



TERMS AND CONDITIONS OF USE OF INTERBANCA

We, on the one hand, Banco Ficohsa Nicaragua S.A., hereinafter referred to as “**THE BANK**”; and on the other hand, the person appearing in “**THE BANK’s**” records as the holder of the products to be registered for this service, after acceptance of these terms and conditions, hereinafter referred to as “**THE CLIENT or THE USER,**” in the capacity in which we each act, have agreed to enter into this Contract for the provision of the electronic banking service called “**INTERBANCA**” in accordance with the following clauses:

FIRST: PURPOSE OF THE SERVICE: THE BANK has implemented an online platform so that THE CLIENT can perform various transactions and access THE BANK’s products and services. This online platform is called INTERBANCA. Each type of transaction that can be performed through it is called a “**SERVICE and/or SERVICES**”. The **SERVICES** that THE BANK offers are the following: Inquiries: inquiries regarding checking accounts, savings accounts, certificates of deposit, loans, and credit cards. Payments for: loans, credit cards (own or third-party), utilities, and other services through direct debit from THE CLIENT’s checking or savings account held with THE BANK. THE CLIENT may pay for utilities directly provided that THE BANK has an agreement with the service providers and THE CLIENT’s account has sufficient available funds to complete the transaction. Transfers: Fund transfers between own accounts and third parties, regional transfers between Ficohsa bank accounts, transfers to savings or checking accounts at other banks in the Nicaraguan financial system (ACH), and international transfers. Services: Credit card transactions (applications for: additional cardholders, card replacement, and/or credit limit increases), PIN customization (credit and debit cards), loan disbursement, blocking and unblocking of credit cards, as well as any other product or service that THE BANK makes available through INTERBANCA

SECOND: CONDITIONS FOR THE PROVISION OF SERVICES: The conditions for the provision of services agreed upon between THE BANK and THE CLIENT are as follows: **1.** THE CLIENT agrees to use the services in compliance with all the conditions and requirements set forth herein and those that THE BANK may establish in the future for such purposes. **2.** Should THE BANK add new services to the system, it will notify THE CLIENT through the means registered by THE CLIENT, whether mobile phone, email, or any other

verifiable means it deems appropriate. It will be understood that THE CLIENT accepts the provision of the new services, unless THE CLIENT expresses their withdrawal from a service by appearing at any of THE BANK's branches, and for this purpose, must sign the "Online Banking Transaction Request" form so that the request can be entered and processed by THE BANK. **3.** The service hours will be determined by THE BANK and will be communicated to THE USER. **4.** Services may be affected by equipment failures or malfunctions, whether belonging to THE BANK or THE CLIENT, or by improper use of THE CLIENT's services, equipment, or software, or by lack of use thereof for more than six (6) months. In the event of service interruptions due to any of these causes, when generated by THE CLIENT, THE BANK shall not be liable. **5.** THE BANK will provide THE CLIENT with the username and password to access the INTERBANCA system via email; this email address will be the one previously provided by THE CLIENT to THE BANK, which must be registered in THE BANK's core banking systems. THE CLIENT is required to change the password upon their first login to Interbanca. Once the password has been changed, THE CLIENT agrees to keep it secret and non-transferable, and must therefore take due care not to share it with any third party by any means. **6.** If the client wishes to unlock their user account via interbank transfer, they must complete the required fields, including username and email address. The Bank will then send a token code to the email address the client has registered with the bank. Similarly, to change their password, the client must select their configured authentication method and enter the email address registered with the bank. They must then enter the token generated by their chosen two-factor authentication method and receive a temporary password via email. This temporary password must be entered into the interbank transfer system, and finally, the client must create a new, permanent password. **7.** The Bank does not request updates to the client's personal information, username, or password. Therefore, the client releases the Bank from all liability should the client disclose or provide their personal information, username, or password to third parties. The Bank shall have no obligation to indemnify or replace any funds stolen from the Client's accounts due to phishing, smishing, or social engineering. All data updates must be carried out exclusively through the Bank's official channels. **8.** Should the Client have any concerns or complaints regarding the Interbank product, they may submit them to the nearest Bank office or branch within thirty (30) calendar days from the date the transaction or inquiry was made by the Client in said system. Otherwise, it will be considered valid and accepted by the Client. **9.** The Bank may, when it so determines, limit the Client's use of the systems or any of the services in compliance with regulations or resolutions issued by the regulatory

body and/or for legally justified reasons. In the event of the USER's account being disabled due to non-use of Interbanca, the CLIENT must request the BANK to create a new user account. **10.** The BANK will not be responsible for the accounting records of the payment or payments in the systems of the 3or the providers of the services paid through INTERBANCA, failures in the provider's system, nor will it be responsible if, as a result of late payments made by the CLIENT, fines or penalties are generated.**11.** It is expressly established that THE CLIENT must have computers, systems, or equipment compatible with THE BANK's computer systems, as the services may also be affected by equipment failures or incapacities of THE CLIENT, or by improper use of THE CLIENT's services, equipment, or software. Otherwise, THE BANK shall be released from all liability for the lack of access to the system. Likewise, in the event of unforeseen circumstances or force majeure that limit access to INTERBANKING SERVICES, THE BANK shall be released from all liability for the lack of access to the system. **12.** When making an international transfer, THE CLIENT understands and accepts that the transaction may involve different banks, subject to their own jurisdiction and internal policies. Therefore, THE CLIENT releases THE BANK from all liability in the event of withholding, delays in crediting the amount sent, or any other circumstance caused by intermediary banks. The Bank will only execute the shipping instructions provided by the Client through this electronic channel and has no bearing on the legal regulations and internal policies governing other banks participating in international transfer operations. The Bank is also not responsible for errors in the information you provide in this transaction. **13.** The Bank may perform maintenance on Interbanca, which may require the temporary suspension of services or access to the site for a specified period. **14.** The client may link or unlink the services they wish to have available on Interbanca according to their transactional needs. For this purpose, the client must appear at one of the Bank's branches to complete and sign the "Online Banking Transaction Requests" form, a document that forms an integral part of these terms and conditions, so that the request can be duly entered and processed.

THIRD: LIMITATION OF LIABILITY: THE BANK is not responsible for errors in data entry into the system. Any resulting discrepancies must be reconciled between THE CLIENT and the third party receiving the transfer or payment for a service. To make such a payment, THE USER must enter the payment amount, the service identification number, and the account from which they wish the payment to be debited. THE BANK will debit this amount from the account selected by THE USER and credit it to the third party's account or to the

payment for the service THE CLIENT wishes to pay for. Furthermore, THE CLIENT releases THE BANK, its affiliates, and subsidiaries from liability for all inquiries, transactions, and/or payments, as well as any other activity detailed in these terms and conditions, carried out through online banking (website/app) using THE CLIENT's username and password, and the authentication method they have chosen.

FOURTH: COST FOR USING INTERBANKING: The INTERBANKING service will be free until THE BANK decides otherwise; in such case, the cost will be communicated to THE CLIENT via the contact information registered with the service, whether mobile phone, email, or any other verifiable electronic means deemed appropriate. THE BANK will indicate the cost of the services in the communication, and if accepted by THE CLIENT, the contract will remain in effect. Failure to accept this will result in the suspension of the contract and the disabling of the service.

FIFTH: COST OF AVAILABLE SERVICES: Some services have a commission fee that is displayed at the time of the transaction. Approval of the transaction is understood as the client's acceptance of this commission fee.

SIXTH: CONDITIONS FOR AUTHORIZING TRANSACTIONS: To authorize transactions at Interbanca, "THE CLIENT" is required to use a second authentication factor.

The authentication factors available to THE BANK are:

1. A one-time code generated through the following methods: - VU SMS OTP: These are codes sent to the client's mobile phone and last for 1 minute. They are generated each time the client requests one.

- VU APP: These are codes generated through a mobile application and last for 40 seconds, with a new code being generated at the end of this time.

2. Integrated Token (Embedded Token): These are codes generated through a mobile application that last for 40 seconds. They are available within the Interbanca App and can be accessed using a security code created by the customer when confirming transactions from Interbanca Web. When confirming transactions from the Interbanca App, this process is self-managed within the application itself.

The use of these authentication factors is free of charge for the CLIENT. The BANK may modify the described procedure by notifying the CLIENT in advance through the means registered with the service, whether mobile phone, email, or any other verifiable electronic means deemed appropriate. The username, personal access code, and code will replace or serve as the CLIENT's handwritten signature. Therefore, all information submitted using the username, access code, and code will be considered signed, expressly accepted, and legitimately authorized by the CLIENT with their express and unconditional consent. The confirmation issued by the BANK's automated systems will be sufficient to prove the existence of said transaction. Therefore, the CLIENT is solely responsible for the proper safeguarding of their confidential information to prevent unauthorized use by third parties. If the CLIENT changes their mobile phone number and authorizes transactions using the mobile application to generate authorization codes, they must request activation of the mobile application in person at a BANK branch. THE CLIENT assumes full responsibility for misuse or improper use of their authorization codes, including use by unauthorized persons. Therefore, they accept that THE BANK will not be liable for any damages or losses suffered as a result of misuse or improper use by persons they have authorized or by third parties.

SEVENTH: ACH TRANSFERS: ACH transfers are free until THE BANK decides otherwise; in such case, THE CLIENT will be notified of the cost via the contact information registered with the service, whether mobile phone, email, or any other verifiable electronic means deemed appropriate, 30 days in advance. THE BANK is released from all present, past, and future liability for transactions made through its ACH Electronic Clearing House service for transfers to other banks. It is THE CLIENT's responsibility to correctly enter all information (account numbers, loans, payroll, etc.) required by other Financial System Institutions to use this service. Under no circumstances will THE BANK be liable for errors or omissions made by THE CLIENT in these transactions, and THE CLIENT assumes all costs, expenses, or losses incurred as a result of using this service.

EIGHTH: USE OF APPLICATIONS: THE BANK, at its sole discretion, provides THE CLIENT with the benefit of using a mobile application for mobile devices. THE CLIENT must accept, where applicable, the general terms of use of the application prior to using it. THE CLIENT shall be solely responsible for the security of the equipment used in its operations. This responsibility includes maintaining its electronic devices with an updated and functional antivirus program to protect its usernames and passwords from any vulnerability caused by computer viruses, keeping its passwords secure, and everything else related to the security

of its own information. THE BANK is not responsible for security breaches on THE CLIENT's mobile devices caused by third parties, nor for any damages and/or losses that may be caused to THE CLIENT who fails to comply with this obligation, including, but not limited to, damages or losses.

NINTH: COMPLAINT PROCEDURE: THE CLIENT, in accordance with the provisions of the “Regulation on Transparency in Financial Operations, issued by the Board of Directors of the Superintendency of Banks”, shall have the right at all times to make claims and/or complaints related to the purpose of this regulation, filing them at the customer service offices of THE BANK within a period of no more than 30 calendar days, counted from the moment the event that generates the claim originated. The Bank must respond to the claim filed within a maximum period of 30 calendar days from the date of receipt thereof. Likewise, if the Client receives a negative response from the Bank or has not received any response at all, the Client may file a complaint with the Directorate of Attention to Users of Financial Services (DAUSF) of the Superintendency of Banks and Other Financial Institutions (Superintendency or SIBOIF) within a maximum period of 30 calendar days from the date on which the response from the Bank was received or from the date on which it should have been received.

TENTH: ACCEPTANCE OF SERVICES. - THE CLIENT accepts the following: **1.** That all transactions carried out through INTERBANCA will be registered and processed by THE BANK, according to the services detailed in Clause One and those that may be offered in the future, and will be valid after their corresponding registration in accordance with the procedures established by THE BANK. **2.** That all transactions and other uses made through INTERBANCA will be at their own risk, accepting the account statements, reports, and results generated or stored by the system. **3.** That under no circumstances is THE BANK responsible for errors or omissions in electronic information provided from sources other than THE BANK, nor for the use made of such information. **4.** That the use of electronic information and printouts obtained through INTERBANCA will be at their own risk. THE CLIENT must read and accept the terms and conditions upon first access. Likewise, THE CLIENT agrees to review and accept these terms and conditions again in case of modifications. These modifications will be communicated thirty days in advance of the application of the new regulations, in accordance with Article 33 of the Regulation on Transparency in Financial Operations, through any of the communication channels (email, mobile phone, etc.) that THE CLIENT has registered in THE BANK's systems.

I declare that I have read and understood these terms and conditions, and I agree to comply with them when using INTERBANCA.