



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 Banplus 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.banpluspr.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 BIB 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 BIB and use the electronic banking service conditions.

3. CANCEL OF ACCEPTATION

You will have the right to cancel at any time the acceptance of receiving or accessing your account statements, disclosures, terms and conditions, notices and/or privacy statement electronically. When canceling the consent, all official notification of the bank will be sent by regular mail to the last address that appears on your bank profile. If you decide to cancel the acceptance, you must contact the Customer Service Department Monday through Friday between 8:30 am to 4:30 pm at 939-337-8000 or send a written notice to: BANPLUS INTERNATIONAL BANK, INC. 221 Ave Ponce De Leon 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

BANPLUS 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.

CUSTOMER NAME

IDENTIFICATION

DATE

SIGNATURE