



Electronic Communications Disclosure

Please read this Electronic Communications Disclosure ("e-Sign Disclosure") thoroughly. It contains important information about your legal rights. This e-Sign Disclosure covers all of your accounts, products, and services with **Intercam Banco Internacional, Inc.** in the Commonwealth of Puerto Rico (hereinafter also referred to as "**Intercam Banco Internacional**") that are accessible, either currently or in the future, through our Online Banking Platform (whether accessed through a personal computer or mobile device, sometimes referred to as "Mobile Banking" or "Mobile Banking app"), our websites, or other electronic means. This includes, but is not limited to, the following account, product, and service types: retail deposits, commercial deposits, certificates of deposits, and/or any additional products or service offered by the **Intercam Banco Internacional**. The words "I", "you" and "your" mean each account holder, product owner and/or service user identified on an account, product or service.

1. Your Legal Rights:

Certain laws and regulations require us to provide specific information to you in writing, which means you have a right to receive that information on paper. **Intercam Banco Internacional** may provide such information to you electronically, if we first present this e-Sign Disclosure and obtain your consent to receive the information electronically. Your consent will also apply to any other person named on your account, product or service, subject to applicable laws and regulations. Since certain of our accounts, products or services are provided online and use electronic means to deliver some of this information, you must first give prior consent to this e-Sign Disclosure to use these services. Although some situations may result in **Intercam Banco Internacional** sending you paper communications, as a basic proposition, **Intercam Banco Internacional** needs to confirm your consent and willingness to receive communications electronically, which **Intercam Banco Internacional** may otherwise be required to provide on paper.

In Section 5, below, **Intercam Banco Internacional** provides a detailed description of the minimum hardware and software required to access the electronic information that will be provided. Section 3 will also explain how you may be able to obtain selected disclosures or other information on paper, even after you have consented to this e-Sign Disclosure and the fees, if any, associated with delivery of the information on paper.

2. Types of Electronic Communications You Will Receive:

You understand and agree that **Intercam Banco Internacional** may provide to you in electronic format only, such as by posting the information on the website where you access your accounts, products or services, through e-mail (if applicable and if you have provided a valid e-mail address), or through other electronic means, agreements, disclosures, notices, and other information and communications regarding your accounts, services and products, the use of our websites or our other electronic services, your relationship with **Intercam Banco Internacional**, and/or other programs, products or services that are or may be in the future made available to you (collectively, "Communications"). As applicable with the products and/or services offered by **Intercam Banco Internacional**, such Communications may include, but are not limited to:

- a) This e-Sign Disclosure and any subsequent updates;
- b) The Online Banking Service Agreement, other service or user agreements for access to our websites or other electronic services, all updates to these agreements and all disclosures, notices and other communications regarding transactions you make through websites or our other electronic services;
- c) Disclosures, agreements, notices and other information related to the opening or initiation of an account, product or service including, but not limited to, account agreements, fee schedules or other disclosures or notices that may be required by the Truth in Savings Act, Electronic Fund Transfer Act, Truth in Lending Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Gramm Leach Bliley Act, the Real Estate Settlement Procedures Act or other applicable federal or state laws and regulations;
- d) Periodic, annual, monthly or other statements, disclosures and notices relating to the maintenance or operation of an account, product or service including, but not limited to account information, account activity, account inactivity, payments made or due, or other statements, disclosures or notices that may be required by the Truth in Savings Act, Electronic Fund Transfer Act, Truth in Lending Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Gramm Leach Bliley Act, the Real Estate Settlement Procedures Act or other applicable federal or state laws and regulations;
- e) Any notice or disclosure regarding an account, product or service fee, such as a late fee, an overdraft fee, an over limit fee, a fee for a draft, check or electronic debit returned for any reason, such as insufficient funds fee or a fee as a result of a stop payment order;
- f) Any notice of the addition of new terms and conditions or the deletion or amendment of existing terms and conditions applicable to accounts, products or services you obtain from us;
- g) Our Privacy Notice and other privacy statements or notices (by posting such notices on our website);
- h) Certain tax statements or notices that we are legally required to provide to you, such as the annual IRS interest statements;
- i) Certain information or forms that we request from you and ask you to submit electronically, such as signature cards, W-9s, or other agreements; and/or
- j) Investment account disclosures, agreements, statements, trade confirmations, tax reporting statements, shareholder notices, prospectuses, service notices and performance reports regarding accounts, products and services.

3. Setting Your Electronic Communications Preferences:

After you consent to this e-Sign Disclosure, you will receive all categories of Communications in electronic format only. However, you may request Communications in paper format by emailing **Intercam Banco Internacional** at the following email address: customer_service@intercam.com.pr All requests for paper Communications will have a fee, with a minimum fee that apply for delivery (for more details please refer to the schedule fee according to your account). The Communications that you receive electronically will be governed by this e-Sign Disclosure.

4. Types of Communications You Will Receive in Paper:

This e-Sign Disclosure does not apply to any communications that **Intercam Banco Internacional** determines, in our sole discretion, that **Intercam Banco Internacional** is required to deliver in paper form under applicable law or that you should receive in paper rather than electronic form.

Such communications shall be mailed to the primary address **Intercam Banco Internacional** shows in your Customer Information File available in our records or otherwise delivered as required by law or the governing agreement.

5. Hardware and Software Requirements:

a) For Online and Mobile Banking:

You will need a computer or mobile device with internet access and browser, a compatible operating system, and/or a compatible **Intercam Banco Internacional** Mobile Banking app, if available, to access the Communications. While you may be able to access and retain the Communications using other hardware and software, we recommend that you use the latest version of the supported browsers or Mobile device.

Please refer to Browser and Operating System Requirements for a current list of browsers and operating systems compatible with **Intercam Banco Internacional, Inc.** for banking website.

The latest operating systems and browsers we currently support are the following:

OS - Windows 7 or 10

Mozilla Firefox

Google Chrome

Internet Explorer 11

Mac OS 10.X

Safari

Google Chrome

iOs 13.X

Safari

Google Chrome

Mozilla Firefox

Android 4.0 or higher

Google Chrome

Mozilla Firefox

Mobil Phone:

I. iOS 13 o Versión Posterior; o

II. Androide 4 o Versión Posterior.

- a) Most Communications provided within our websites are provided either in HTML and/or PDF format. For Communications provided in PDF format, Adobe Reader 6.0 or later versions is required – A free copy of Adobe Reader may be obtained from the Adobe website at www.adobe.com.
- b) In certain circumstances, some Communications may be provided by e-mail. You are responsible for providing us with a valid e-mail address to accept delivery of Communications. At our option, we may also post the emailed Communications within our websites. In this situation, you agree that once we email the Communications to you and post them within our websites, that we have delivered the Communications to you in a form that you can retain.
- c) To print or download Communications you must have a printer connected to your device or enough hard-drive or other storage space to store the Communications.

6. Effect of Withdrawal of Your Consent to this e-Sign Disclosure:

Withdrawal from receiving electronic disclosures will not be permissible. As such, your continued consent is needed to both open an account with **Intercam Banco Internacional**, as well as to maintain the account and/or receive future services.

7. Consent Coverage; Certain Notices from You Are Not Covered:

Applicable law or contracts sometimes require you to give **Intercam Banco Internacional** "written" notices. You must still provide these notices to **Intercam Banco Internacional** on paper. Your consent here does not relate to those notices where applicable law or regulation explicitly requires notices or Communication exchanges on paper.

8. Obtaining Copies of Electronic Communications:

You may print or make a copy of Communications by using the "Print" button (or otherwise using your printing functionality) or saving a copy – do this when you first review the Communications because, after submission, **Intercam Banco Internacional** does not necessarily keep them all in a place that you can access.

For certain products, accounts, or services, **Intercam Banco Internacional** will, upon request and subject to Section 3 of this e-Sign Disclosure, provide you with a paper copy of any Communications provided electronically by us to you pursuant to this e-Sign Disclosure, provided **Intercam Banco Internacional** receives your request within 12 months after the date the Communication was first made available to you electronically.

You may request a paper copy of these Communications by emailing **Intercam Bank Internacional** at the address notified in Section 3 of this e-Sign Disclosure.

Be sure to specify your account, service or product identification number, as applicable, the specific Communication for which you are requesting a paper copy, and the address to which it should be mailed. **Intercam Banco Internacional** may charge fees for paper copies of the Communications, pursuant to that which is established in Section 3 of this e-Sign Disclosure.

9. Updating Your Contact Information:

If your e-mail address or other contact information is changed, you must notify **Intercam Banco Internacional** of such changes immediately through one of the following methods:

- a) For Online Banking, access the Help & Support page within Online Banking and click the appropriate links on "Your Profile Information" to update your contact information. You will need to log in to Online Banking using a desktop browser to access this page www.intercam.com.pr;
or
- b) By calling the appropriate toll-free customer service phone number and communicate the contact information changes at **800-099-0259** or **787-300-3466** or send an e mail to info@intercam.com.pr

If you fail to update or change an incorrect or invalid e-mail address or other contact information, you understand and agree that any Communications shall nevertheless be deemed to have been provided to you, as if they were made available to you in electronic form on our websites, e-mailed to the e-mail address **Intercam Banco Internacional** has in the Customer Information File for you in **Intercam Banco Internacional's** records, or delivered through other electronic means.

10. **Retain Copies for Your Records:**

We recommend that you print or download a copy of this e-Sign Disclosure, the applicable service or account agreement and all other Communications to retain for your permanent records; if you have not already placed a copy of **Intercam Banco Internacional's** Privacy Policy in your records, you can obtain another copy of our privacy notice by visiting the following link: www.intercam.com.pr