

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.

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

Quote	
Credit requested	S/. 1,500.00
(+) Total interest payable	S/. 304.07
Commissions	
EECC physical delivery	S/. 0.00
Penalty for late payment	S/. 70.00
Insurance	
Tax relief *	0.030%
Unemployment *	0.000%
(+) Total insurance payable	0.030%
Credit total payable	S/. 1,807.15

Payments	
Deadline for payment:	12 months
Frequency of payments:	Monthly
Number of payments:	12
Amount of payments:	151S/.
You will make 12 payments	S/. 150.60
per month	

Interest rate	
Effective Interest Rate	41.90%
Moratorium Interest Rate	0.0%

Important Notices

- Remember that if the payment is not made in accordance with the contract, the corresponding report will be made to the Risk Center.
- Your guarantee, if any, will be liable for this credit as if you were a principal vis-à-vis the financial institution.
- You have the right to make advance payments of your credit fees, free of charge.
- Any changes in fees and expenses, or in other terms of the contract, must be notified 45 days in advance.

In case you have a claim

You can file your claim through the following channels:

Customer service offices nationwide

Tel:

Email:

Or visit us at: www.

B) Savings product

Soles Savings Account Information Booklet

Variables to compare with other institutions**

TREA (Annual Effective Yield Rate)	2.00%	With an avg. bal. of S/. 1000, you could win/lose in one month:	
		No activity¹	S/. 1.65
		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.

1. No activity profit assumes one balance inquiry, one deposit and one withdrawal per month at your own ATM.
2. 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 EECC	
• Account maintenance With balance above S/ 500	FREE
With balance below S/ 500	S/. 10
• Replacement of lost or stolen card	S/. 17

Channel Fees	
Own ATMs:	
<i>Up to 2 operations per month:</i>	
• Withdrawal and transfers	FREE
• Balance inquiry	FREE
<i>After 3rd operation per month:</i>	
• 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
<ul style="list-style-type: none"> • Teller • Own or network ATMs • Affiliated businesses

Benefits
<ul style="list-style-type: none"> • The first two transactions at our own ATMs are free of charge. • Free basic online banking service.

Important notices

- In the event of loss of the debit card, please call the telephone number indicated in the box below immediately to block it.
- This deposit is covered by the Deposit Insurance Fund. You can see your covered balance at <http://www.fsd.org.pe>
- You can request the remittance of your balances and transactions (statements) electronically at no charge.
- Any changes in fees and expenses, or in other terms of the contract, must be notified 45 days in advance.

In case you have a claim

You can file your claim through the following channels:
Customer service offices nationwide

Telephone: [REDACTED]

Email: [REDACTED] or visit us @ [REDACTED]

B) Savings product

DEPOSIT COVER		
Characteristics		
Amount:		\$5,000
Valid through:		31/1/2013
Term:		1 year
Interest Rate		
Annual	De \$1 a \$5,000	0.02%
Commissions (Prices plus VAT)		
• Minimum opening amount		\$0.00
• Account management		\$7.00
• Low balance commission		\$10.00
Own ATMs:		
• Cash withdrawal		\$0.00
• Balance inquiry		\$0.00

Variables to compare with other institutions			
GAT** (Total Annual Profit)	-0.02% Before tax	For every \$100 pesos deposited you can earn/lose in one year:	-\$0.02
** GAT before taxes calculated with an amount of \$5,000 pesos for a 12-month term. You should compare with deposit accounts with the same amount and term.			

Where to withdraw	Benefits
<ul style="list-style-type: none"> • Tellers • ATMs • Affiliated businesses 	<p>You have an additional indemnity, your beneficiaries will be able to collect your savings, plus another equal amount (restrictions apply). Free basic online banking service.</p>

Insurance
Free life insurance with added benefit.

Notices
1. The average minimum monthly balance you must maintain in your account is: \$600.00 Otherwise, the money deposited in the account will decrease each month by: \$10.00

Warranty
Your money is guaranteed up to 400,000 UDIS by the IPAB, equivalent to (\$1,927,764) in terms of the applicable provisions. (Calculated on October 23 rd , 2012, UDI 4.819411 value).

Clarifications and Complaints
<p>User Service Specialized Unit (UNE) Address: Federico Sánchez No. 34 Local 1. Barrio de Bernal. Telephone: 59 18 05 30 Email: atención@financieraahorro.mx</p>

<p>Adhesion Contract Registry Number: 036-114-021990/02-11218-0324 Date: October 26th, 2010 Do you have any questions? Call: 01-800-999-8080 y 53-40-09-99</p>
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