

InterCam Cash Passport™ Multi-Currency Card from InterCam backed by MasterCard®.

-Terms and Conditions

By acquiring the Multi-Currency Cash Passport Card (the "Card"), you confirm and agree that you understand, accept and will comply with these Terms and Conditions, as well as the provisions set forth in the Fees and Limits section contained in the Procedures Guide (which together are part of this "Terms and Conditions") and are available for your reference at the following link: <https://www.intercamcashpassport.com.mx>, as may be amended from time to time by us.

This document constitutes a copy of this Terms and Conditions for your records. You may receive additional copies upon request (see "Contact Information" section).

1 In these Terms and Conditions:

CAD shall mean the legal currency of Canada; **ATM** shall mean any automated teller machine;

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

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

Business Day shall mean Monday to Friday from 9am to 5pm, except for any public holidays 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 currency of the Eurozone;

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

GBP shall mean the legal currency of Great Britain;

Program Manager shall mean MasterCard Prepaid Management Services Limited;

JPY shall mean the legal currency of Japan;

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

My Account shall mean the Web application located at <https://www.intercamcashpassport.com.mx> (or such other substitute Internet site as we may notify you), which provides you with access to information about the Card;

MXN shall mean the legal currency of Mexico; **PIN** shall mean a unique Personal Identification Number assigned to each Card; **we, us, our** shall mean InterCam Banco, S.A. Institución de Banca Múltiple, InterCam Grupo Financiero;

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

Card shall mean the card referred to as the "InterCam Multi-currency Cash Passport Card backed by MasterCard" (also known as, "Multi-currency Cash Passport"), with access and functionality for use at ATMs and commercial establishments, in accordance with the provisions set forth in this Terms and Conditions;

Cardholder shall mean the acquirer of the Card;

Additional Card shall mean any additional Card that you may acquire for the purpose of using it as a backup for security items in accordance with Section 2.4;

Acquiring Location shall mean any participating branch of the business where you have acquired the Card, within the country of acquisition;

Identification Checks shall mean the checks conducted for the purpose of obtaining, verifying and recording information in order to identify the identity of the person who uploads a Card. We will ask for your name, address, date of birth and other information that will reasonably allow us to identify you. We will ask to see your passport and/or any other identifying documents. Activation of the Card is subject to our successful verification of your identity;

USD shall mean the legal currency of the United States of America;

you, your shall mean the Cardholder/the acquirer of the Card.

1.1 Any reference to "Card" also includes any Additional Cards, where applicable.

2 The Card

2.1 The Cardholder will have only one active Card and may not apply for a new Card, except as set forth in Section 3.7 of these Terms and Conditions. All available currencies can be credited to the Card. Payment will be in MXN and the exchange rate will be applied by the Acquiring Location. You may only use the Card in accordance with this Terms and Conditions.

2.2 The Currencies available with respect to the Card may change at any time. Before you decide to acquire a Card, please visit the Acquiring Location or go to <https://www.intercamcashpassport.com.mx> for information on available Currencies. We may add new Currencies at any time. If a new Currency is added, this Terms and Conditions will apply to that new Currency and, unless you are notified otherwise, the Fees and Limits section of the Procedures Guide will be deemed amended to apply to that new Currency.

2.3 Subject to Section 3.3, you are responsible for determining the amount held in each Currency and for ensuring that sufficient funds are available for transactions. Subject to the provisions set forth in this Terms and Conditions, you may allocate amounts between various Currencies via the My Account application located at <https://www.intercamcashpassport.com.mx> and/or through such additional methods as we may make available to you from time to time. You may check the balance of the Account Funds 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 may be used as a backup. The Additional Card is linked to the Card Funds and can only be accessed 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 of the Additional Card Procedures Guide.

2.5 No interest will be paid to you on the Card Funds and the Card Funds 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 Acquiring Location, Cards may be acquired by persons who are under 18 (eighteen) years of age and over 13 (thirteen) years of age. With respect to sales to minors, we will require the following: (i) parental or legal guardian consent and support, which will be evidenced by parental or legal guardian signature; and (ii) verification of the identity of both the minor and the parent or legal guardian, in accordance with the instructions provided by us from time to time.

2.7 We may request proof of identity and address. We may also request documentary evidence of the foregoing and/or we may conduct electronic verifications.

2.8 When performing electronic checks, the Personal Data 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 acquiring and applying for the Card, you agree to allow your Personal Data 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 anywhere you see the MasterCard® Acceptance Mark, whether at ATMs and commercial establishments, including stores, restaurants and online purchases, as long as the Card has sufficient funds available to make the transaction, along with applicable fees, subject to any restrictions contained in this Terms and Conditions. Although the MasterCard Acceptance Mark may be displayed, the Card may not operate in some countries or geographic regions due to certain restrictions. Please check the list of restricted countries and geographic regions at <https://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 applicable Currency balance (and therefore the total Card Funds), and these charges will reduce the applicable Currency balance (and therefore the total Card Funds). Commercial establishments accepting the Card need to obtain authorization from us with respect to all transactions you conduct, and once authorized, we cannot stop the corresponding transaction. If any commercial establishment does not obtain our online authorization, we may not be able to authorize your transaction. Examples include certain purchases offered onboard, vending machines located in parking lots and toll booths.

3.3 If 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 use of the available balances of all Currencies, there are still insufficient funds to settle the corresponding transaction, the Card may be declined or the commercial 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 this Terms and Conditions, via <https://www.intercamcashpassport.com.mx>.

3.4 When using the Card at some establishments, including bars and restaurants, an additional amount (generally 20%) will be automatically added as an advance service charge or fee, temporarily reducing the Card balance. 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. This is to ensure that sufficient funds are available to cover the final cost of the transaction and to reduce the risk of a negative balance on the Card. If your actual service charge or fee is less than the additional amount added or if you spend less than the minimum amount when purchasing gasoline, it may take up to seven (7) days from the date of the transaction before the difference is available for spending. Only the actual final bill amount agreed upon by you and the commercial establishment will be deducted from the Card balance. If the value of the final bill exceeds the available balance of the applicable Currency on the Card, the remaining amount will be funded by converting such amount to the next available Currency in order of priority (see clause 8). For more information, please refer to the Frequently Asked Questions (FAQ) section located at: <https://www.intercamcashpassport.com.mx/help/>.

3.5 We do not recommend using the Card in the following ways: (i) as a guarantee of payment (for example, as a deposit for hotels, cruise lines or car rentals), since establishments such as these may calculate the final bill and this amount may not be available or spent temporarily; or (ii) as an arrangement for recurring billing, since any charges to the Card as a result of such arrangements will be deemed to have been authorized by you.

3.6 The Card may 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 this Terms and Conditions or you may elect to transfer the remaining funds to a new Card. You may be charged a fee for this service.

3.7 If the Card is damaged, lost or stolen, you may contact Card Services to request a new Card ("Replacement Card") upon payment of the applicable fee (see the Fees and Limits section of the Procedures Guide). 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 may obtain one from the Acquiring Location. The Acquiring Location may charge you a fee for the Replacement Card

(see the Fees and Limits section contained in the Procedures Guide or consult with the Acquiring Location). Any such request for a Replacement Card must be made prior to the expiration of this Terms and Conditions and the balance of the Card will be transferred to the Replacement Card. If the Card has expired, we will automatically terminate this Terms and Conditions.

3.8 A monthly inactivity fee will apply unless you have used your Card for loads, reloads or transactions in the previous 12 (twelve) months until the Card balance is "0" (zero). If the available Card Funds, after any monthly inactivity fee (please refer to the Fees and Limits section in the Procedures Guide), are less than the fee, 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 rate MasterCard® determines to be the wholesale rate in effect on the day the fee is applied.

3.9 You agree not to use the Card to make money transfers, access or acquire in person or over the Internet (remotely) products or services at adult establishments, gambling venues, or for any unlawful activity. You must 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 this Terms and Conditions and exercise such other remedies as may be 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 you have an available balance. If a Deficit arises 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 deduction from funds held in another Currency. When we convert the Deficit into the applicable Currency, we will use the same exchange rate that was used for the 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 payable by you to us, and you agree to replenish the Card Funds to bring the balance back to "0" (zero) or above within 30 (thirty) days of the request. A Deficit fee will be payable should a Deficit arise (see the Fees and Limits section contained in the Welcome Brochure). 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 funded by converting the outstanding amount to the balance of the next available Currency on the Card in the following order of priority: CAD, GBP, EUR and JPY, and the exchange rate will be applied (see section 8.5). The exchange rate used will be the prevailing exchange rate determined by us on the day the fee is applied. If the Funds on the Card actually fall below "0" (zero), you must not make any subsequent transactions.

3.11 We have the right to set off any amount of money on the Card that you owe us against any positive balance on any other Multi-Currency Cash Passport Card that you maintain with us.

3.12 Any use of the Card that is inconsistent with or contravenes the use described in this Terms and Conditions is strictly prohibited.

3.13 If you are entitled to a refund for products or services purchased using the Card, or other credit for any other reason, it will be credited to the Card in the applicable Currency. When the refund is in a Currency that is not available on the Card, the different exchange rate in effect and determined by MasterCard® on the day of the refund will be used.

3.14 We will not provide you with statements for transactions made with the Card. To review your transactions, you may access the My Account application through <https://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. Upon delivery of the Card to you, you will be provided with the following information: i) the unique identification digits of the Card; ii) the expiration date; iii) the trademark under which the respective Card is issued, in this case MasterCard®; and iv) the Card's security code, assigned as an additional security feature for non-face-to-face transactions.

4.2 You shall use all reasonable efforts to keep the Card in a safe place and to keep the PIN and other security details confidential and secure at all times and not disclose them to any third party.

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

4.4 We will never ask you to disclose any PIN.

4.5 The PIN may be disabled after the 3rd (third) unsuccessful attempt to enter an incorrect PIN. If the PIN is disabled, please contact the Card Service Center for support. There may be a 24 (twenty-four) hour delay before the PIN is reactivated, and we may not be able to reactivate the PIN while you are abroad. If the PIN is disabled or if any commercial establishment does not accept the chip and PIN or contactless payments, you must sign for any transactions made at the corresponding commercial establishment, provided that this must be supported and acceptable to the corresponding commercial establishment.

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. If you forget your PIN, you may obtain a PIN reminder at any time by calling the Card Service Center and answering the security questions you have indicated on your application and following the applicable prompts.

4.7 You must contact us and notify us immediately and without delay if the Card is

lost or stolen, or if you believe it has been misused or suspect that someone else may know the PIN or other security information, or if you do not recognize any transaction made with the Card. 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 be reused.

You may give notice by visiting any of our branches or by telephoning the Card Service Center whose number is listed at <https://www.intercamcashpassport.com.mx> and <https://www.intercam.com.mx/personas/banca-personal/medios-de-pago/multidivisa/> or through electronic channels or any other means of communication made available to you, where you will be provided, at your option, in writing or through electronic or other means of communication agreed with you, a reference number of the notice, as well as the date and time it was received.

We will make available to you, within a maximum period of two banking Business Days from the date on which the notice referred to in the preceding paragraph was submitted, by means of a communication sent by the electronic means established with you, a report with the following information:

- The extent of your liability for the charges to the Card, recorded before and after the referred notice is presented;
- The date and time the notice was received; and
- The status of the investigation conducted in response to the submitted notice.

When transactions are made with the Card during the 48 (forty-eight) hours prior to the aforementioned notice and you do not acknowledge any charge related to such transactions, nor have they been made through the use of two independent authentication factors that, if applicable, we have made available to you for such purposes, we will pay the respective resources no later than the fourth banking Business Day following the receipt of the claim.

In the event that transactions are made with the Card and you do not recognize any charge and claim it within 90 (ninety) calendar days from the date the charge was made, we will credit the Card with the respective resources no later than the fourth banking Business Day following the receipt of the claim.

The application of the crediting mentioned in the previous paragraphs, will not be applicable when we deliver to you within the term of the four days mentioned, an opinion in which we verify that the charges object of the respective notice correspond to operations that have been carried out by means of the use of two independent authentication factors that, in its case, have been made available to you for such effects, with the exception of which there is evidence that the charge was product of an operative failure.

In the event that we have made the credit referred to in the preceding paragraphs, and we are able to prove to you that the charge in respect of which we have made such credit was derived from a transaction executed through the use of two independent authentication factors by you or the additional cardholders, we may reverse such credit by making a new charge to the Card. The foregoing provided that you have been provided with the corresponding opinion, within 45 (forty-five) calendar days from the date on which the notice was received, attaching a simple copy of the document or evidence considered for the issuance of such opinion, based on the information that, in accordance with the applicable provisions, must be in our possession, as well as a detailed report in which all the facts contained in the request submitted by you are answered. In the case of claims related to transactions carried out abroad, the term provided in this paragraph shall be up to 180 (one hundred and eighty) calendar days.

For purposes of the preceding paragraph, such opinion shall contain at least the following: a) evidence of the authentication factors used by you or the additional cardholders, as well as the explanation of such factors and the manner in which their verification was performed in accordance with the procedures applicable to such authentication factors; b) hour and minute in which the transaction was performed; and c) name of the institution or entity that processed the transaction related to the charge to the Card that has been the subject of the notice, as well as the name of the payee where the transaction originated.

4.8 You must confirm data related to the applicable theft, loss or misuse with the Card Service Center and support us, as well as cooperate with the police and any other official investigative authority in any questioning that may occur.

4.9 We may suspend the Card, with or without notice, if we believe that the Card has been or may be misused, or if you are in breach of this Terms and Conditions, including the limit on the number of active Cards you may have at any one time, or if we suspect that the Card has been used in an unlawful manner. If we 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 if any security measures are compromised.

5 Liability for unauthorized transactions

5.1 We recommend that you check your transaction history and the balance of the Card Funds at least once a month. If you notice an error in a Card transaction or a transaction that you do not recognize, you should notify the Card Service Center immediately in accordance with Section 4.7 of this Terms and Conditions.

5.2 You will be liable for all losses related to the Card if you (i) have acted fraudulently; (ii) have failed to use the Card in accordance with the provisions of this Terms and Conditions; (iii) have failed to notify the applicable Card Service Center promptly upon learning of the loss, theft or misuse of the Card; or (iv) have failed to take all reasonable steps to maintain

the security of the Card's security data.

5.3 Where you are not responsible for an unauthorized transaction, we will reimburse you for the value of the transaction and we shall have no further liability to you for any further loss you may suffer, in terms of Section 4.7 of this Terms and Conditions. If our investigations lead us to conclude that the transaction you have disputed was authorized by you or on your behalf, or that you have acted fraudulently, we will not refund you the value of the corresponding transaction and may charge you an investigation administration fee of up to USD \$50.00 (Fifty Dollars 00/100 United States of America Currency). If there are insufficient funds in USD available on the Card, the amount will be funded 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 the applicable exchange rate will be applied (see section 8.6).

6 Fees and Limits

6.1 Fees and limits will apply to the Card as set forth in the Fees and Limits section of the Procedures Guide. The fees we charge are subject to change at any time in accordance with this Terms and Conditions. You will be notified of any changes to the applicable fees at <https://www.intercamcashpassport.com.mx>.

6.2 You agree to pay us and authorize us to charge the Card Funds for the fees set forth in the Fees and Limits section of the Procedures Guide. These fees may be deducted from the Card Funds as soon as they are incurred or at a later time after the monthly cut-off by us. If there are insufficient funds within a Currency to pay the corresponding fees, or if the local Currency is not an available Currency on the Card, then we will automatically deduct funds from the USD section or from other Currencies in the following order of priority: CAD, GBP, EUR and JPY. Please refer to the Fees and Limits section of the Procedures Guide and Clause 8.

6.3 At any time, we may limit the amount you are permitted to load to the Card or the amount you may withdraw from ATMs or spend at commercial 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 commercial establishments may charge an additional fee if the Card is used to purchase products and/or services. The fee is determined and will be charged by the commercial 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 website <https://www.intercamcashpassport.com.mx>. You will be notified in writing by letter or by email to the address you have provided to us of any changes in fees and limits. The latest version will also be posted on the mentioned website.

7 Cash Passport Card Funds

7.1 Until the expiration of the Card, you may add additional funds to each Currency through the Acquiring Location (which will inform you of the acceptable methods of payment) or through any other method made available to you at any time, which will be specified on the site <https://www.intercamcashpassport.com.mx>, subject to certain limits and the payment of a fee (see the Fees and Limits section contained in the Procedures Guide).

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

7.3 In the event an ATM displays a balance for Card Funds, it may be displayed in a Currency other than the Currencies contained on 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 may be obtained through the Card Service Center or through the My Account application located at <https://www.intercamcashpassport.com.mx>.

7.4 Information sent over the Internet may not be entirely secure, 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 operate at all times. Likewise, we and the Program Manager do not accept any responsibility for the unavailability or interruption or interception or loss of Personal Data or any other data.

8 Foreign Currency Transactions

8.1 The following are instances where an exchange rate will apply: i) Initial load or reload, ii) point-of-sale transactions where the transaction is 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) ATM withdrawals where the local Currency does not correspond to the Currencies held on the Card (including transactions where we deduct funds under section 3.3 due to insufficient funds); iv) when you allocate funds from one Currency to a different Currency; v) when we allocate funds from one Currency to a different Currency in accordance with this Terms and Conditions; vi) when you terminate this Terms and Conditions or request redemption of the Card balance under clause 9; and vii) when a Deficit fee, monthly inactivity fee or research administration fee is charged and there are insufficient funds available in USD. The method of calculating the exchange rate for each scenario will be as set out below.

8.2 The exchange rate used for initial loads and in-branch reloads varies depending on the

Acquiring Location. When funds are loaded 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 Acquiring Location in advance. Exchange rates are subject to change and the rate applicable on one day will not necessarily be the same on any other day.

8.3 If an ATM withdrawal or point-of-sale transaction is made 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 funded by converting the amount of the transaction to the next available Currency balance on the Card in the following order of priority: USD, CAD, GBP, EUR and JPY. The exchange rate used will be the rate determined by MasterCard® to be the wholesale rate in effect on the day MasterCard processes the transaction, plus 4% (four percent) (The foreign exchange fee).

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

8.5 When you terminate this Terms and Conditions, or request the redemption of the Card Funds under clause 9, these funds will be converted to MXN. The exchange rate used for this transaction is established and determined by the Acquiring Location and varies daily. The Acquiring Location may charge a fee for this service, in addition to the fee specified on the site www.intercamcashpassport.com.mx. You may also contact the Acquiring Location for more information on the applicable exchange rate.

8.6 When a Deficit or research administration fee is charged and there are insufficient funds in USD, the remaining amount will be funded by converting such amount to the following available Currency balance on the Card in the following order of priority: CAD, GBP, EUR and JPY and the corresponding exchange rate will be applied. The method of calculating the above is described in Sections 3.10 and 5.3.

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

9 Refund of Unspent Funds

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

10 Termination of this Terms and Conditions

10.1 Subject to Section 10.6, this Terms and Conditions shall terminate upon the expiration of the Card (the "Termination Date").

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

10.3 You may terminate this Terms and Conditions at any time by sending a letter or e-mail to the Card Service Center.

10.4 We may request the return of the Card and terminate this Terms and Conditions prior to the Termination Date, with or without notice, if you are in material breach of any of these Terms and Conditions.

10.5 Upon termination of this Terms and Conditions in accordance with this Section 10, you may no longer use the Card. Termination of this Terms and Conditions will not affect your right (if any) to recover any unused funds in accordance with Section 9.

10.6 For the purpose of Section 10.1, Termination Date shall mean: the expiration of the initial card or the expiration of the Additional card, whichever is later.

11 Amendment of provisions

11.1 We shall have the right to amend this Terms and Conditions by giving you reasonable notice and will notify you in writing of such changes by letter or email to the address you have provided to us and will additionally make such changes available on the website <https://www.intercamcashpassport.com.mx>. The latest version of this Terms and Conditions will be available at <https://www.intercamcashpassport.com.mx>.

11.2 In order to comply with local laws and regulations, we may amend this Terms and Conditions without 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 the Card and using the Card, you consent to us and our service providers processing the information we collect from you ("**Personal Data**") when we provide the Card Services to you under this Terms and Conditions.

12.3 We may disclose your Personal Data to third party providers (including the Program Manager and other third party providers), in order to enable us to provide the Card Services, as well as for purposes of data analysis (including market research), money laundering prevention, crime detection, legal compliance, fraud enforcement and prevention, and generally in compliance with any applicable laws and

regulations. Your **Personal Data** will be treated in accordance with the Mexican Federal Law for the Protection of Personal Data in Possession of Individuals, regulations and secondary provisions that originate from them according to our Privacy Notice, available on the website: <https://www.intercam.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 Data** may be processed outside the country of acquisition; however, all suppliers will need to have adequate safeguards in place to protect your **Personal Data**.

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 Center to obtain a copy of the **Personal Data** under our control. You may be charged a fee 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.

13 Responsibility

13.1 Except as otherwise required by law or as set forth in this Terms and Conditions, we shall not be liable to you in respect of any loss, whether direct or indirect, which you or any third party may suffer in connection with the Card, except where such loss is due to our breach of this Terms and Conditions or arises from our negligent or fraudulent conduct.

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

13.3 Nothing shall limit our liability to you for personal injury arising from our negligence or 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 any losses, damages, claims or expenses (including reasonable attorney's fees) incurred by us due to your breach of this Terms and Conditions.

14 Applicable Law and Jurisdiction

This Terms and Conditions, as well as any dispute arising hereunder, shall be governed by Mexican law and shall be subject to the exclusive jurisdiction of the Mexican courts.

15 Third Party Rights

Except for any party referred to in Section 16, nothing in this Terms and Conditions gives any third party any benefit or right (including any right to enforce performance of this Terms and Conditions).

16 Transfer of our rights

We may assign our rights or obligations under this Terms and Conditions, without your prior consent, to any third party, provided that such third party continues our obligations under this Terms and Conditions to you. You will not be permitted to assign your rights and obligations under this Terms and Conditions to any third party.

17 Terms and Conditions Details

17.1 If you have any concerns regarding the Card, please refer to <https://www.intercamcashpassport.com.mx>

17.2 If you have additional questions, are dissatisfied with the level of service, believe we have made an error in the operation of the Card or require details relating to your Personal Data, please contact the Card Service Center. Your contact details can be found by logging into the My Account section of the <https://www.intercamcashpassport.com.mx> website.

17.3 Any notice sent by either party pursuant to this Terms and Conditions by e-mail shall be deemed to have been delivered on the same day on which such e-mail was sent, unless the sending party has received an electronic indication that the e-mail was not delivered; if the notice was sent by post it shall be deemed to have been delivered 10 (ten) business days after its deposit in the post.

17.4 We will try to resolve any problems as soon as possible and in accordance with the complaints procedure, which can be found at <https://www.intercamcashpassport.com.mx> or is available on request.

This Card may be used by the authorized signatory and in accordance with the terms of use. This Card is issued by Intercam Banco, S.A., Institución de Banca Múltiple, Intercam Grupo Financiero pursuant to license from Mastercard International Inc. Mastercard is a registered trademark, and the design of the circles is a trademark of Mastercard International Incorporated".

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