



## Rates and Conditions

**\*Issue Date: October 10th, 2017.**

**\*\* Date to be effective: November 10th, 2017.**

**The cost of commissions does not includes ITBMS (Tax of Movable property transfer and Services).**

**Issuance Date: October 10th, 2017.**

| <b>SAVINGS ACCOUNTS:</b>                                                          | <b>Balboa (B/.)</b> |
|-----------------------------------------------------------------------------------|---------------------|
| <b>SAVINGS ACCOUNTS- LOCALS</b>                                                   |                     |
| Natural Person–Minimum Amount to open the account                                 | 50.00               |
| Natural Person- (with Operation Notice) - Minimum Amount to open the account      | 50.00               |
| Legal Entity - Minimum Amount to open the account                                 | 500.00              |
| <b>SAVINGS ACCOUNTS - FOREIGNERS</b>                                              |                     |
| Natural Person- Minimum Amount to open the account and monthly minimum            | 5,000.00            |
| Natural Person–Commission for account opening                                     | 300.00              |
| Natural Person–Monthly maintenance fee foreigner account                          | 15.00               |
| Natural Person–Charge for account closing(within the first 180 days)              | 60.00               |
| Natural Person–Monthly charge for balance lower to the minimum average required   | 20.00               |
| Natural Person–Commission for inactive account(after 210 days)                    | 50.00               |
| Legal Entity- Minimum Amount to open the account and monthly minimum average      | 10,000.00           |
| Legal Entity- Commission for account opening                                      | 300.00              |
| Legal Entity- Monthly maintenance fee foreigner account                           | 25.00               |
| Legal Entity- Charge for account closing (within the first 180 days)              | 60.00               |
| Legal Entity- Commission for inactive account (after 210 days)                    | 50.00               |
| Legal Entity- Monthly charge for balance lower to the minimum average required    | 35.00               |
| <b>CHECKING ACCOUNTS:</b>                                                         |                     |
| <b>CHECKING ACCOUNTS - LOCALS</b>                                                 |                     |
| Natural Person - Minimum Amount to open the account and monthly minimum           | 250.00              |
| Natural Person - (with Operation Notice) - Minimum Amount to open the account     | 500.00              |
| Natural Person - Commission for inactive account(after 210 days)                  | 50.00               |
| Natural Person - Monthly charge for balance lower to the minimum average required | 20.00               |
| Legal Entity - Minimum Amount to open the account and monthly minimum average     | 500.00              |
| Legal Entity - Monthly charge for balance lower to the minimum average required   | 35.00               |
| Legal Entity - Commission for inactive account (after 210 days)                   | 50.00               |
| <b>CHECKING ACCOUNTS WITH INTEREST - LOCALS</b>                                   |                     |
| Natural Person - (with Operation Notice) - Minimum Amount to open the account     | 500.00              |
| Natural Person - Commission for inactive account(after 210 days)                  | 50.00               |
| Natural Person - Monthly charge for balance lower to the minimum average required | 20.00               |
| Legal Entity - Minimum Amount to open the account and monthly minimum average     | 500.00              |
| Legal Entity - Monthly charge for balance lower to the minimum average required   | 20.00               |
| Legal Entity - Commission for inactive account (after 210 days)                   | 50.00               |

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## CHECKING ACCOUNTS - FOREIGNERS

|                                                                                   |           |
|-----------------------------------------------------------------------------------|-----------|
| Natural Person - Minimum Amount to open the account and monthly minimum           | 5,000.00  |
| Natural Person- Commission for account opening                                    | 300.00    |
| Natural Person- Monthly maintenance fee foreigner account                         | 15.00     |
| Natural Person - Monthly charge for balance lower to the minimum average required | 20.00     |
| Natural Person - Charge for account closing (within the first 180 days)           | 60.00     |
| Natural Person - Commission for inactive account (after 210 days)                 | 50.00     |
| Legal Entity - Minimum Amount to open the account and monthly minimum average     | 10,000.00 |
| Legal Entity - Commission for account opening                                     | 300.00    |
| Legal Entity - Monthly maintenance fee foreigner account                          | 25.00     |
| Legal Entity - Monthly charge for balance lower to the minimum average required   | 35.00     |
| Legal Entity - Charge for account closing (within the first 180 days)             | 60.00     |
| Legal Entity - Commission for inactive account (after 210 days)                   | 50.00     |

## CHECKS RETENTION PERIODS

|              | Balboa (B/.) |
|--------------|--------------|
| Unibank      | No Retention |
| Locals       | 1 day        |
| Foreigners   | 15 days      |
| USA Treasury | 5 days       |

## CLAVE DEBIT CARD

|                                                                             |                |
|-----------------------------------------------------------------------------|----------------|
| Annual Membership                                                           | 25.00          |
| Card Replacement                                                            | 20.00          |
| UniBank ATMs transactions                                                   | No Cost        |
| Other Local Banks ATMs transactions ( from the 6° transaction per month on) | 1.25           |
| ATMs transactions abroad                                                    | 5% min 5.00    |
| Fraud Insurance (2 incident per year maximum\$/. 2,500.00 per incident)     | 2.99 (monthly) |
| Account Research                                                            | 20.00          |
| Additional Card                                                             | 20.00          |

## ONLINE BANKING

|                                                 |         |
|-------------------------------------------------|---------|
| Access to the Service                           | No Cost |
| Local transfer to third party                   | No Cost |
| Replacement (Theft or loss) – Unitoken Keychain | 15.00   |
| Replacement (Theft or loss) – Unitoken Card     | 25.00   |

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## BOUNCED CHECKS

### Bounced Checks – Locals

|                                                                |       |
|----------------------------------------------------------------|-------|
| - Due to insufficient funds or against product                 | 35.00 |
| - Due to form                                                  | 25.00 |
| - In bank counter due to insufficient funds or against product | 25.00 |

### Bounced Checks – Foreigners

|                                                |       |
|------------------------------------------------|-------|
| - Due to insufficient funds or against product | 75.00 |
| - Due to form                                  | 75.00 |

### Stamps for paid check

0.10

### Cancellation of Personal Check

15.00

### Cancellation of Personal Check with Operation Notice or Legal Entity

15.00

### Casual Overdraft

|                                    |       |
|------------------------------------|-------|
| - Personal (24% p.a. / minimum)    | 30.00 |
| - Commercial (24% p.a. / minimum ) | 30.00 |

## INTERNATIONAL TRANSFERS

### Cost of Transfers

|                                    |                                 |
|------------------------------------|---------------------------------|
| - From \$0 to \$ 25,000.00         | 0.25%; min 125.00               |
| - From \$25,000.01 to \$100,000.00 | 0.175%; min 125.00; max. 200.00 |
| - From \$100,000.01 and more       | 0.1%; min 200.00; max 500.00    |

### Transfer- Incomplete Data

25.00

### Bounced received Transfer

25.00

### Bounced sent Transfer

25.00

### Research Case

25.00

### Transfer Annulment (as per client request)

25.00

### Amendment

25.00

Simple 75.00

Complex 100.00

Swift 25.00

Swift for closing account through international transfer 25.00

Copy of Swift message (confirmation or amendment) 50.00

## LOCAL TRANSFERS (ACH)

### Received Transfers

No Cost

### Sent Transfers

No Cost

### ACH manual transfer:

|                  |       |
|------------------|-------|
| - Natural Person | 25.00 |
| - Legal Person   | 50.00 |

## SPECIAL REQUESTS

### Additional copy of documents (cost per page)

|                         |      |
|-------------------------|------|
| - Deeds                 | 0.50 |
| - Appraisals            | 0.50 |
| - Insurance Certificate | 0.50 |

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| OTHER SERVICES                                                                       |                                |
|--------------------------------------------------------------------------------------|--------------------------------|
| Check Certification                                                                  | 10.00                          |
| Cashier's Check                                                                      | 15.00                          |
| Cancellation of Cashier's Check or Certificate                                       | 15.00                          |
| Deposit of USA Checks                                                                | 50.00                          |
| Payment of interests of Fixed-term deposit through Cashier's Check                   | 10.00                          |
| Annual Night safe                                                                    | 35.00                          |
| Replacement of Night Safe and key                                                    | 35.00                          |
| Bank Confirmation by auditors                                                        | 25.00                          |
| Copy of deposited Checks                                                             | 25.00                          |
| Copy of deposit vouchers                                                             | 25.00                          |
| Check Book with copy                                                                 | 15.00 per each 25 checks       |
| Lost of Checkbook                                                                    | 50.00                          |
| Retention of Monthly Statement of Account                                            | 10.00                          |
| Account Extract                                                                      |                                |
| - From current month up to 11 month                                                  | 5.00                           |
| - 1 to 7 years                                                                       | 10.00                          |
| Investigations about accounts:                                                       |                                |
| - Up to 6 months                                                                     | 25.00                          |
| - More than 6 months                                                                 | 45.00                          |
| Manual Transfers between client accounts                                             |                                |
| - Natural Person                                                                     | 25.00                          |
| - Legal Entity                                                                       | 50.00                          |
| Accounts Closing through Cashier's Check                                             | 25.00                          |
| Commission for management of municipal legal procedures / license plate (Unileasing) | 250.00                         |
| OTHER SERVICES                                                                       |                                |
|                                                                                      | Balboa (B/.)                   |
| Assignment of Fixed-Term Deposit                                                     | 100.00                         |
| Commission for account opening – Unibank Mixed-Term Deposit                          | 150.00 (includes stamps costs) |

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LOANS:

PERSONAL BANKING LOANS

|                                                                     |                                      |
|---------------------------------------------------------------------|--------------------------------------|
| Preparation of Public Deeds                                         |                                      |
| - Up to B/. 120,000.00                                              | 200.00                               |
| - From B/. 120,000.01 to B/. 500,000.00                             | 250.00                               |
| - From B/. 500,000.01 on                                            | 300.00                               |
| Preparation of Loan Note                                            |                                      |
| - Up to B/. 120,000.00                                              | 75.00                                |
| - From B/. 120,000.01 to B/. 500,000.00                             | 150.00                               |
| - From B/. 500,000.01 on                                            | 200.00                               |
| Preparation of Public Deeds for vehicle loan with trust fund        | 250.00                               |
| Preparation of certificates(each)                                   | 50.00                                |
| Collection expenses                                                 | 30.00                                |
| Commission for late insurance renewal                               | 75.00                                |
| Commission for direct discount                                      | 3%                                   |
| Commission for loan expenditure                                     | Min. 100.00                          |
| Note of Mortgage liens cancellation                                 | 200.00                               |
| Note of Trust Fund disassociation (movable and real state property) | 250.00                               |
| Note of Trust Fund disassociation (vehicle loan)                    | 75.00                                |
| Note of Consent                                                     | 100.00                               |
| Amendment of contract–Facility increase                             | According to increase                |
| Amendment of contract –other conditions                             | 150.00                               |
| Issuance – Letter of Payment                                        | 0.125% of the amount, minimum 150.00 |

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| LOANS – OTHER BANKS                                                     | Balboa (B/.)          |
|-------------------------------------------------------------------------|-----------------------|
| Preparation of Public Deeds                                             |                       |
| - Up to B/. 500,000.00                                                  | 550.00                |
| - From B/. 500,000.01 to B/. 1,000,000.00                               | 650.00                |
| - From B/. 1,000,000.01 to B/. 2,000,000.00                             | 850.00                |
| - From B/. 2,000,000.01 to B/. 5,000,000.00                             | 1,100.00              |
| - From B/. 5,000,000.01 on                                              | 1,500.00              |
| Amendment of contract – Facility increase                               | According to increase |
| Amendment of contract – other conditions                                | 350.00                |
| Preparation of contracts in private documents                           |                       |
| - Up to B/. 500,000.00                                                  | 250.00                |
| - From B/. 500,000.01 to B/. 1,000,000.00                               | 300.00                |
| - From B/. 1,000,000.01 to B/. 2,000,000.00                             | 350.00                |
| - From B/. 2,000,000.01 to B/. 5,000,000.00                             | 400.00                |
| - From B/. 5,000,000.01 on                                              | 500.00                |
| Amendment of contract – Facility increase                               | According to increase |
| Amendment of contract – other conditions                                | 250.00                |
| Preparation of Loan Note                                                |                       |
| - Up to B/. 500,000.00                                                  | 250.00                |
| - From B/. 500,000.01 to B/. 1,000,000.00                               | 300.00                |
| - From B/. 1,000,000.01 to B/. 2,000,000.00                             | 350.00                |
| - From B/. 2,000,000.01 to B/. 5,000,000.00                             | 400.00                |
| - From B/. 5,000,000.01 on                                              | 500.00                |
| Financial Leasing Contract (Leasing)                                    | 250.00                |
| Preparation of Certificates (each)                                      | 60.00                 |
| Commission for late insurance renewal                                   | 75.00                 |
| Commission for loan expenditure                                         | Min. 100.00           |
| Note of Mortgage liens cancellation                                     | 150.00                |
| Note of Vehicle liens cancellation                                      | 75.00                 |
| Note of Consent                                                         | 100.00                |
| Cancellation of Pledge                                                  | 75.00                 |
| Additional Guarantee of pledge over movable property                    | 100.00                |
| Additional Guarantee of payment assignments                             | 100.00                |
| Additional Guarantee of pledge over shares                              | 100.00                |
| Additional procedure of property purchase and sale contract preparation | 75.00                 |
| Additional procedure of the preparation of shares purchase and sale     | 75.00                 |
| Commission for Management for each withdrawal                           | 50.00                 |
| Corporate Loan Investigation                                            | 40.00                 |

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CHARGES FOR THIRD-PARTY ACCOUNT

Balboa (B/.)

|                                  |                                                  |
|----------------------------------|--------------------------------------------------|
| Charges for Third-Party account: |                                                  |
| - Stamps                         | According to the amount of pages                 |
| - Notary                         | According to Notary fees and the amount of pages |
| - Public Registry                | According to Public Registry fees                |

IMPORT AND DOMESTIC (EMITTED) LETTER OF CREDIT

|                                                   |                                                          |
|---------------------------------------------------|----------------------------------------------------------|
| Issuance                                          | 1/4% for the first 90 days or lower fraction, min. 50.00 |
| - Every 30 additional days or fraction            | 1/8% per each 30 additional days or fraction, min. 15.00 |
| - Opening Swift                                   | 75.00                                                    |
| Amendments                                        |                                                          |
| - Limit Increase                                  | 1/4%, min. 50.00 each 30 days or fraction                |
| - Term extension                                  | 1/4%, min. 50.00 each 30 days or fraction                |
| - Simple                                          | 30.00                                                    |
| - Per each individual clause Swift of amendment   | 25.00                                                    |
| Acceptance                                        | 1%, min. 50.00                                           |
| Swift Acceptance                                  | 25.00                                                    |
| Payment Commission (includes check the documents) | 1/4%, min. 50.00                                         |
| Sending Payment Swift                             | 25.00                                                    |
| Discrepancies (per each set of documents)         | 75.00                                                    |
| Other message of Swift (each)                     | 25.00                                                    |
| Courier                                           | min. 50.00                                               |
| Official Stamps                                   | B/. 0.10 per each 100.00 or fraction                     |
| Non used credit                                   | 30.00                                                    |
| Payment Transfer                                  | 1/8 %, min. 50.00                                        |
| Payment Assignment                                | 1/4 %, min. 75.00                                        |

GUARANTEES, SURETIES AND BONDS

|                                 |                                     |
|---------------------------------|-------------------------------------|
| Sureties and guarantees         | 2% per year, min 100.00 per quarter |
| Bonds                           |                                     |
| - Amendments - term             | 1% per year min 100.00 per quarter  |
| - Others Amendments             | 25.00                               |
| Assignment of Bank Guarantee    | 25.00                               |
| Credit Note (Stand by) Issue:   | 2% yearly min. 100.00 per quarter   |
| Closing Swift                   | 75.00                               |
| Amendment by increase           | 2% yearly min. 100.00 per quarter   |
| Amendment by extension          | 2% yearly min. 100.00 per quarter   |
| Amendment (others)              | 50.00                               |
| Swift amendment                 | 25.00                               |
| Credit Note (Stand by) Received |                                     |
| Confirmation                    | 2% yearly min. 100 .00 per quarter  |

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|                                      |                                   |
|--------------------------------------|-----------------------------------|
| Notice                               | 100.00                            |
| Amendment by extension (confirmed)   | 2% yearly min. 100.00 per quarter |
| Amendment by extension (noticed)     | 2% yearly min. 50.00 per quarter  |
| Amendment by increase (confirmed)    | 2% yearly min. 100.00 per quarter |
| Amendment by increase (noticed)      | 2% yearly min. 50.00 per quarter  |
| Other amendments                     | 50.00                             |
| Payment (confirmed)                  | 1/4%, min. 50.00                  |
| Payment (noticed)                    | 50.00                             |
| Swift                                | 25.00                             |
| Courier                              | min. 50.00                        |
| Courier shipping management          | 50.00                             |
| Anticipated Cancellation (confirmed) | 50.00                             |

## EXPORT LETTER OF CREDIT (NOTIFIED) AND LOCAL LETTER OF CREDIT (RECEIVED)

|                                     |                                           |
|-------------------------------------|-------------------------------------------|
| Notice commission                   | 150.00                                    |
| Amendments                          |                                           |
| - Limit Increase                    | 1/4%, min. 50.00 each 30 days or fraction |
| - Term extension                    | 1/4%, min. 50.00 each 30 days or fraction |
| - Simple                            | 50.00                                     |
| Swift                               | 25.00                                     |
| Courier                             | min. 50.00                                |
| Courier shipping management         | 50.00                                     |
| Commission by payment reimbursement | 50.00                                     |
| Payment Transfer                    | 1/8% min. 50.00                           |
| Payment Assignment                  | 1/4 % min. 75.00                          |

## EXPORT LETTER OF CREDIT ( CONFIRMED)

|                                     |                                           |
|-------------------------------------|-------------------------------------------|
| Confirmation commission             | 1/2%, min.100.00 per quarter              |
| Amendments                          |                                           |
| - Limit Increase                    | 1/2%, min. 75.00 each 30 days or fraction |
| - Term extension                    | 1/2%, min. 50.00 each 30 days or fraction |
| - Simples                           | 75.00                                     |
| Acceptance                          | 1% min. 50.00                             |
| Submission/ Review of Documents     | 1/2% min. 50.00                           |
| Discrepancies per each document     | 75.00                                     |
| Commission by payment reimbursement | 30.00                                     |
| Credit Note Cancellation expired    | 30.00                                     |
| Non used credit                     | 30.00                                     |
| Swift                               | 25.00                                     |
| Payment Transfer                    | 1/8%, min. 50.00                          |
| Payment Assignment                  | 1/4%, min. 75.00                          |
| Courier                             | min. 50.00                                |
| Courier shipping management         | 50.00                                     |

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RECEIVED COLLECTIONS (Simple and Documentary)

|                                          |                                  |
|------------------------------------------|----------------------------------|
| Documentary Collection “received”        | 1/2%, min. 50.00                 |
| Received check in collection             | 1/4%, min. 10.00 max. 125.00     |
| Swift                                    | 25.00                            |
| Term Stamps                              | 0.10 per each 100.00 or fraction |
| Assignment commission                    | 75.00                            |
| Collection acceptance                    | 1%, min. 50.00                   |
| Amendments                               | 30.00                            |
| Bounced collection (documentary bounced) | 50.00                            |
| Bounced collection (bounced check)       | 30.00                            |
| Protest                                  | 50.00                            |
| Follow up                                | 25.00                            |
| Courier                                  | min. 50.00                       |
| Courier shipping management              | 50.00                            |

SENT COLLECTIONS

|                                          |                              |
|------------------------------------------|------------------------------|
| Documentary Collection “sent”            | 1/2%, min. 50.00             |
| Received check in collection             | 1/4%, min. 10.00, max. 50.00 |
| Commission for bounced checks            | 30.00                        |
| Amendment                                | 30.00                        |
| Bounced collection (documentary bounced) | 30.00                        |
| Follow up (each)                         | 25.00                        |
| Courier                                  | min. 50.00                   |
| Courier shipping management              | 50.00                        |
| Swift                                    | 25.00                        |

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DEPOSITS:

| Term     | FIXED – TERM DEPOSIT |                                         |           |           |           |          |
|----------|----------------------|-----------------------------------------|-----------|-----------|-----------|----------|
|          | Annual Nominal Rate  | Effective Rate per frequency of payment |           |           |           |          |
|          |                      | Monthly                                 | Bimonthly | Trimester | Quarterly | Biannual |
| 1 month  | 0.500%               |                                         |           |           |           |          |
| 2 months | 0.750%               |                                         |           |           |           |          |
| 3 months | 1.750%               |                                         |           |           |           |          |
| 6 months | 2.500%               |                                         |           |           |           |          |
| 1 year   | 3.000%               | 3.042%                                  | 3.038%    | 3.034%    | 3.030%    | 3.023%   |
| 2 years  | 3.500%               | 3.557%                                  | 3.551%    | 3.546%    | 3.541%    | 3.531%   |
| 3 years  | 3.750%               | 3.815%                                  | 3.809%    | 3.803%    | 3.797%    | 3.785%   |
| 4 years  | 4.000%               | 4.074%                                  | 4.067%    | 4.060%    | 4.054%    | 4.040%   |
| 5 years  | 4.250%               | 4.334%                                  | 4.326%    | 4.318%    | 4.310%    | 4.295%   |

| UNIBANK ORANGE ACCOUNT  |        |                     |
|-------------------------|--------|---------------------|
| Saving Account          |        |                     |
| Amount                  | Term   | Annual Nominal Rate |
| B/.7,500 – B/. 90,000   | 1 year | 4%                  |
| Fixed-Term Deposit      |        |                     |
| Amount                  | Term   | Annual Nominal Rate |
| B/.17,500 – B/. 210,000 | 1 year | 4%                  |

| PAYMENT PAYROLL SERVICE                   |            |                      |
|-------------------------------------------|------------|----------------------|
|                                           | First Year | From the second year |
| Cost for receiver account*                | Cost       | Cost                 |
| Yearly fee for Clave Card                 | No cost    | B/. 15.00            |
| Yearly fee of Token                       | B/. 20.00  | B/. 20.00            |
| Cost for generator account (The Company)* |            |                      |
| Cost for yearly maintenance of software   | No cost    | B/. 75.00            |

| CHECKING ACCOUNT |             |
|------------------|-------------|
| Range            | Annual Rate |
| B/.0 – on        | 0.00%       |

| CHECKING ACCOUNT WITH INTERST (1%) |                     |
|------------------------------------|---------------------|
| Amount Range                       | Annual Nominal Rate |
| B/. 500.00 – B/. 1,000,000.00      | 1.00%               |
| B/. 1,000,000.01 – on              | 0.00%               |

\*Apply general charges according to the current rate publish by the Bank in the website and branches.

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| UNIBANK ADVANCED DEPOSIT  |              |         |                       |         |
|---------------------------|--------------|---------|-----------------------|---------|
|                           | Nominal Rate |         | Annual Effective Rate |         |
| Amount Range              | 1 year       | 2 years | 1 year                | 2 years |
| B/. 10,000 – B/. 100,000  | 3.01%        | 3.33%   | 3.10%                 | 3.50%   |
| B/. 100,001 – B/. 300,000 | 3.25%        | 3.55%   | 3.35%                 | 3.75%   |
| B/. 300,001 –B/. 600,000  | 3.48%        | 3.78%   | 3.60%                 | 4.00%   |
| B/. 600,001 - on          | 3.71%        | 4.00%   | 3.85%                 | 4.25%   |

| SAVINGS ACCOUNT 3.5%     |              |                |
|--------------------------|--------------|----------------|
| Range                    | Nominal Rate | Effective Rate |
| B/. 15,000 – B/. 300,000 | 3.50%        | 3.56%          |
| B/. 300,001 – on         | 0.75%        |                |

| SAVINGS ACCOUNT |             |
|-----------------|-------------|
| Range           | Annual Rate |
| B/.0 – B/.1,000 | 0.50%       |
| B/. 1,001 – B/. | 2.00%       |
| B/.50,001 –     | 2.50%       |
| B/.600,001 - on | 0.75%       |

| UNIBANK MIXED TERM DEPOSIT |                     |                                         |           |           |           |          |
|----------------------------|---------------------|-----------------------------------------|-----------|-----------|-----------|----------|
| Plazo                      | Annual Nominal Rate | Effective rate per frequency of payment |           |           |           |          |
|                            |                     | Monthly                                 | Bimonthly | Trimester | Quarterly | Biannual |
| 1 año                      | 3.000%              | 3.042%                                  | 3.038%    | 3.034%    | 3.030%    | 3.023%   |
| 2 años                     | 3.500%              | 3.557%                                  | 3.551%    | 3.546%    | 3.541%    | 3.531%   |
| 3 años                     | 3.750%              | 3.815%                                  | 3.809%    | 3.803%    | 3.797%    | 3.785%   |
| 4 años                     | 4.000%              | 4.074%                                  | 4.067%    | 4.060%    | 4.054%    | 4.040%   |
| 5 años                     | 4.250%              | 4.334%                                  | 4.326%    | 4.318%    | 4.310%    | 4.295%   |

| Overdraft Line - UNIBANK MIXED TERM DEPOSIT |                        |
|---------------------------------------------|------------------------|
| Monthly Nominal Rate                        | Monthly Effective Rate |
| 6.50%                                       | 6.697%                 |

| Online Banking Services<br>Direct Pay |       |
|---------------------------------------|-------|
| Per Month                             | 25.00 |
| Per transfer                          | 0.15  |
| Per rebound                           | 0.25  |

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