



E-SIGNATURE

DISCLOSURE AND AGREEMENT ACT OF ELECTRONIC SIGNATURES IN GLOBAL TRADE AND NATIONAL

This disclosure and agreement on the law of electronic signatures in global and domestic trade applies to all communications and disclosures BI Puerto Rico International Bank, Inc. ("the bank") is required by law to provide in writing. With the signing of this agreement the customer accepts the option to receive: account statements, notifications and information about their accessing electronic banking service in www.binternationalbank.com accounts. Thus communications received in electronic form are considered "in writing". Then the terms and conditions:

1. RANGE OF COMMUNICATIONS

Each customer will receive communications from all accounts deposits held with BIPRIB in your email or they can be widely used in personal customer profile our website. Communications may include: statements, disclosures, terms and conditions, notices, privacy statements and / or any modification that might arise. You will be required to provide your email address and immediately notify any change of that email address.

2. REQUEST FOR HARD COPIES OF ELECTRONIC COMMUNICATIONS

You will be entitled to receive hard copies of the contract of deposit account, disclosures, statements and any account information by mail. To receive hard copies by mail you should contact the Customer Service Department Monday through Friday from 8:30 am to 4:30 pm by the phone number 939-337-8000. This request may be subject to a charge unless prohibited by law. Any applicable fees will be included in the disclosures of terms and deposit accounts held with BIPRIB and use the electronic banking service conditions.

3. CANCEL OF ACCEPTATION

Usted tendrá derecho a cancelar en cualquier momento la aceptación de recibir o acceder a sus estados de cuenta, divulgaciones, términos y condiciones, avisos y/o declaración de privacidad por vía electrónica. Al cancelar el consentimiento toda notificación oficial del banco será remitida a través del correo regular a la última dirección que aparezca en su perfil bancario. Si decide cancelar la aceptación deberá comunicarse con el Departamento de Servicio al Cliente de lunes a viernes entre 8:30 am a 4:30 pm al teléfono 939-337-8000 o enviar comunicación escrita a: BI PUERTO RICO INTERNATIONAL BANK, INC. 221 Ave Ponce De León Suite 1004, San Juan PR 00917.

4. MINIMUM REQUIREMENTS AND PROGRAMS ACCESS EQUIPMENT (HARDWARE & SOFTWARE)

- Have an email- account
- Internet Explorer connection 10.0 or greater broadband 512k or more
- Windows 7, Windows Vista, Windows XP Professional SP3
- Intel Processor 800 MHz or higher Memory 256MB or higher, 50 MB Disk
- Video Resolution 800 x 600, 256 colors

5. FEDERAL LAW

You acknowledge and agree that your consent to receive electronic communications is provided in relation to a transaction involving interstate commerce and is subject to the Law on Electronic Signatures in Global and National Commerce and we both have the intention of the law apply to validate our business relationship through electronic media.

6. TERMINATION OR CHANGES

BI PUERTO RICO INTERNATIONAL BANK, INC reserves the right to: terminate, discontinue or change the terms and conditions under which electronic communications are provided. Any applicable change it will be notified as required by law.

AUTHORIZED REPRESENTATIVE

IDENTIFICATION

DATE

AUTHORIZED SIGNATURE