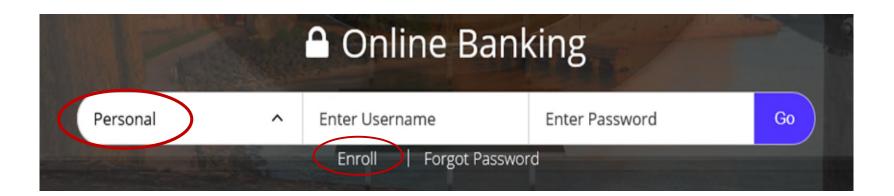


Online Banking (Personal Account) Initial Registration

1. To register for our Online Banking you must go to our website www.intercam.com.pr and select "Personal" option, then press the "Enroll" button.



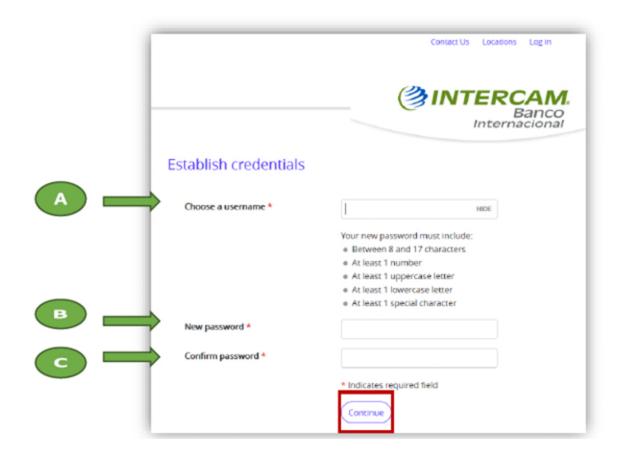
- 2. To enroll in the Online Banking, you must enter the requested data and then press the "Enroll" button.
 - A. "Type of account" you must select the type of account you have with Intercam Banco Internacional: Deposit Account, Saving Account, Certificate of deposit, among others.
 - B. "Account Number" enter the assigned account number.
 - C. "Social Security number" if you have a Social Security Number, please provide the number if not you must enter your passport number or main ID provided to us at the time of opening the account, in case that your Passport or ID number contains less than 9 numerical characters you must enter zeros (0's) from left to right to complete the required 9 characters.
 - D. "PIN/ personal Identification Number" you must include the last 4 digits of the registered identification, passport or other identification.
 - E. "Mother's maiden Name" must be included in the form.
 - F. "Date of birth" enter your date of birth in the following format (MMDDYYYY) or (DDMMYYYY) according to the configuration of your computer or device.
 - G. "Security question" choose a security question.
 - H. "Security answer" write the answer to your security question.
 - I. "Email address" enter the email address you provided to us.
 - J. "Confirm email address" enter the email from the previous field.



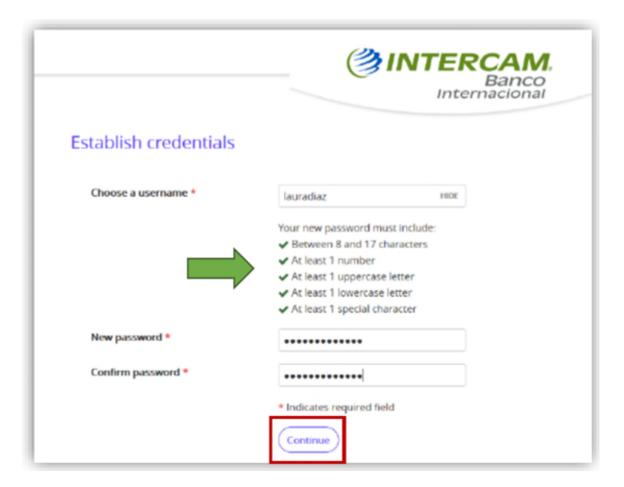
3. The system will confirm to you the Conditions and Terms of Use of the Electronic Banking, you can download the document in PDF format by pressing the "Download to PDF" button, once you have read and agree with the provisions of the document, you must press the button "I agree" to continue.



- 4. To establish your credentials, the system will request the following information.
 - A. "Choose a username" in this field you must personalize your USER ID to access your account,
 - B. "New password" you must enter the password you will use to check your account. It must contain a minimum of 8 and a maximum of 17 characters, a minimum of 1 number, an uppercase letter, a lowercase letter, and a special character.
 - C. "Confirm password" you must reenter the same password from the previous field.



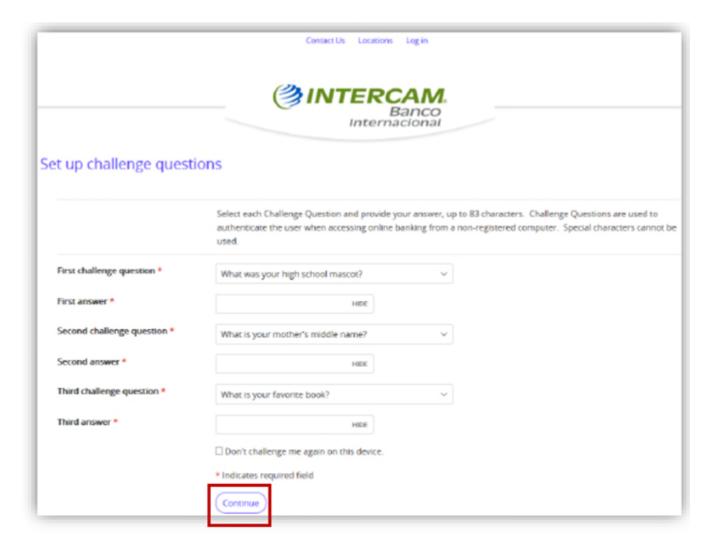
5. Verify when you enter your password. The system will show the verification check mark in green (✔), indicating that your password complies with the established requirements.



6. The system will present you with the following message, please select "Continue". The email must not be changed without prior notice, this may alter the access to your account.



7. You must configure 3 Challenge questions with their respective answers, the answers cannot be the same, no special characters can be used, then you must press the "Continue" button, then you can view your account statement information.

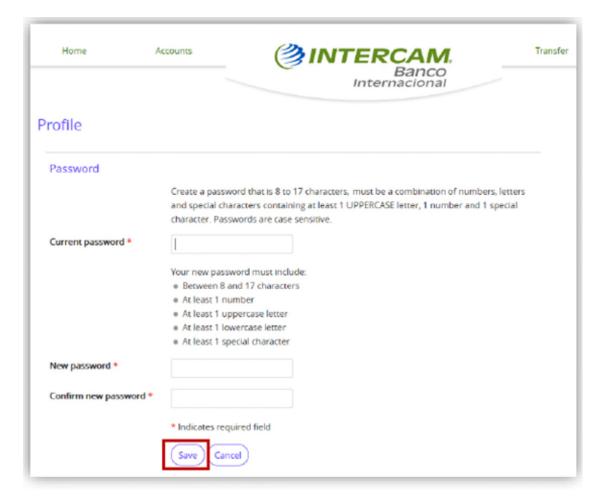


Online Banking **Admin**istration of "Profile"

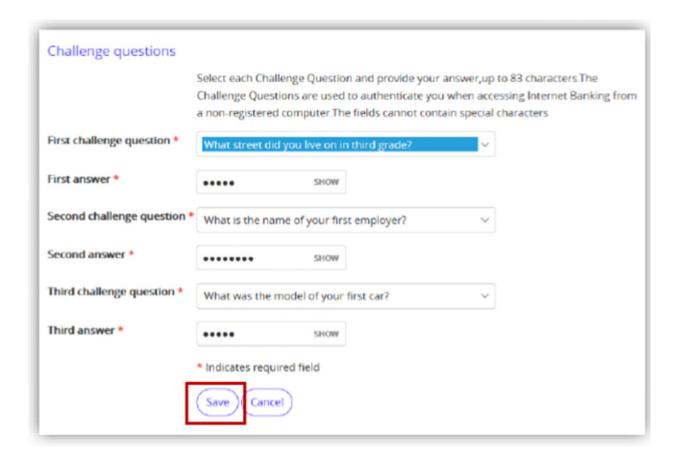
1. Through the "Profile" option, you can make changes to your password, challenge questions and you can learn how to receive your e-statement, just by pressing the "Edit" button on each of the options.



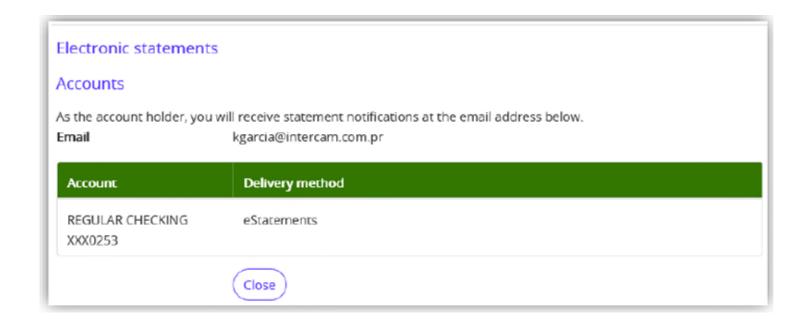
2. The "Password" option allows you to modify the password that has already been established. We recommend for your security to change your password sporadically. The system will prompt you to enter the current password and then you will need to reenter the new password and its confirmation, then you must press the "Save" button.



3. In the "Challenge questions" option, it will allow you to modify the questions you initially selected at the time of your initial registration.



4. In the option for "Electronic statements" you can view the email and accounts from which you will receive notifications that are linked to your statement

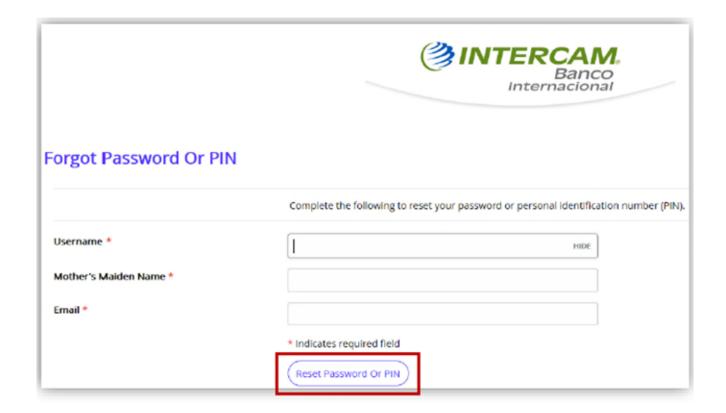


Online Banking Forgot Password

1. In case you forget your password, you should go to the "Forgot your password" button.



2. Enter your username, the answer you provided us for your "Mother's Maiden Name" and the email we have in our database, then you must press the "Reset Password or PIN" button



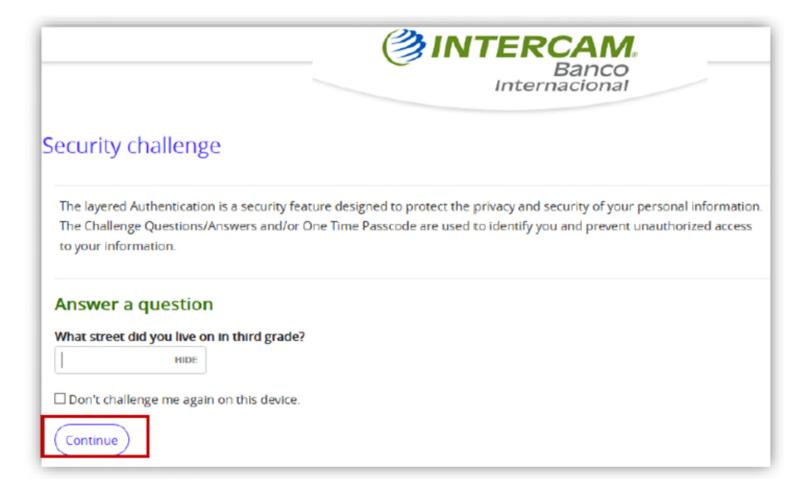
3. You must include in the "Username" field the username that you assigned in the initial registration, in the "Last 4 digits of Social Security number" field include the last 4 digits of your passport or main identification or Social Security in case you have one and enter the email address you provided at the time of the account opening, then press the "Reset password" button



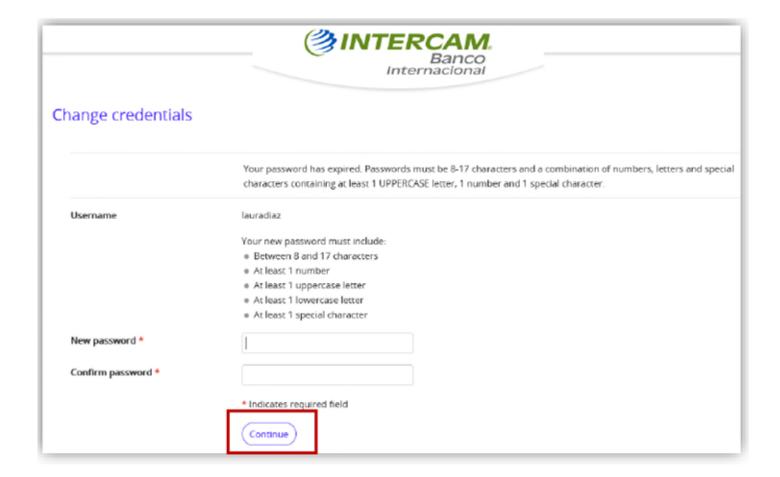
4. You will receive an email which contains a temporary password which you must enter in the "Password" field, then you must press the "Log in" button.



5. Enter the answer to the security question, then press the "Continue" button.



6. You must include your new password in the "New password" field and confirm it in the "Confirm password" field, then press the "Continue" button.



Online Banking Unlock Password

1. If you entered the password incorrectly for 3 times, your access will be blocked. In this case you must contact the Customer Service Department via our toll-free number 800-099-0259 or write an email to customer_service@intercam.com.pr to request your password to be unlocked. Once your User ID is unlocked you can use the previous password. If you do not remember your password, you must proceed with the password forgetting process.



Online Banking Unlock User

- 1. User Blocking due to inactivity, after 180 days without activity in the Online Banking application, your user will be inactivated, and you will have to go through the registration process again.
- 2. To register for our Online Banking you must go to our website www.intercam.com.pr and select "Personal" option, then press the "Enroll" button.

