

PRIVACY NOTICE

In compliance with the Federal Law for the Protection of Personal Data in Possession of Individuals, (hereinafter referred to as "the Law"), published in the Official Gazette of the Federation on July 5th, 2010, we hereby inform you of the following:

Intercam Banco S.A., Institución de Banca Múltiple, Intercam Grupo Financiero, Intercam Casa de Bolsa S.A. de C.V., Intercam Grupo Financiero, and Intercam Fondos S.A. de C.V., Sociedad Operadora de Fondos de Inversión, Intercam Grupo Financiero (hereinafter, collectively referred to as, "Intercam Grupo Financiero" or "IGF"), hereby appoint as the responsible party (hereinafter the "Responsible Party") for the collection, disclosure, storage, use, including access, handling, , transfer, or disposal of personal data (hereinafter the "Processing"), the company, of those described above, that has collected such data and hereby appoint as its address, for hearing and receiving notifications, the one located at: Lago Zurich 245, Piso 10, Col. Ampliación Granada, Alc. Miguel Hidalgo, Mexico City, C.P. 11529.

At IGF, we understand the importance of your personal information's, for this reason, and in accordance with the Law, we implement administrative, technical and physical security measures to protect personal data against damage, loss, alteration, destruction or unauthorized use, access or treatment.

WAYS IN WHICH WE COLLECT PERSONAL DATA

We collect your personal data in the following ways: (i) personally when you visit one of our IGF branches or an IGF representative visits you; (ii) through direct interactions, in person or remotely, when you request any of IGF's financial services or advice via our web portals, e-mail, postal mail, online services, courier services or by telephone; and (iii) indirectly, by utilizing public or commercial information sources that are permitted by law.

PERSONAL DATA WE COLLECT

In order for IGF to fulfill its obligations arising from the legal relationship established with you, we collect the following personal data:

- a) Identification;
- b) Socioeconomic;
- c) Personal characteristics;
- d) Labor;
- e) Academics;
- f) Migratory;
- g) Prosecutors;
- h) Patrimonial; and
- i) Financial.

Additionally, in person or remotely, in an express and verifiable manner, we may collect the following sensitive personal data, consistent in biometric data, in an express and verifiable manner to corroborate your identity such as: (i) fingerprints; (ii) voice and facial recognition; (iii) hand geometry; and (iv) iris and retina patterns.

USE OF COOKIES AND/OR SIMILAR TECHNOLOGIES

When using our web portals we may use cookies and/or similar technologies to collect your IP address and browser version, this is done for security purposes and to minimize the risks during your queries and operations.

PURPOSES OF THE PROCESSING OF PERSONAL DATA

The main purpose of processing your personal data is to verify and confirm your identity, carry out the necessary activities for the contracting, placement, administration and operation of the products and services that you wish to contract or have contracted with us, identify risks in the contracting process, initiation, maintenance and end of the legal relationship, as well as to meet the requirements established by the competent authorities.

We also request financial data to evaluate your creditworthiness and ability to pay.

In addition to the foregoing, your personal data may be used for secondary purposes such as customer profiling, analysis of your needs, product design analysis, sending you advertising to promote financial products and services and for tax purposes that we believe may interest you, particularly regarding IGF products, or products offered by any of the following companies (the "Companies"): Fundación Intercambiando México, A.C., Intercam Banco Internacional, Inc. a subsidiary of Intercam Banco S.A., Institución de Banca Múltiple, Intercam Grupo Financiero, as well as Intercam, Agente de Seguros y de Fianzas, S.A. de C.V., Intercam Securities, Inc., Intercam Advisors, Inc., Intercam Futures, Inc., and Intercam FX, S.L.

If you are an individual supplier of Intercam Grupo Financiero or act on behalf of a legal entity or individual with business activities, your data may be used to request or provide recommendations or references regarding the quality, safety and legality of the products and services you sell.

If you do not wish your data to be processed for secondary purposes, you have a five working days period, from the date your data was obtained, to inform your refusal to us at: 800-800-3334 or 55-55-33-33-34 to extension 4001 or email privacidad@intercam.com.mx, in case you do not express your refusal, it will be understood that you give your tacit consent for us to use your personal information for such purposes.

TRANSFERS OF PERSONAL DATA

We may transfer your personal data to national or international financial institutions, as well as to the Companies, to carry out activities that allow us to provide you the products and services you have requested and for tax purposes, without requiring your consent again. For credit products, we may also transfer your personal data to third party providers of background and credit history investigation services, likewise, when required or necessary, we may transfer your personal data to the competent authorities.

Similarly, and in order to prevent identity theft, we may transfer your sensitive personal data, such as biometric data, to third party research service providers, who will safeguard and validate the information provided by the client and/or user to IGF.

In addition to the transfers described above, your personal data may be shared among the companies within the Intercam Financial Group and the Companies, including those in the same business group of IGF and the Companies, for the promotion of services and products, which may contact you directly.

When IGF needs to transfer your personal data for purposes other than those described here, it undertakes to ask you for your consent.

Intercam Grupo Financiero will inform the recipients of your personal data so that they take the necessary measures to respect the commitments described in this notice.

CONSENT TO THE EXCHANGE OF INFORMATION

Intercam Grupo Financiero, in order to comply with the General Provisions referred to in article 115 of the Credit Institutions Law (hereinafter the "Provisions"), may, with their express or tacit consent, share information on Banco de México's technological platform (hereinafter the "Platform") with other Credit Institutions of the financial system authorized for such purposes: (i) information on domestic funds transfers in foreign currency and international funds transfers sent and received by its clients/users; and (ii) information and documentation from its identification file, including updates. Likewise, you may consult in the Platform: i) the range of amounts for domestic fund transfers in foreign currency, as well as international fund transfers sent or received by customers/users in the Mexican financial system; and ii) information and, if applicable, personal documentation of customers/users provided by other Credit Institutions to the Platform.

In this regard, it will be understood that you tacitly consent that IGF

may share in the Platform with other Credit Institutions of the Financial System, the information and documentation referred to in the preceding paragraph, when having made this privacy notice available to you, you do not express your opposition.

On the other hand, it should be noted that under the Provisions, Credit Institutions that do not have the consent of the client/user referred in this section may not offer the service of sending domestic funds transfers in foreign currency and international funds transfers.

Likewise, you are hereby informed that you may request the IGF, in writing, at the following e-mail address: privacidad@intercam.com.mx, the delivery of your information stored on the Platform, as well as the list of other financial entities that have consulted your information, in the understanding that if you do not recognize the information and documentation included in the Platform as your own, you must immediately inform the IGF by the same means.

In the case of receipt and retention of allegedly counterfeit items or altered banknotes and coins, IGF shall receive and retain these items, as well as the altered banknotes and coins, and shall issue a receipt to the holder (client and/or user) who presents said items, with the express or tacit consent of the client/user, their personal identification and contact information will be shared with Banco de México, for the purpose of evaluating the allegedly counterfeit items, and altered banknotes and coins.

In this regard, it will be understood that you tacitly consent that Intercam Grupo Financiero may share your data with Banco de México, when having made this privacy notice available to you, you do not express your opposition.

EXERCISE OF RIGHTS OF ACCESS, RECTIFICATION, CANCELLATION OR OPPOSITION (ARCO) AND OF REVOCATION OF CONSENT

At any time you may request the exercise of your ARCO rights and the revocation of consent for the processing of your personal data, you have the right to access your personal data in our possession and the details of its processing, to rectify it, if they are inaccurate or incomplete, to cancel them when you consider it is no longer necessary for the purposes stated in this notice, or they are being used for purposes not consented or the contractual relationship has ended, also to oppose the processing thereof for specific purposes.

To request the exercise of your ARCO rights or the revocation of consent, you or your legal representative may submit the corresponding request at any of our branches addressed to the person in charge of personal data at Intercam Grupo Financiero. Within a period of no more than 20 (twenty) days, we will notify you whether your request is valid through the means you have specified; if your request is valid, you will receive a response within a period of no more than 15 (fifteen) days, please note that the Law allows, in case it is justified, to extend for the same number of days and for one time the previous timeframe.

Requirements for submitting your request to exercise your rights:

1. Application in original and copy.
2. Original and copy of your voting ID and, if applicable, of the legal representative as well.
3. For legal representatives, original and copy of the corresponding power of attorney.
4. The request must include the full name of the owner of the personal data, address and e-mail address or other means to notify the response, if submitted by a legal representative, this information must also be provided.
5. A clear and precise description of the personal data regarding which you wish to exercise any of the aforementioned rights.
6. Any other element or document that facilitates the location of personal data.
7. In the case of a right of access, you must describe the data you wish to know.

8. For requests to rectify personal data, the holder must indicate the modifications to be made and provide the documentation supporting their request.

In the case of cancellation or revocation requests, take into account that they will proceed only for data that do not prevent: (i) the execution of obligations arising from the legal relationship between you and Intercam Grupo Financiero; or (ii) compliance with regulatory requirements from competent authorities.

Responses to your ARCO rights will consist of electronic documents including digitized images of copies of your documents, text file descriptions of the requested information and screen shots as evidence of the actions taken to address your request.

To facilitate the exercise of your rights, we have prepared a form that you can request by calling 800-800-33-34 or 55-55-33-33-33-34 extension 4001, or by e-mail at privacidad@intercam.com.mx. Through these means you can also request further information, clarify the answers to your request, present complaints, doubts or make recommendations.

If you believe that your right to the protection of personal data has been violated by the conduct of our employees or our responses, or if you presume that there has been any violation of the provisions of the Law in the processing of your personal data, you may file a complaint with the National Institute of Transparency, Access to Information and Protection of Personal Data (INAI); for more information, please visit <http://www.inai.org.mx>.

OTHER OPTIONS TO LIMIT THE PROCESSING OF YOUR PERSONAL DATA

We inform you that if you wish to stop receiving advertising from Intercam Grupo Financiero or any other Mexican financial institution, the National Commission for the Protection and Defense of Users of Financial Services (CONDUSEF), on its web portal <http://www.condusef.gob.mx>, makes available to you the Public Registry of Users (REUS), which is a registry containing personal information of users who do not wish to receive advertising information about financial products and services.

UPDATES AND/OR MODIFICATIONS

Updates to this privacy notice will be informed to you through any of the following means: our web portal <http://www.intercam.com.mx> and notices in our branches.