## INTERBANKING TERMS AND CONDITIONS OF USE

We, on the one hand Banco Ficohsa Nicaragua SA, hereinafter referred to as " **THE BANK** "; and on the other hand the person who appears in the records of "THE BANK" as the holder of the products to be registered in this service, after the acceptance of these terms and conditions and who hereinafter will be called " **THE CLIENT** or **THE USER** ", in the capacity in which each of us acts, 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 has available, whether or not they involve the movement of funds, are detailed below in an illustrative, but not exhaustive, manner, given that THE BANK may add other services in accordance with this document: 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 with THE BANK. The CLIENT may directly pay for basic services, registry, cadastral, and customs fees, as well as any type of tax, 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 in other banks within the Nicaraguan financial system (ACH), and international transfers. Services: Credit card (applications for: additional cardholder, card replacement, and/or credit limit increase), PIN personalization (credit and debit cards), loan disbursement, credit card blocking and unblocking, generation of codes or coupons for cardless cash withdrawals, and Click to Pay payments.

The Bank may at any time unilaterally expand, modify, eliminate, replace or evolve the Services that involve cash movements or are not available in Interbanking, including functionalities, operational flows, user experiences, access channels, as well as incorporate new financial or non-financial products or services, informing the Client in advance through the Client's channels (email and/or cell phone number) registered in the

Bank's core system, for which the Client accepts them from this moment without needing to sign an additional authorization.

**SECOND: SERVICE PROVISION CONDITIONS:** The service provision conditions 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 they expressly withdraw from a service by appearing at any of THE BANK's branches, in which case they must sign the "Online Banking Transaction Request" form so that the request can be entered and processed by THE BANK. THE CLIENT agrees to have access to all current and future services on the INTERBANCA platform. **3.** The service provision hours will be determined by THE BANK. **4.** The 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 central banking systems.
BANK. The CLIENT must change their 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. 6. If the client wishes to unlock their user account in Interbanca, they must select their configured authentication factor and fill in the email field, which must be the same email address registered in the bank's core system. They must then enter the token, or Interbanca will validate the integrated token, depending on the client's linked authentication method, and will receive an email notification confirming the unlocking of their user account. Similarly, to change their password, the CLIENT must select their configured authentication factor and fill in the email field with the email address registered with the bank. They must then enter the token created by their chosen two-factor authentication method and will receive a temporary password in their email, which they must enter in Interbanca. Finally, they must create a new, permanent password. **7.** The Bank does not request updates to the Client's information for personal information, username changes, or security passwords. 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 reimburse any funds stolen from the Client's accounts due to phishing, smishing, or social engineering. All data updates must be made exclusively through the Bank's official channels. **8.** Should the Client have any concerns

or complaints regarding the Interbank product, they may file a complaint at the nearest Bank branch or office within thirty (30) calendar days from the date of the transaction or inquiry 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(s) in the systems of the service provider(s) for services paid through Interbanca, for failures in the provider's system, nor will it be responsible if fines or penalties are incurred as a result of late payments made by the Client. **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 provided by the Client 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 visit 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 properly entered and processed. 15. THE BANK reserves the right to modify, update, redesign, optimize, or eliminate, in whole or in part, the existing functionalities within INTERBANCA, including changes to navigation flows, authentication processes, terms of use, interface, as well as the incorporation of new technologies or operating mechanisms. If the CLIENT does not agree with the modifications or new services, they must request the suspension or termination of the service in person or through the channels that THE BANK enables for this purpose.

**THIRD: LIMITATION OF LIABILITY** : THE CLIENT hereby acknowledges that they are solely responsible for the use of interbank transfers and assumes all liability arising from the transactions they carry out. THE BANK is not responsible for errors or omissions in the entry of data into the system or in the delivery of coupons or withdrawal codes to third parties. Any resulting discrepancies must be reconciled between THE CLIENT and the third party who will receive the transfer, withdrawal code, or payment for a service. To make any payment, transfer, or withdrawal code, THE USER must enter the payment amount, the service identification number, and the account from which they wish to have the payment debited, as well as select the card in the case of click-to-pay transactions. In interbank transfers, THE BANK is limited to executing THE USER's instructions, without any obligation to validate or verify them. Therefore, THE CLIENT releases THE BANK, its affiliates, and subsidiaries from liability for all transactions involving the transfer of funds, whether or not such transactions are involved, as well as any other activity detailed in these terms and conditions, carried out through the interbank platform (web/app), provided THE CLIENT has entered their username and password, as well as the chosen authentication factor, which together irrefutably establishes THE CLIENT's identity. In this regard, THE CLIENT releases THE BANK from any liability regarding the recovery of funds, as they acknowledge having been advised by THE BANK that once a transaction is completed, it cannot be reversed, and that THE CLIENT is solely responsible for the security of their username, password, and second authentication factor.

**FOURTH: COST FOR THE USE OF INTERBANKING:** The INTERBANKING service will be free of charge 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. THE BANK will indicate the cost of the services in the communication, and if THE CLIENT accepts it, the contract will remain in effect. If THE CLIENT does not accept, this will be grounds for suspending the contract and disabling the service. If THE CLIENT has accepted the cost of the services, they expressly authorize THE BANK to debit the corresponding funds from their accounts held with THE BANK to pay such charges, fees, and/or commissions.

**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 the commission fee.

**SIXTH: CONDITIONS FOR AUTHORIZING OPERATIONS:** To authorize transactions in Interbanking, "THE CLIENT" is obliged to use a second authentication factor.

The authentication factors that THE BANK has available are:

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

- VU APP: These are codes generated through a mobile application with a duration of 40 seconds, generating a new one at the end of this time.

2. 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; however, THE BANK may charge a fee in the future, provided that THE CLIENT is notified through the communication channels registered with THE BANK. The CLIENT authorizes THE BANK to make the corresponding debits to the accounts held with the institution. 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 it deems appropriate. The username, personal access code, and password will replace or serve as THE CLIENT's handwritten signature. Therefore, it is understood that all information submitted using the username, access code, and password 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. Should THE CLIENT change their mobile phone number and authorize transactions using the mobile application to generate authorization codes, they must request activation of the mobile application in person at a branch of THE BANK. THE CLIENT assumes full responsibility for misuse or improper use of their authorization codes, including use by unauthorized persons. Therefore, they agree that THE BANK will not be liable for any damages or losses suffered as a result of misuse or improper use by authorized persons or third parties.

The Bank is fully authorized to implement, change, or incorporate new second-factor authentication methods, including those previously selected by the Client, and replace them with another, when deemed necessary, in order to update and apply improvements to the security measures of its use, in which case the Client will be informed beforehand.

**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 CLIENT may make ACH transfers not only using their bank account number, but also using alternative identifiers or aliases previously registered, such as telephone number, email address, or others defined by THE BANK or the financial system. THE CLIENT acknowledges and accepts that it is their responsibility to verify the information associated with the alias, account number, or alternative identifier used, as applicable, before confirming the transaction . THE BANK is released from all liability, present, past, and future, for operations carried out through its ACH Electronic Clearing House service for transfers to other banks. It is the CLIENT's responsibility to correctly enter all the information 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 hereby 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 to THE The CLIENT is entitled to the use of a mobile application for mobile devices, and must accept, where applicable, the general terms of use of the application prior to its use. 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 all other aspects related to the security of its own information. The CLIENT agrees to avoid accessing websites considered high-risk, downloading applications or files, or accessing links or environments that could jeopardize the security of its 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. INTERBANCA is a constantly evolving digital channel, so THE BANK may make continuous improvements, updates, automations, integrations with third parties and new functionalities, without this implying a substantial modification of this contract.

**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 their claims and/or complaints related to the purpose of this regulation, filing the same in the customer service offices of THE BANK within a period of no more than 30 calendar days, counted from the moment in which the fact 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, 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 the response 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 the provisions of article 33 of the Standard on Transparency in Financial Operations through any of the means of communication (mail, cell phone, among others) 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.