Possession of Individuals in accordance with our Mastercard International trademark

Privacy Notice, available on the page

. in www.intercamcashpassport.com.mx, by purchasing the Card,

you confirm that you understand and accept our Privacy Policies and consequently your compliance with the aforementioned Privacy Notice.

12.4 Your Personal Information may be processed outside the country of acquisition; however, all providers will need to have adequate safeguards in place to protect your Personal Information.

12.5 You agree that we may contact you regarding other products and services provided by the Program Manager and its affiliates if you no longer wish to receive this information, please contact the Card Service Center.

12.6 Subject to applicable law, you may contact the Card Service Centre to obtain a copy of the Personal Information relating to you that we have under our control. You may be charged a commission for this service.

12.7 In order to assist us in providing the Card Services and to improve our services, telephone calls will be recorded and/or monitored.

no additional liability to you for any other losses you may suffer. If our investigations allow us to conclude that the transaction you have contested has been authorized by or on your behalf, or that you have acted fraudulently, we will not refund the value of the transaction in question and may charge you a commission for investigation administration up to the amount of USD 80.00 (Eighty Dollars 00/100 Currency of legal tender of the United States of America). In the absence of sufficient USD funds available on the Card, the amount will be financed by converting the balance, using the following balance of the Currency available on the Card in the following order of priority: CAD, GBP, EUR and JPY, and an applicable exchange rate will be applied (see section 8.6).

Multi-currency Cash Passport is

Intercom Banco, S.A. Banking Institution

Multiple Intercom Financial Group, applicable.

compliance with Mastercard's license treated

International Inc. Mastercard is a brand of

registered, and the design of the circles is a

Incorporated

13 Responsibility

13.1 Unless otherwise required by law or as set out in the Contract, we shall not be liable to you in respect of losses, whether direct or indirect, that you or any third party may suffer in connection with the Card, except where such losses are due to our breach of the Contract or result from our negligent or fraudulent conduct.

13.2 We will not be responsible for ensuring that ATMs and point-of-sale terminals accept the Card, nor for the way in which establishments process the transaction. We will not be liable to you for the rejection of the Card, nor for any disputes relating to the quality of the products or services purchased with the Card or the additional fees charged by the operator of these terminals (for example, when you withdraw currency from an ATM, the operator of the latter may charge you an additional fee for the service in question).

13.3 No act shall limit our liability to you for death or personal injury arising from our negligence or for any fraudulent act on our part or to the extent that any limitation or exclusion of liability is prohibited by law.

13.4 You agree to pay us for losses, damages, claims or expenses (including reasonable attorneys' fees), which we have incurred due to your breach of the Contract.

14 Applicable Law and Jurisdiction

The Agreement, as well as any dispute arising therefrom, shall be governed by Mexican law and shall be subject to the exclusive jurisdiction of the Mexican courts.

15 Rights of Third Parties

Except for any party referred to in clause 16, nothing in the Contract gives any third party any benefit or right (including any right to enforce the Contract).

16 Transfer of our rights

We will have the possibility to assign our rights or obligations under the Contract, without your prior consent, to any third party, provided that such third party continues the obligations set forth in the Contract in your favor. You will not be permitted to assign your rights and obligations under this Agreement to any third party.

17 Contact details

17.1 If you have any concerns regarding the Card, please consult

www.intercamcashpassport.com.mx

17.2 If you have additional questions, are dissatisfied with the level of service, believe that we have made an error in the operation of the Card or require data relating to your Personal Information, please contact the Card Service Centre. Your contact details can be found in the relevant section of the Procedure Guide and in

www.intercamcashpassport.com.mx

17.3 Alternately, you can write to the

Card Services, Access House, Cygnet Road, Hampton, Peterborough, PE7 8FJ, England.

17.4 Any notice sent by any of the parties pursuant to the Contract by e-mail shall be deemed to have been delivered on the same day that such e-mail was sent, unless the sending party has received an electronic indication that the e-mail was not delivered; if the notification is sent by postal mail, it will be considered delivered 10 (ten) business days after its deposit in the mail.