

Fees	Amount
Principal membership	US\$ 150.00
Additional membership	US\$ 100.00
Purchase rate	9%
Cash advance rate	15%
Cash advance fee	4% of the transaction, minimum US\$ 5.00
Minimum payment	3% of balance, minimum US\$ 25.00
Late payment	50% of overdue payment, maximum US\$ 100.00
Insurance premium	US\$ 150.00
Fraud insurance (per credit card)	US\$ 7.35 (maximum coverage \$50,000.00 per card)
Life insurance	0.050% of balance

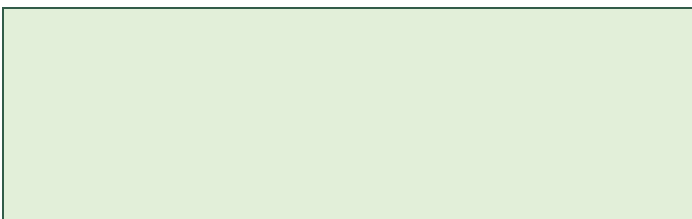
Occasional Fees	Amount
Card replacement (damaged card)	No charge
Card replacement	US\$ 30.00
Courier	US\$ 50.00
Emergency card	US\$ 200.00
Invalid claims	US\$ 30.00
Claim investigation	US\$ 30.00
Limit adjustment	US\$ 25.00
Pledge agreement charge	US\$ 50.00
Transfer balance	US\$ 50.00
Over limit	US\$ 60.00
Pin re-print	US\$ 10.00
Stamps	US\$ 0.10 for every US\$ 100.00
Returned/ invalid check	US\$ 30.00
Voucher copy	US\$ 45.00

In accordance with Law 49 of September 17, 2009, all commissions generated by banking, financial and / or investment services will be applied the "Tax on the Transfer of Furniture Corporal Goods and the Provision of Services" (ITBMS).

Special Interest Compensation Fund (FECI) determines retentions on the contracted product rate of 1% per annum that are applied to the local, personal and commercial loans, more than five thousand balboas (B / .5,000), granted by banks and financial entities.

The Customer hereby accepts each and every one of the fees, commissions and charges provided in this price information booklet; As well as pay all the fees and commissions associated with the products and services obtained from the Bank, in accordance with the fees and commissions in force. The Bank may, from time to time and in its sole discretion, modify the amounts of such fees.

The Customer authorizes the Bank to charge through debit to any account maintained with the Bank and / or its subsidiaries, all fees, commissions and fees for opening, handling, closing accounts and for other services and products offered by the Bank. Bank in accordance with the rates adopted from time to time. It is understood that the Client will bear all taxes, taxes, fees, taxes or contributions that fall or fall upon the products or services offered by The Bank.



**Name:** \_\_\_\_\_

**ID no.:** \_\_\_\_\_

**Date:** \_\_\_\_\_