



The **Intercuenta Enlace Intercam** is a bank deposit account in Mexican Pesos, with interest, available for withdrawal on demand, with nationwide coverage.

BENEFITS

No commission charges for account opening or maintenance.

Easy and practical management.

Immediate availability of funds.

Interest rate equivalent to 10%* of CETES at 28 days (weighted average of primary rates during the month).

Guarantee by the Institute for the Protection of Bank Savings (IPAB) up to four hundred thousand Investment Units (UDIS).

Telephone Banking service available**.

Home delivery service available**.

*Variable rate. Rates are subject to change without prior notice and at the time of contract signing.

**Home delivery service is valid for the Metropolitan area and major cities nationwide. For terms, conditions, and commissions, visit intercam.com.mx.

TARGET MARKET

Companies

ACCESS CHANNELS

Checkbook

Intercam Business Debit Card*

Telephone and Online Banking**

Branch Office

*Card with Chip + PIN and Contactless technology. For in-store purchases with electronic signature (PIN), backed by VISA® and Plus®, cash withdrawals at supermarkets, and ATM withdrawals. The card will only be issued to the company's Legal Representative. Not applicable for joint-signature accounts or Dollar accounts. Not valid for online or phone purchases. Contactless limit up to \$1,000 MXN per day. Supermarket withdrawals up to \$5,000 MXN. ATM withdrawals up to \$10,000 MXN with no commission at national and international ATMs.

**These services must be requested and contracted by the Client. Please consult the terms, conditions, and fees for products and services at intercam.com.mx.

CHARACTERISTICS AND CONTRACTING REQUIREMENTS:

Articles of incorporation registered with the Public Registry of Property (RPP).

Legal representative's powers of attorney.

SHCP registration.

Valid official ID of the legal representative.

Proof of fiscal address, no older than three months.

RFC (Tax ID number).

RECOMMENDATIONS

In case of loss or theft of a check, it must be reported to your Relationship Manager, who will provide guidance on the procedure to follow for its cancellation.

Intercuenta Enlace Intercam 10% CETES (Federal Treasury Certificates) at 28 days (weighted average of primary rates during the month) Floating Rate, 1.02%, gross floating interest rate before taxes, 1.03% NOMINAL TAR AND -2.67% REAL TAR before taxes. Calculated as of November 14, 2024. Effective through May 1st, 2025. Minimum average balance for payment of interest \$1.00 MXN (one Mexican Peso), for informational and comparative purposes only. **Real TAR is the return you would obtain after subtracting estimated inflation.** For more information about the effective dates of the offer, requirements and information about account opening or product characteristics, visit: <https://www.intercam.com.mx>

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.
Phone: 55 55 33 33 34 Ext. 3308.
Direct Phone: 55 50 33 33 08
Mail: une@intercam.com.mx
Website: intercam.com.mx



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

Businesses - 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
Minimum amount to open an account	N/A	N/A	N/A	N/A
Minimum monthly average balance	N/A	N/A	Monthly	N/A
Account Management	N/A	N/A	Monthly	N/A
Annual Fee	N/A	N/A	Annual	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 Online Banking	Transfers between own and third-party accounts	N/A	Per Event	Online Banking
Disputed non-recent payment orders (transfers) to foreign accounts	payment order (transfer) to foreign accounts	\$50 USD	Per Event	Teller Window
Disputed account claim clarification (unrecognized activity 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 cashier's check	\$100 MXN	Per Event	Teller Window
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

* 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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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
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 transfer to other Banks at any Teller Window	\$110 MXN	Per Event	Teller Window
Message to confirm 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
Issuance of an additional account statement and/or printout of transaction history	Per account statement printed at any Teller Window	\$20 MXN	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
Receipt of payment order (transfer) from abroad in euros or other non-US and non-Canadian Dollar currencies credited to account.	Receipt of payment order (transfer) from abroad in Euros or other non-US and non-Canadian Dollar currencies credited to account.	\$100 USD	Per Event	Teller Window
Same-Day 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 second delivery and/or pick-up onwards	Per Event	Telephone Banking (Landline)
Same-Day Home Delivery and Pick-up Service of various documents (checks, deposits, contracts, etc.)	For Scheduled 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 pick-up 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)
Replacement of Plastic Card due to Theft or Loss	For theft or loss	\$125 MXN	Per Event	N/A
Card replacement (due to wear and tear)	Due to wear and tear	\$125 MXN	Per Event	N/A

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