

DEBIT CARD INFORMATION BROCHURE

Dear Customer:

Banco Improsa offers you the International Visa Debit Card, a method of payment linked to your savings or checking account, which may be used domestically and abroad.

According to the requirements of the new Credit and Debit Card Regulations published in the official journal La Gaceta (March 30, 2010) by the Ministry of Economy, Industry, and Commerce of the Republic of Costa Rica, Banco Improsa is providing you with relevant information for decision-making and good debit card management. Such information includes matters such as coverage, benefits, limitations, interest rates, card loss or theft reporting, fees, claims, and chargebacks related to your Banco Improsa International Visa Debit Card.

Main Features of the Service

Debit Card

Financial instrument that can be of a magnetic or any other type of technology, used as a method of payment to purchase goods or services. Payment is automatically and instantly deducted from the checking or savings account the cardholder has at the financial institution. It can also be used for withdrawals and other transactions in ATMs.

Types of Debit Cards

Banco Improsa offers international Visa Debit Cards to individuals as well as to legal entities, which may be issued in colones and dollars according to the type of account.

Coverage, Benefits, and Limitations

Coverage and Benefits

By using your domestic and international debit card of Banco Improsa, you will be able to:

- » Purchase goods and services at authorized merchants
- » Make ten withdrawals free of cost at an ATM of the ATH network in Costa Rica
- » Participate in promotions launched by VISA or the issuing bank (subject to regulations and restrictions)
- » Set up automatic pay for transactions and credit cards of the same bank

Likewise, you can purchase goods and services marketed through electronic means of merchants or financial institutions, regardless of the city or country where they are located, provided they have entered into agreements, either

directly or indirectly, to accept the card. These merchants or financial institutions will be referred to as "affiliated merchants" or simply "affiliates".

Limitations

To use your debit card, you must present it and sign the voucher issued by the affiliate for the value of the goods or services purchased.

The use of your debit card will be subject to the following limits:

- » **Available balance:** It will depend on the cash available in the checking or savings account linked to the debit card.
- » **Limitations:** It is understood that the use of the debit card is regulated by availability limits and consulting procedures established by VISA system or the card issuer, which is acknowledged by the cardholder, exempting card issuer from any liability resulting from or claimed for the rejection or non-acceptance of the card under any circumstances.

For more information on transaction and daily limits for purchases as well as for withdrawals at ATMs, please call 2522-3840 from Monday through Friday between 7:30 a.m. and 6:00 p.m., or write to us to servicioalcliente@grupويمprosa.com

You may request an additional card(s) provided that the additional cardholder(s) is an authorized signatory of the account to which the additional debit card will be linked.

Method to Calculate the Amounts Generated by the Application of Interest Rates

Rates

The method to calculate the amounts generated by the application of the annual borrowing interest rate, for consumers, accrued by the checking or savings account linked to the debit card is as follows:

Formula to calculate checking or savings account interest:

$$\text{Available balance} * \frac{\text{Interest rate} / 100}{360}$$

Interest for checking and savings account is calculated on a daily basis and credited the last day of each month.

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Fees

In order to cover administrative expenses, Banco Improsa charges a series of fees for its services.

- » Cash withdrawals at an ATM:
 - › ATH Network: You will be able to make the first ten withdrawals free of charge. As of withdrawal number 11, a fee of \$1.25 will be charged per withdrawal.
 - › Other ATM networks: \$2.50 fee per withdrawal.

Banco Improsa does not charge a fee for balance inquiries neither at ATMs of the ATH network nor at ATMs belonging to other networks.

Banco Improsa will publish current fees for the following services on its website <https://www.grupoimprosa.com>:

- » Current fee for each additional card
- » Fee for card replacement if card is lost or stolen
- » Fee for research of unfounded or non-applicable disputes
- » Fees for purchases or withdrawals made abroad
- » Fees for international purchases: 1.00% fee upon purchases made in a foreign currency other than US dollars

Account Statement Issuance

Banco Improsa will provide account statements periodically via e-mail or any other means upon cardholder's request provided that such request adjusts to Banco Improsa's general policies.

Procedure to Report Lost or Stolen Card

You should report your lost or stolen card as soon as possible. Call the Customer Service Unit at 2522-3840 during business hours from Monday through Friday from 7:30 a.m. to 6:00 p.m. or calling the 24/7 number 800-Improsa (800-467-7672).

If you are abroad, you can call the following numbers:

- » In the United States and Canada:
 - › 1-800-396-9665 to report your debit card in United States and Canada.
- » From any other country in the world, please call collect

to United States to phone number:

- › 1-303-967-1098 to report your debit card from any other country in the world (by calling collect to the United States)

Please remember that, even after you have notified the damage, theft, or loss of your card via telephone, you must also notify (in writing) the card issuer of the situation, and that you will be responsible for the use that any third party, either with a false signature or not, makes of your card until such written notice is received by the card issuer.

Please call 2522-3840 from Monday through Friday between 7:30 a.m. and 6:00 p.m. to find out about the written means to which you should submit the notice.

Disputes and Chargebacks

In the event that you do not recognize a transaction in your account statement, you are granted a maximum of 60 business days to go to one of our branch offices to fill out a dispute and chargeback application.

This application consists of a form where information of the purchase or charge not recognized is specified, along with the respective justification. The form should be signed by the cardholder.

We recommend you to call our Customer Service Unit at 2522-3840 from Monday through Friday between 7:30 a.m. and 6:00 p.m. to request more information on transactions and the blocking of your card, if necessary.

Chargeback response terms may vary depending on the place of purchase, the merchant, and the method of authorization. Response terms are usually as follows:

- » Request for copy of the transaction receipt: A maximum of 51 business days (with a cost of \$6.00 for the request for copy)
- » Response to chargebacks with Visa: A maximum of 45 business days
- » Chargeback representation: The affiliated merchant is granted 30 business days to submit supporting documentation proving that the purchase actually applies to the cardholder
- » Pre-arbitration with the brand VISA (per the brand's regulations and conditions): A maximum of 45 business days
- » Arbitration with the brand VISA (per the brand's regulations and conditions): The minimum amount of the transaction for arbitration is \$8,000.00 per

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individual transaction. Indefinite time (Minimum arbitration cost is \$750).

Security Recommendations

At Banco Improsa, we care about the security of your financial information. Therefore, Banco Improsa will never request confidential information, passwords, debit and credit card or bank account numbers on the phone, through links in e-mails, web pages, or any other insecure means. In the event that you experience a similar situation, please call the Customer Service Unit immediately at 2522-3840, or write to us to servicioalcliente@grupويمprosa.com

We advise taking the following precautions:

Both your debit card as well as the PIN¹ :

- » Are intended for personal use. Please, do not share them nor write them down in visible or easy-access places.
- » When changing your password, do not use easy-to-guess data such as your date of birth, ID card, or telephone number, and change it periodically.
- » Memorize your PIN number, do not write it down nor keep it near your debit card.
- » Block visibility when entering your PIN at an ATM.

For further information on security or your debit card, contact the Customer Service Unit of Banco Improsa at 2522-3840 Monday through Friday from 7:30 a.m. to 6:00 p.m. or write to us to servicioalcliente@grupويمprosa.com

Improsa Branches

MAIN OFFICE – Barrio Tournón
Inicio Ruta 32 norte, Autopista Braulio Carrillo. (506) 2284-4000

BARRIO ESCALANTE - Barrio Escalante
300 metros este y 200 metros sur de la Iglesia Santa Teresita. (506) 2284-4221

CURRIDABAT - Curridabat
Centro Comercial Plaza Freses, Curridabat. (506) 2284-4213

MORAVIA - San Vicente de Moravia
50 metros sur del Colegio Saint Francis. (506) 2284-4236

SABANA NORTE - San José
Centro Comercial Gran Campo, frente al restaurante El Chicote. (506) 2284-4241

ESCAZÚ - San Rafael de Escazú Centro Comercial Plaza Tempo. (506) 2284-4250

ALAJUELA SUPPORT CENTER (SME), De la Gasolinera La Tropicana, 75 metros oeste. (506) 2284-4245

CIUDAD QUESADA CORPORATE BUSINESS BRANCH, Centro Comercial Plaza Heliconias, 300 metros norte del Mercado Municipal. (506) 2284-4269

PÉREZ ZELEDÓN CORPORATE BUSINESS BRANCH, San Isidro de Pérez Zeledón, del Palí 50 metros al oeste. (506) 2284-4271

LIBERIA CORPORATE BUSINESS BRANCH, Centro Comercial Plaza Santa Rosa. (506) 2284-4272

LIMÓN CORPORATE BUSINESS BRANCH, 125 metros este y 70 metros norte de las oficinas administrativas JAPDEVA. (506) 2284- 4267

E-BANKING
Improbank Electronic Banking
Customer Service (506) 2522-3800

BANCO IMPROSA CHAT
www.grupويمprosa.com

- » Questions to Customer Service
- » Purchase and sale of foreign currency
- » Questions on products and services for businesses with the Asian market

CUSTOMER SERVICE UNIT – (506) 2522-3840

To report theft or any issue with your credit cards of Banco Improsa, contact us 24/7 to the number 800-IMPROSA (800-467-7672).