

## Information Security Guide Security Slopes

### PRODUCTS

#### CERTIFICATES AND INVESTMENTS

- Keep your certificate of deposit or investment jealously in a safe and secure place, thus avoiding mishaps due to loss or theft.
- Remember that presentation of it is essential to carry out transactions with your shares, as well as to redeem your deposit when it expires or is cancelled.
- Do not endorse deposit or investment certificates unless you are at one of our branches, or in the Shareholder Relations Division, and always at the time of carrying out an operation that requires it.
- Avoid deterioration or damage to your certificates by keeping them in a clean, dry, and cool place.
- The loss of your investment certificate requires legal procedures.

#### ACCOUNTS

- Make sure you are not overheard while disclosing your financial data to Customer Service when legitimizing a transaction.
- Check the activity on your account(s) frequently, especially after you've made a transaction.
- Keep your new or canceled checks in a cool, safe, and secure place.
- Carry your checkbook only when you are going to use it. Memorize, or write down in a safe and secure place, the number of the last available check.
- When making deposits or withdrawals, consider whether it is necessary to print receipts. Remember that... SAVING is good for us ("A square kilometer of forest generates 1,000 tons of oxygen a year").
- Periodically check your bank transactions via Internet Banking.
- Do not record your ID number on your checks or on your checkbook stub.
- Immediately report the loss of your checkbooks or checks.
- Do not disclose your account number to anyone, except when you make a transaction and only if you know the merchant you are dealing with.
- Review your account statement(s) periodically and verify that checks, debits, automatic payments, and other withdrawals are the ones you authorized.
- Arrange for direct deposits to your account(s) to avoid lost checks or late payments.
- Arrange your recurrent payments, so that they are automatically debited from your account(s).
- If you observe in your account:
  - Unexpected charges,
  - Charges from unknown merchants,
  - Checks cashed out of the ordinary sequence of your checkbook

... you are likely to be a victim of identity theft and you must immediately report it to us.

The affected account(s) will be closed, and a new account will be opened, as well as the corresponding new debit card(s) or checkbook(s).

- Please destroy unused checkbook(s) and checks associated with a closed and unused account.
- Keep your savings book(s) in a cool, safe, and secure place as it is the instrument(s) with which you will carry out your transactions. This will ensure that they are kept in optimal condition(s) and will avoid setbacks, or additional costs for replacement, due to deterioration, loss, or theft.

## **CARDS**

- Your personal identification number (PIN), code card or Token are your personal, private, and non-transferable financial data. Protect them because they are valuable.
- They are identification and access keys to Popular Bank Ltd. Inc.'s systems and, therefore, constitute confidential information that you must not share, much less provide to anyone, because they can be used, without your consent, to legitimize banking operations.
- Make sure you are not being watched while entering your PIN or code, card, or Token, when legitimizing a payment.
- Report immediately in case your credit or debit card is lost or stolen.
- If you receive a replacement credit card, activate it immediately and destroy the old card as a precaution.
- Have at hand the number of the corresponding card(s) when going to our branches to make payments to your credit card, or when sending a third party to do so.
- Know the cycle and cut-off date(s) of your card statement(s) and report if you stop receiving your usual statement.
- Instead of the physical option, choose to receive your card statements via email. This will reduce the amount of paper and physical correspondence with your financial data printed on it. Remember that... SAVING does us good ("A tree can save up to 2,000 pounds of carbon emissions to the environment").
- Practice the habit of reviewing recent charges and purchase transactions applied to your credit card(s) to confirm their validity.
- Keep documentation of your credit or debit card number(s) in a safe place. This information will be valuable to report and block your product(s) in case of loss this information.
- Notify us in a timely manner when you are going to travel outside the country as well as in which places (countries or cities) you will use it and for how long to avoid preventative blocks to your credit or debit card(s), or your additional card(s).
- When you buy through the Internet, take a good look at the contracts and service clauses as they include important points that you should know.
- Claim charges that you do not recognize within a period not exceeding sixty (60) days after being applied to your credit card statement, and not exceeding 2 days for your debit card.

- Before signing a voucher, review it and confirm that all the transaction details are correct (name of the store, the last four digits of your credit card, the amount to be paid, date and time of purchase).

## **TRANSFERS**

- Make sure that you are not observed while writing a code, of your card or Token, when legitimizing a transfer or payment via Internet.
- Do not accept jobs in which you receive payment or commission for facilitating money transfers through your account(s).

## **INTERNATIONAL (SENT)**

- Be sure to carefully write down, read and review your transfer instructions to ensure that the funds are received by the correct final beneficiary:
  - Full name of the beneficiary
  - Account number of the beneficiary
  - Name of beneficiary bank
  - Name of intermediary bank (if applicable)
  - Account number of beneficiary bank (if applicable)
- In cases where the account of the final beneficiary is in the following countries, consider the codes for each one:
  - Banks in Europe use the BAN system
  - In Mexico the key is used
  - Canada uses the transit number and Branch.
- Keep in mind that the Bank does not make transfers to:
  - Persons or organizations included in the list of the Office of Foreign Assets Control of the United States (OFAC, for its acronym in English).
  - Countries in non-cooperative territories or jurisdictions (blacklist) according to the Financial Action Task Force (FATF)
  - People, entities and/or countries with sanctions established by the Security Council of the United Nations (UN).
  - Countries with sanctions or economic blockades due to US taxes.
- As part of the internal policies and procedures of the bank and the laws of the Republic of Panama, additional information may be requested at any time to proceed with your transfer, without prejudice to having completed and provided the form required for the purposes, duly signed.

**INTERNATIONAL (RECEIVED)**

- Be sure to provide the correct instructions for receiving funds to your account(s) with Popular Bank Ltd. Inc., such as:
  - Intermediary bank, through one of our 5 correspondents: JP Morgan Chase Bank, Bank of América, The Bank of New York, Wells Fargo Bank, Citibank, N.A., Bank of América Frankfurt (EUR currency).
  - Beneficiary Bank Swift: BPDOPAPA
  - Customer name in Popular Bank Ltd. Inc. and
  - Account number at Popular Bank Ltd. Inc.
  
- If the transfer arrives in a currency other than that of your account, keep in mind that the transaction will be converted to U.S. Dollars, through a sale for the equivalent in U.S. Dollars of said currency.