



Intercuenta Enlace

For INDIVIDUALS



The **Intercuenta Enlace** is a bank deposit account in Mexican Pesos, interest-bearing, withdrawable on demand, with nationwide coverage.

BENEFITS

- No opening or account maintenance fees
- Expense control
- Easy and practical management
- Immediate availability of your funds
- Pays a return equivalent to 10%* of CETES at 28 days (weighted average of primary rates during the month)
- Guaranteed by the Institute for the Protection of Bank Savings (IPAB), up to four hundred thousand Investment Units (UDIS)
- Voice-to-Voice Telephone Banking Service. Sign up! **
- Home delivery service. Ask your Relationship Manager

*Variable Rate. Rates may change without prior notice and at the time of contracting.

**These services must be requested and contracted by the client. Check terms, conditions, and fees for products and services at intercam.com.mx.
(Home Delivery Service valid for the Metropolitan area and main cities in the country).

TARGET MARKET

- Individuals

ACCESS CHANNELS

- Mobile Banking, Online Banking, and Telephone Banking¹
- Branch
- Checkbook
- Debit Card with Chip and Contactless² technology for purchases in stores, cash withdrawals at supermarkets³, and withdrawals at ATMs⁴.

¹These services must be requested and contracted by the Client. Check terms, conditions, and fees for products and services at intercam.com.mx. ²Make contactless purchases; use it for purchases under \$400 MXN. ³Up to \$2,000 MXN. Check the specific amounts that apply to each store at <https://www.intercam.com.mx/personas/banca-personal/cuentas/enlace/disposicion-de-efectivo-en-supermercados/>. ⁴Up to \$10,000 MXN, depending on the ATM's characteristics.

CHARACTERISTICS AND REQUIREMENTS FOR CONTRACTING

- Valid official identification of the account holder and co-holder
- Proof of address of the account holder or co-holder, not older than three months
- RFC and CURP

RECOMMENDATIONS

In case of loss or theft of a check, report it immediately to your Relationship Manager, who will guide you through the cancellation process. When entering your PIN at ATMs, avoid letting others see it by covering the keypad with your hands and body. When making payments in public places, don't lose sight of your card, and verify that the card you receive is yours.

Intercam Banco, S.A., Institución de Banca Múltiple, Intercam Grupo Financiero

INTERCAM CUSTOMER SERVICE UNIT (UNE) BY "INTERCAM BANCO":

Paseo de las Palmas 1005, 1st floor,
Lomas de Chapultepec, Miguel Hidalgo,
Zip Code 11000, Mexico City.
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Direct Phone: 55 50 33 33 08
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Comisión Nacional para la Protección
y Defensa de los Usuarios de
Servicios Financieros
<https://www.condusef.gob.mx>
Phone: 55 53 400 999



<https://www.ipab.org.mx>

Intercam Customer Service Center

From anywhere in Mexico:
55 5033-3333
From the US and Canada:
1-844-859-9078
From anywhere in the world:
+52-55-5033-3333



COMMISSIONS AND FEES ANNEX

Intercuenta Enlace Intercam

Individuals - Accounts in Pesos

Event Name	Transaction or event that generates the fee or commission	Commission or Fee ¹	Frequency	Channels through which commissions or fees are collected
Annual Fee	N/A	N/A	N/A	N/A
Account Management	N/A	N/A	N/A	N/A
Minimum amount to open an account	N/A	N/A	N/A	N/A
Minimum monthly average balance	N/A	N/A	N/A	N/A
Transfers between own and third-party accounts via Online Banking	For transfers between Intercam accounts	N/A	Per Event	Online Banking
Transfers between own and third-party accounts via Mobile Banking	For transfers between Intercam accounts	N/A	Per Event	Mobile Banking
Transfers between own and third-party accounts via Telephone Banking	For transfers between Intercam accounts	N/A	Per Event	Telephone Banking (Landline)
Transfers between own and third-party accounts at any Branch	For transfers between Intercam accounts	N/A	Per Event	Teller Window
Same-day interbank payment order issuance (SPEI transfer)	For same-day transfer to other Banks via Online Banking	\$6 MXN	Per Event	Online Banking
Same-day interbank payment order issuance (SPEI transfer)	For same-day transfer to other Banks via Telephone Banking	\$6 MXN	Per Event	Telephone Banking (Landline)
Same-day interbank payment order issuance (SPEI transfer)	For same-day SPEI transfer to other Banks at any Branch	\$110 MXN	Per Event	Teller Window
Same-day interbank payment order issuance (SPEI transfer) via mobile phone	For same-day transfer to other Banks via Mobile Banking	\$5 MXN	Per Event	Mobile Banking
Disputed non-recent payment orders (transfers) to foreign accounts	For every disputed payment order (transfer) to foreign accounts	\$50 USD	Per Event	Teller Window
Unjustified account clarifications (unrecognized transactions or charges)	In case the transaction has been made	\$370 MXN	Per Event	Teller Window
Drawn check	Per check drawn	\$5 MXN	Per Event	Teller Window
Own bank-drawn check in foreign currency from an account in another Mexican bank to be delivered to the Client	Per check in foreign currency from an account of another bank to be delivered to the Client	\$25 USD	Per Event	Teller Window
Cashier's checks	Per certified check	\$100 MXN	Per Event	Teller Window

* Rates do not include VA

1. Commission Fees in US Dollars (USD) or their equivalent in Mexican Pesos (MXN)

Commissions and Fees Annex

Adhesion Contracts Registry Number: 1623-437-008334/26-01831-0724

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Event Name	Transaction or event that generates the fee or commission	Commission or Fee ¹	Frequency	Channels through which commissions or fees are collected
Commission fee for cancelling foreign exchange draft payment	For canceling the payment of foreign exchange drafts	\$30 USD	Per Event	Teller Window
Commission fee for returned check in any currency	Per returned check in any currency	\$75 USD	Per Event	Teller Window
Commission fee for international transfer correction and tracking service	Per corrected international transfer tracking	\$35 USD	Per Event	Teller Window
Issuance of an additional account statement and/or printout of transaction history	Per account statement printed at any Branch	\$2 MXN upon the third printout onwards	Per Event	Teller Window
Payment orders (transfer) issued to foreign nostro-vostro accounts	For each payment order (transfer) issued to foreign nostro-vostro accounts	\$100 USD	Per Event	Teller Window
Payment order (transfer) issued to foreign accounts without guarantee	For each payment order (transfer) issued to foreign accounts without guarantee	\$35 USD	Per Event	Teller Window
Message confirming Payment Order (transfer) to foreign accounts	Per message sent for confirmation of payment order (transfer) to a foreign account abroad.	\$35 USD	Per Event	Teller Window
Attempted Overdraft Due to Returned Check in Clearing House	For insufficient funds	\$800 MXN	Per Event	Teller Window
Attempted overdraft due to returned check at Teller Window	For insufficient funds	\$800 MXN	Per Event	Teller Window
Receipt of payment order (transfer) from abroad in euros or other non-US and non-Canadian Dollar currencies credited to account.	For each payment order (transfer) received from foreign accounts in euros and other currencies	\$100 USD	Per Event	Teller Window
Receipt of International Fund Transfers	Per international fund transfer received	\$25 USD	Per Event	Teller Window
Replacement fee of electronic security device (Token, e-Key, Netkey, etc.) for theft or loss	For theft or loss	\$250 MXN	Per Event	Teller Window

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Event Name	Transaction or event that generates the fee or commission	Commission or Fee ¹	Frequency	Channels through which commissions or fees are collected
Replacement of Prepaid Card Associated with Checking Account due to Theft or Loss	For theft or loss	\$125 MXN upon the second charge onwards	Per Event	Account Opening and Status
Replacement of Plastic Card due to Theft or Loss	For theft or loss	\$125 MXN	Per Event	Account Opening and Status
Card replacement (due to wear and tear)	Due to wear and tear	\$125 MXN	Per Event	Account Opening and Status
Issuance of an additional card	For issuing an additional card	\$75 MXN	Per Event	Account Opening and Status
Scheduled Home Delivery and Pick-up Service of various documents (checks, deposits, contracts, etc.)	For Same-Day Home Delivery and Pick-up Service of various documents (checks, deposits, contracts, etc.)	\$600 MXN upon the second charge onwards	Per Event	Telephone Banking (Landline)
Scheduled Home Delivery and Pick-up Service of various documents (checks, deposits, contracts, etc.)	For Same-Day Home Delivery and Pick-up Service of various documents (checks, deposits, contracts, etc.)	\$600 MXN +15% of the transaction amount upon the second delivery and/or receipt onwards	Per Event	Telephone Banking (Landline)
Home Delivery and Pick-up Service of cash	For Home Delivery and Pick-up Service of cash	\$600 MXN +15% of the total transaction amount	Per Event	Telephone Banking (Landline)

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Intercuenta Enlace 10% CETES at 28 days (weighted average of primary rates during the month). Variable Rate. 1.09% gross annual variable interest rate before taxes, 1.10% Nominal Total Annual Return (TAR) , -2.70% Real Total Annual Return (TAR) before taxes. Calculated on May 21, 2024. Valid from June 1 to December 1, 2024. Minimum average balance for interest payment \$1.00 MXN (one Mexican peso), for informational and comparison purposes only. **The Real TAR is the return you would obtain after discounting the estimated inflation.** Review the validity of the offer, requirements, terms, conditions, fees, and information about the contracting or characteristics of the products at <https://www.intercam.com.mx>**

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