

## **LEGAL NOTICE**

CIBanco S.A., with tax domicile on Avenida de las Palmas 215 7mo. Piso Col. Lomas de Chapultepec, Delegación Miguel Hidalgo, C.P. 11000, México D.F. is legally incorporated in accordance with the laws of the Mexican Republic, as certified in Public Deed No. 19,255 dated November 30, 1983, executed by Notary Public Number 33 of Mexico City, Federal District, Eduardo Flores Castro Altamirano, Esq. and registered in the Public Registry of Commerce of the Federal District on February sixteenth, 1984 under commercial page 66277.

On March 18, 2008 the corporation changed from a foreign exchange bureau to a full-service bank, incorporated and existing pursuant to the laws of the United Mexican States, as certified in Public Deed 86,796 of March 18 2008, executed by Notary Public Number 121 of Mexico City, Federal District, Armando Mastachi Aguario, Esq. And registered in the Public Registry of Commerce of the Federal District on March twenty-seventh, 2008 under commercial page 66277.

CIBanco S.A. (hereinafter "CIBanco"), by this **LEGAL NOTICE**, intends to regulate the access, use and, in general, relationship between the portal (hereinafter "WEBSITE") accessible at [www.cibanco.com](http://www.cibanco.com), and the users of the WEBSITE (hereinafter "USERS") with the following terms in order to access, navigate and/or use this WEBSITE. The USER admits that he has read, understood and accepted these terms and promises to comply with current laws and regulations. If he does not agree with these terms, the user should not use this WEBSITE.

The purpose of the WEBSITE is that "CIBanco" thereby provides USERS with access and use of different services and information made available by "CIBanco" or by third parties. The products and services described refer exclusively to the prevailing regulations in the United Mexican States. The information contained in this WEBSITE is only a statement, therefore, it in no way constitutes a binding offer that obligates the USER and/or "CIBanco" to enter into any agreement. "CIBanco" reserves the right to amend the information contained herein when it deems it appropriate and with no prior notice, also able to limit or not permit access to certain information.

"CIBanco" assumes no liability for damage or harm resulting from the access, use or misuse of the content of the WEBSITE. Likewise, "CIBanco" assumes no liability for potential discrepancies the may arise between the printed version of its documents and their electronic version published on the WEBSITE. The provision of information and services by "CIBanco" is free for USERS.

In general, the rendering of the services does not require the prior registration of USERS. Nonetheless, "CIBanco" makes the prior registration of the USER a condition of the use of some of its services. The aforementioned registration shall be carried out in the manner expressly stipulated in the actual service or in the particular conditions regulating it. The USER promises to use the content made available on the WEBSITE, abstaining from reproducing, copying, distributing, making available any other form of public communication, transforming or amending the content, images and design. Unless there is the written authorization of "CIBanco" or this is legally permitted.

"CIBanco" provides links to other websites for the convenience of the USER. Nevertheless, "CIBanco" does not support or accept any liability with the access, use and, in general, relationship with the sites. No site to which the USER has access through the "CIBanco" WEBSITE is guaranteed. Any site linked to the "CIBanco" WEBSITE is independent of "CIBanco". As a consequence, "CIBanco" has no control over such products, services, materials or any other information contained or available through the sites of third parties. Access to any other site linked through the "CIBanco" WEBSITE is at the own risk of the USER.

"CIBanco" reserves the right to revise and amend this LEGAL NOTICE at any time.

The USER shall be considered notified and obligated by the changes to the LEGAL NOTICE when the USER enters the WEBSITE and uses any material, product or service. Said use or access to the WEBSITE by the USER shall constitute the acceptance and agreement to the changes to the LEGAL NOTICE.

The intellectual property rights, screens that are shown, information and material that appears on the WEBSITE and its layout belong to "CIBanco."

The image, design, use and application of the logo and slogan of "CIBanco," as well as the services brands and brand names that appear on the WEBSITE are registered brands and the property of "CIBanco" or of the participating institution.

Privacy Notice (simplified version)

Based on the provisions of the Federal Law on the Protection of Personal Data in the Possession of Private Entities, CIBanco, S.A., Full-Service Bank, with address on Av. Paseo de las Palmas 215, Piso 2, Col. Lomas de Chapultepec, México, D.F. 11000 inform you that the Personal Data and/or Sensitive Data provided by you for the contracting of financial services shall be treated for the purpose of identification, operation, administration, statistics and marketing, in accordance with the type of interaction you have with the institution and shall be duly safeguarded, and may be transferred to Mexican or Foreign third parties. The exercise of the rights of access, rectification, cancellation and opposition may be carried out in writing from January 6,

2012 by addressing your message to CIBanco, S.A. at the aforementioned address, Monday thru Friday from 9:00 am to 5:00 pm on business days or to the email address [oficialdeprivacidad@cibanco.com](mailto:oficialdeprivacidad@cibanco.com). CIBANCO, S.A. reserves the right to amend the content and scope of this notice at any time and as it deems necessary. Said amendments shall be communicated via the internet portal ([www.cibanco.com](http://www.cibanco.com)) or through any other medium permitted by Law.