Examples of Simplified Key Facts Statements

Peru

A) Credit product

SUMMARY SHEET FOR PERSONAL CREDIT

Variables you should use to compare with other products **: TCEA 42.40% Credit total to be paid (no arrears): S/. 1,807.15 Credit total to be paid (with arrears): S/. 1,877.15 **Should be compared with personal loans with the same amount and term. S/. 1,877.15

¹ Amount calculated on the assumption that the customer pays one (1) late fee.

Quote		Payments		
Credit requested	S/. 1,500.00	Deadline for payment:	12 months	
		Frequency of payments:	Monthly	
(+) Total interest payable	S/. 304.07	Number of payments:	12	
		Amount of payments:	151S/.	
Commissions				
EECC physical delivery	S/. 0.00	You will make 12 payments	S/. 150.60	
Penalty for late payment	S/. 70.00	per month		
Insurance				
Tax relief *	0.030%	Interest rate		
Unemployment *	0.000%		41.90%	
(+) Total insurance payable	0.030%	Effective Interest Rate 41.		
Ore dit total never la	01 4 007 45	Moratorium Interest Rate	0.0%	
Credit total payable	S/. 1,807.15			

Important Notices	
a) Remember that if the	payment is not made in accordance with the contract, the corresponding report will be made to the Risk Center.
b) Your guarantee, if any	y, will be liable for this credit as if you were a principal vis-à-vis the financial institution.
c) You have the right to	make advance payments of your credit fees, free of charge.
d) Any changes in fees a	and expenses, or in other terms of the contract, must be notified 45 days in advance.
In case you have a cla	im
You can file your claim t	hrough the following channels:
Customer service office:	s nationwide
Tel:	
Email:	Or visit us at: www.

B) Savings product

Soles Savings Account Information Booklet Variables to compare with other institutions** With an avg. bal. of S/. 1000, you could win/lose in one month: TREA 2.00% one month: (Annual Effective No activity¹ S/. 1.65 Yield Rate) Activity² -S/. 22.35 Minimum Balance to Obtain Yield: S/. 500.00

**TREA calculated with an average balance of S/. 1000 per year. Compare with savings accounts with the same amount and term.

No activity profit assumes one balance inquiry, one deposit and one withdrawal per month at your own ATM.
 Profit with activity assumes two balance inquiries, two deposits and two withdrawals per month at the teller window.

The Minimum Yield Balance equals the average balance you need to have in your account to avoid losing money at the end of the month, assuming you don't do any trading with a fee.

Interest Rate				
TEA 2.00%				
Account Maintenance Fees and EECO	•			
Account maintenance				
With balance above S/ 500	FREE			
With balance below S/ 500	S/. 10			
Replacement of lost or stolen card	S/. 17			

Own ATMs:	
Up to 2 operations per month:	
 Withdrawal and transfers 	FREE
 Balance inquiry 	FREE
After 3 rd operation per month:	
 Withdrawal and transfers 	S/. 2
 Balance inquiry 	S/. 3
ATMs from other institutions:	
 Withdrawal and transfers 	S/. 13
 Balance inquiry 	S/. 5
Teller:	
 Withdrawal and transfers 	S/. 7
Balance inquiry	S/. 5

Where to withdraw
• Teller
Own or network ATMs
Affiliated businesses

Benefits

• The first two transactions at our own ATMs are free of charge.

• Free basic online banking service.

Channel Fee

Important notices

a) In the event of loss of the debit card, please call the telephone number indicated in the box below immediately to block it.

b) This deposit is covered by the Deposit Insurance Fund. You can see your covered balance at http://www.fsd.org.pe
 c) You can request the remittance of your balances and transactions (statements) electronically at no charge.

d) Any changes in fees and expenses, or in other terms of the contract, must be notified 45 days in advance.

In case you hav	re a claim	
You can file your cla Customer service o	aim through the following channels: ffices nationwide	
Telephone:		
Email:	or visit us @	

<u>Mexico</u>

A) Credit product

	PERSONA	L CREDIT OFFER	
Quote		Payr	nents
Credit requested	\$10,000	Net amount to be financed:	\$10,000
		Net amount to be deposited:	\$9,580
Interest payable	\$3,977	Payment term:	12 months
VAT	\$636	Frequency of payments:	Monthly
(+) Total interest payable	\$4,613	Number of payments:	12
		Amount of payments:	\$1,217.74
Commissions			
Credit opening	\$0	You will make 12	\$1,217.74
Withdrawal	\$0	payments per mor	nth1
Credit investigation	\$0		
Annual fee	\$0		
VAT	\$0	Intere	st Rate
(+) Total commissions payable	\$0	Interest Rate	Annual 66% Monthly 5.5%
Insurance			Monthly 5.5%
Life*	\$362		
Unemployment*	\$0		
VAT	\$58		
(+) Total insurance playable	\$420		
Credit total payable	\$15,033		
Variables to compare with o	ther institution	ons**:	
CAT 15	2.8%	Total Credit Payable	\$15,033
(Total Annual Cost)	2.070		\$10,000
**Should be compared with perso	nal loans with t	he same amount and term.	
Notices			
1 Credits above your ability to pay of			
2 The joint guarantor or co-credite			stitution as principal.
3 Failure to comply with your obliga 4 Offer valid through 02/14/2013.	ations may gene	erate late fees and interest.	
Clarifications and Complaints			
User Service Specialized Unit (UN	E)		
Address: Federico Gómez No. 17	,	de Santiago.	
Telephone: 591 100 03 30		5	
Email: atención@financiera.mx			
	mber: 035-140	-001098/03-12208-0411	
Adhesion Contract Registry Nu	mber: 035-140	-001098/03-12208-0411	
Adhesion Contract Registry Nu Date: September 1 st , 2012			sers
Adhesion Contract Registry Nu Date: September 1 st , 2012 National Commission for the Pr	otection and [Defense of Financial Services U	sers
Adhesion Contract Registry Nu Date: September 1 st , 2012	otection and I signing it at: wv	Defense of Financial Services U vw.condusef.gob.mx Si	sers

B) Savings product

		DEPO	SIT COVER	
	Characteristics		Commissions (Prices plus V	(ΔΤ)
	Characteristics		Minimum opening amount	\$0.00
Amount:		\$5,000	Account management	\$7.00
Valid through:		31/1/2013		
Term:		1 year	Low balance commission	\$10.00
			Own ATMs:	
	Interest Rate			
			Cash withdrawal	\$0.00
Annual	De \$1 a \$5,000	0.02%	Balance inquiry	\$0.00
Variables to c	ompare with other ins	stitutions		
(Total /	GAT** Annual Profit)	-0.02% Before tax	For every \$100 pesos deposited you can earn/lose in one year:	-\$0.02
			os for a 12-month term. You should compare with de	eposit accounts
with the same ar	mount and term.			
Whe	ere to withdraw		Benefits	
• Tellers			You have an additional indemnity, your ben able to collect your savings, plus another	
ATMs Affiliated businesses			(restrictions apply).	
Anniated businesses			Free basic online banking service.	
Insurance				
Free life insurar	nce with added benefit.			
Notices				
1. The average	minimum monthly bala	nce you must mainta	in in your account is: \$600.00	
Otherwise, the	money deposited in the	account will decreas	se each month by: \$10.00	
Warranty				
	guaranteed up to 400.0	00 UDIS by the IPAE	B, equivalent to (\$1,927,764) in terms of the applie	cable
provisions. (Cal	culated on October 23	^d , 2012, UĎI 4.81941	8, equivalent to (\$1,927,764) in terms of the applie 1 value).	
	and Complaints			
	pecialized Unit (UNE) rico Sánchez No. 34 Loc	cal 1 Barria da Paras	51	
Telephone: 59 1		Jai I. Daino de Berna	al.	
	@financieraahorro.mx			
Adhesion Con	tract Registry Number	r: 036-114-021990/0	2-11218-0324	
	<i>th</i>			
Date: October 2	26"', 2010 ny questions? Call: 01-8			