MULTIPLE STANDARD FORM AGREEMENT ENTERED INTO BETWEEN, ON THE ONE HAND, REVOLUT BANK, S.A., A FULL-SERVICE BANKING INSTITUTION (HEREINAFTER "REVOLUT" AND/OR "WE") AND, ON THE OTHER HAND, THE PERSON WHOSE INFORMATION WAS RECORDED ON THE COVER PAGE AND ELECTRONICALLY AT THE TIME OF REQUESTING THE EXECUTION OF THIS DOCUMENT (HEREINAFTER THE "CUSTOMER" OR "YOU"):

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D E C L A R A T I O N S

I. Revolut hereby declares that:

a. We are a commercial corporation duly incorporated under the laws of Mexico, authorized by the National Banking and Securities Commission to organize and operate as a subsidiary of a full-service bank pursuant to Article 45-C of the Law on Credit Institutions and Rule 4 of the Rules for the Establishment of Subsidiaries of Foreign Financial Institutions.

b. In accordance with the authorization granted to us, in our capacity as a full-service bank, we are authorized to provide the transactions and services covered by this Agreement.

c. In accordance with Article 52 of the Credit Institutions Law, the banking transactions and services we offer to our customers may only be requested and contracted through the "Revolut App."

d. Our registered office is located at Calle Varsovia 36, 6th Floor, Office 603-W, Colonia Juárez, Cuauhtémoc Borough, Mexico City, Mexico.

e. We provide the Customer with information regarding the products requested and contracted, which are detailed in these terms and conditions and on the "Website."

II. **You declare that:**

a. You are a Mexican national, of legal age, and have sufficient legal capacity to enter into this Agreement; and you acknowledge that the information and documents you provided during the application and enrollment process—or those contained in your file—are yours and accurate, and that Revolut collects and retains such information.

b. You acknowledge and understand that the terms and conditions of this Agreement are established by Revolut and are non-negotiable, and that this Agreement has been made known to you.

c. You acknowledge and understand that the information and documents collected by Revolut during your "Registration Process" and those contained in your Revolut file, as well as those provided when contracting for transactions and services through the "Revolut App," must be verified by Revolut.

d. You declare that the funds you use to carry out any of the transactions or services covered by this Agreement are of lawful origin, and that you understand there is a legal prohibition against conducting transactions with funds of unlawful origin, as well as the consequences of non-compliance.

e. You acknowledge that the transactions and services contracted with Revolut must be carried out exclusively with your own funds of lawful origin, and you agree not to use the account or the services to receive, transfer, or dispose of third-party funds.

f. You represent that you are acting on your own behalf and with funds that you own, and not on behalf of or for the account of any third parties. You further declare that you are the owner and ultimate beneficiary of such funds, as you have the rights to use, enjoy, utilize, dispose of, or distribute them, and that you are the only person who will deposit funds into your Revolut accounts and thereby receive the financial benefits derived from your transactions.

g. You acknowledge and understand that you may request and sign up for the transactions and services provided by Revolut as set forth in this Agreement solely through the "Revolut App."

h. You acknowledge and understand that in order to sign up for Revolut's transactions and services, you must provide your "Consent" through the "Revolut App."

i. You understand that when requesting or signing up for any product or service, you can obtain information about such requested or contracted products through the "Revolut App" or Revolut's "Website."

j. You wish to enter into this Agreement with Revolut.

k. You have read in detail and are familiar with all the information regarding the "Revolut Account," including the "Revolut App Terms of Use."

Based on the foregoing statements, the parties agree to the following:

C L A U S E S PRELIMINARY PROVISIONS

A. Preliminary Chapter

This Agreement contains the terms and conditions to which you and Revolut will be subject with respect to the subscription to the "Online Banking" service and the receipt of bank deposits offered by Revolut through the "Revolut App," which include the following:

a. Terms and conditions applicable to Online Banking, through which the "Mobile Banking" service is contracted;

b. Terms and conditions applicable to the "Revolut App," through which the "Mobile Banking" service is provided;

c. Terms and conditions applicable to the "Revolut Account"; and

d. The "Product Summaries" for the products you sign up for, which will be available in a personalized format in the "Documentation" section of your "Revolut App."

Once this Agreement is finalized, it will be sent to your registered email address, along with any updates from time to time; and the most current version will always be available in the "Documentation" section of the "Revolut App." Additionally, if you would like more information, you may find it helpful to read our answers to Frequently Asked Questions, which are also available in the "Revolut App."
The opening and operation of the "Revolut Account" covered by this Agreement are subject to prior validation and verification of the information and documentation you provide to us, in accordance with Revolut's internal policies.
Consequently, this Agreement will not have legal effect nor give rise to any obligation on Revolut's part until said verification process has been successfully completed. Revolut will notify you once these verifications are complete, at which point the Agreement will take effect.

B. Definitions

For the purposes of this Agreement, the terms listed below shall have, in the singular or plural, the following meanings:

"Clarifications"	A request submitted by customers to Revolut for the purpose of obtain an explanation regarding the transactions or services offered or contracted through the Revolut App.
"Appendix of Legal Provisions"	This is the appendix to this Agreement containing the text of the regulatory provisions referred to herein, which you can also view on the Website.
"Revolut App" or "App"	This is the mobile app that Revolut makes available to you for both iOS and Android devices. Through this app, you can sign up and use the Mobile Banking service and your Revolut Account.
"Revolut Revolut Minors App"	This is the Revolut-owned app classified as a mobile payment service that allows minors to manage their account; through it, they can view balances, card details, make money transfers to Revolut accounts that have the Minors' Account feature enabled, and create new Minors' Accounts.
"Notice Privacy Privacy"	This is the document that Revolut provides to you during the registration process, explaining what information we collect about you and for what purposes we will use it. You can also view this notice on the website.
"Online Banking"	This refers to the set of banking services and transactions that Revolut performs with the Customer via Electronic Means.

“Mobile Banking”	This is the online banking service provided through the Revolut App, which you access using your mobile phone (Access Device) registered with us.
“Banxico” or “Banco de México”	It is Mexico's central bank, Banco de México.
“BDT”	This is the Transfer Database, which is operated by Banxico.
Facial Biometrics	Customer information derived from their facial physical characteristics which, in turn, is considered a Category 4 Authentication Factor.
“ATM”	This is the machine that allows customers to perform various self-service inquiries and transactions, such as withdrawing cash, and which the customer accesses using a card to use the electronic banking service.
“Product Summary”	This is the personalized and individualized document that summarizes the essential characteristics of each banking product and/or service you contract.
“Single Banking Circular” or “CUB”	These are the general provisions applicable to credit institutions issued by the CNBV.
“Dynamic Password”	These are Category 3 authentication factors that Revolut provides you to carry out certain transactions or instructions
“Customer” or “you”	Means the person who enters into an agreement with Revolut for one or more of the products and/or services contained in this Agreement, by issuing your Consent from your Access Device via the Revolut App, and is also the person whose information appears on the corresponding Cover Page(s).
“CNBV”	Refers to the National Banking and Securities Commission.
“CONDUSEF”	It is the National Commission for the Protection and Defense of of Financial Services.
“Mobile Banking Agreement”	This is the standard-form contract containing the terms and conditions governing the subscription to the “Mobile Banking” service provided by Revolut through the “Revolut App” and the use of the “Revolut App.” It must be requested and accepted in advance in order to subscribe to products and services and perform banking transactions.
“Consent” or “Electronic Consent”	This is your expression of intent to request and subscribe to banking transactions and services with Revolut via a Data Message, which will be used to identify, process, and, where applicable, authorize your requests, as well as to confirm that you approve the information included in the message.
“Inquiry”	This refers to requests submitted by Customers to Revolut for clarification regarding financial products or services offered or contracted, as well as transactions carried out in the Revolut App.
“Password”	This is the authentication factor you created during the

	registration process that allows you to identify yourself and access the Revolut app.
"Agreement"	This is the standard form agreement containing the terms and conditions of the Revolut Account and the Revolut App.

“Revolut Account”	This is the account for the general public, described in the clause “Features of the Revolut Account” in Section III, offered by Revolut.
“Joint Account”	This is the joint Revolut Account held by two Revolut customers.
“Business Day” or “Banking Business Day”	This is the day of the year designated by the CNBV on which commercial banks are to operate as usual and provide their services to the public.
“Access Access Device”	This refers to the cell phone you have registered in the Revolut App to sign up for, subscribe to, and use the Products and services through the Revolut App, as well as the cell phone you have registered for the Revolut Minors App.
“Account Statement”	This is the document containing details of the Transactions you you carried out during a specific period, regarding the services and Products you have subscribed to. Account Statements will be available for you to view in the Revolut App.
“Factor of Authentication”	These are the mechanisms used by Revolut to verify your identity, which may include: a) information known to you and validated by us through questionnaires; b) information that only you can create and know, such as your password and PIN; c) information contained in, received by, or generated within the Revolut App that only you possess, such as a digital OTP; d) biometric information such as fingerprints, facial features, hand geometry, or iris or retina patterns; and e) chip cards with features that prevent duplication.
“Claim Claim Form”	This is the form for submitting Clarifications, Inquiries, Claims, and Complaints available on the Website.
“Geolocation”	These are the geographic coordinates of latitude and longitude where your Access Device is located.
“Revolut Group”	Refers to the group of companies affiliated with the parent company Revolut Group Holdings Ltd.
“User ”	Refers to a string of characters, device information, or any other information known to both Revolut and the Customer that allows the Customer’s identity to be recognized for the use of the Online Banking service.
“Instruction”	Any order you give to Revolut via the Revolut App, the Claim Form, by phone, email, ATM, point-of-sale terminal, or any other means we make available to you for contacting us.
“IPAB”	Refers to the Institute for the Protection of Bank Deposits.
“Means of Access”	These are the methods Revolut offers you when you open your Revolut Account, through which you can access the funds in

your Revolut Account or use the features associated with it, such as Cards, the Revolut App, the Revolut Minors App, transfers, and direct debits.

“Means of Communication”

These are the means through which we will communicate with you, including your Account Statement, Electronic Means, the App,

	Revolut, or your email address. Revolut may add additional means of communication and notify you thereof in accordance with this Agreement.
“Electronic Means”	Refers to the Revolut App, Revolut Minors App, ATM, Point-of-Sale Terminal, and the set of programs and automated data processing systems that allow you to issue an Instruction, access, and request banking products and services.
“Minor”	Means a natural person between the ages of 6 and 17 who, for the purposes of this Agreement, may only use the resources available in the Minors Section through a Physical Card, Virtual Card, or Revolut Minors App, provided that you have given your authorization.
“Data Message”	Means any communication transmitted via .
“PIN”	An authentication factor consisting of a personal identification number made up of a string of four numeric characters.
“Transactions”	Refers to all transactions or actions that will be authorized, processed, and/or executed based on the instructions the Customer provides through Electronic Means.
“OTP”	This is a single-use authentication mechanism, authenticated on your Access Device, which—without being visible to you—allows you to verify your Access Device.
“Website”	This is Revolut’s website, where you can also find information about Revolut’s products and services, located at this link: https://www.revolut.mx/, which is duly registered in the system known as the “Financial Service Providers Registry (SIPRES).”
“Payments”	This is the feature offered by Revolut for making payments to third parties.
“Mobile Payment”	The online banking service in which the Access Device is uniquely linked to the User Identifier through any unique information or data from the Access Device itself, with the Institution required to automatically obtain such information or data from the corresponding Access Device so that the Customer can check the balance of accounts or cards associated with the service, perform monetary transactions limited to transfers of funds and payments for goods or services, in both cases, up to the equivalent in national currency of monetary transactions of up to 1,500 investment units per customer, charged to the available balance of the Minors’ Account.
“Grace Period”	This is the period of 10 (ten) Business Days following the execution of this Agreement, or of any agreement you enter into with Revolut, during which you have the right to cancel it without liability or the obligation to pay any fees, provided that you have not used the contracted product(s).
“Dispute Dispute Period”	This is the 90 (ninety)-day period you have to file a dispute for unrecognized charges; after this period, you will no longer be able to dispute an unrecognized charge.
“Products”	These are the products you can sign up for with Revolut, including the

Revolut Account.

“Frequently Asked Questions”	These are the frequently asked questions that will be available on the Website and in the Help section of the Revolut App, related to Revolut’s products and services.
“Registration Registration Process”	This is the procedure you must follow to apply for and sign up for the Mobile Banking service through the Revolut app.
“Complaint”	This refers to complaints filed by customers regarding collection-related matters.
“RECA”	This is the Registry of Standard Form Contracts administered by CONDUSEF, in which this Agreement is registered.
“Claims”	A request submitted by customers to Revolut arising from objection or disagreement regarding financial products or services offered, contracted, or not recognized, as well as transactions carried out—including, where applicable, monetary transactions, account charges, or any other transaction that results in damage or loss affecting the customer’s assets.
“Daily Returns”	This is a feature that lets you create a separate section within your Revolut account that can generate returns.
“Revolut” or “About Us”	Refers to Revolut Bank, S.A., a full-service bank.
“Support”	This is the customer service available in the Revolut app under the Help section.
“Cards”	A means of accessing funds from your Revolut Account and/or Shared Account, consisting of a physical card, virtual card, and/or disposable card, which is personal and non-transferable, and which will be linked to the Revolut Account you have opened to allow you to access your funds.
“Disposable Card”	A card generated from the Revolut app for single use.
“Virtual Card”	A card generated through the Revolut app for use in online purchases.
“Point-of-Sale Terminal”	These are devices used to access electronic banking services, such as computer terminals, mobile phones, and computer programs, among others, operated by merchants or users as part of the services provided by acquirers or aggregators, as defined in the General Provisions applicable to payment networks, issued jointly by Banxico and the CNBV, or any regulations that may replace them, to process payments for goods or services charged to a card or bank account, or to carry out transactions conducted through commercial agents using Cards that Revolut contracts in its own name and on its own behalf.

“Terms and Conditions of the Revolut App”	This refers to the set of provisions describing how the Revolut App works, which are set forth in Section II of this Agreement.
“UNE”	This is Revolut’s Specialized Customer Service Unit, whose purpose is to address your inquiries, complaints, and requests for clarification.

Section I. ONLINE BANKING AND ELECTRONIC MEDIA

1.1. Function of Online Banking and Electronic Media

Since Revolut operates through 100% (one hundred percent) digital channels, upon signing up for any of the products described in this Agreement, Revolut will provide you with the Online Banking service free of charge and in accordance with your acceptance of the terms and conditions set forth in this Agreement applicable to the Online Banking service. As a Customer, you agree that the subscription to the use of Electronic Means is essential for the performance of this Agreement; therefore, the Mobile Banking service will remain in effect for the duration of this Agreement. Once you have signed up for the service, you will be able to access your Mobile Banking from your Access Device through the Revolut App, the use of which is governed by the terms and conditions available on the Website and in the Revolut App.

You may only sign up for Products and/or services through the Revolut App (Mobile Banking). The sign-up for each Product must be documented via the Cover Page. The consent obtained from the Customer will be through the Revolut App, in accordance with the following: i) when signing up for Online Banking, your consent will be in accordance with the process set forth in Article 51 bis 6 of the Single Banking Circular; and ii) when signing up for your Revolut Account, your consent will be provided through the use of Authentication Factors. You can view the model Contract and the Cover Pages for the Products you have signed up for via the Revolut App and the Website. You may issue or send instructions to Revolut to execute transactions in your accounts through online banking and electronic means. The Revolut App is the only way for you to access your mobile banking.

The Parties agree and acknowledge that the Online Banking service is essential for fulfilling the purpose of this Agreement; therefore, it will remain in effect as long as the contracted Products remain in effect, in accordance with the procedure set forth in the “Termination” clause of this Agreement.

1.2. Using Online Banking

The Revolut App is the sole channel for accessing Mobile Banking and will be free of charge to the Customer. Through the Online Banking service, you will send or issue Instructions to Revolut to carry out Transactions on your accounts. During the process of signing this Agreement, you accept the Terms and Conditions of the Revolut App, which are available on the Website and within the App itself.

1.3. Customer Identification in Online Banking

To request or issue Instructions to Revolut to execute Transactions, you must do so through one of the following methods:

- The use of one or more authentication factors through the Revolut App.
- The use of Authentication Factors when using any of the Electronic Media.

The use of Authentication Factors constitutes your express consent to the Electronic Means agreed upon in this Agreement.

Therefore, the use of one or more Authentication Factors will serve as conclusive evidence for the purposes of any clarifications you provide. The Authentication Factors associated with the Online Banking service include the following:

a) Password
b) OTP
c) PIN
d) Dynamic Password
e) Facial Biometrics

You cannot have active sessions simultaneously on multiple Access Devices, as regulations do not allow you to register more than one Access Device. Through the Revolut app, you can set, change, or replace your passwords. To perform transactions via Online Banking, you must be logged in to the Revolut app on your Access Device and provide either a Dynamic Password or Facial Biometrics, as applicable. The use of each authentication factor—either individually or in combination with another—will depend on the transaction to be performed, as detailed below in a non-exhaustive list:

TRANSACTION	AUTHENTICATION FACTOR
Change Password	Password and facial biometrics
Account closure	Password
Transfers to Third-Party Accounts	Password and OTP
Setting and Increasing Transaction Limits	Password and Biometrics
Registering recipient accounts	Password and OTP
Viewing Account Statement	Password and OTP
Set Up and Change Notification Method	Password and OTP
Transactions Between Revolut Features	Password
Activating Revolut features	Password

Revolut will disable the method you used to access your accounts indefinitely until you complete the process to unlock your Authentication Factors in the app. Your password will be temporarily locked for 2 (two) minutes if you enter the wrong password 3 (three) times in a row. After the lockout period, you can try entering your password again, and you'll be able to log in to your Mobile Banking session if you enter the correct password; under no circumstances may you exceed 5 (five) consecutive failed attempts; if this occurs, your password will be locked, and you must follow the process displayed in the app to unlock or, if necessary, reset your password. Revolut may lock your card's PIN if it is entered incorrectly multiple times in a row; in any case, Revolut must lock the PIN if you exceed 5 (five) consecutive failed attempts. To unlock your PIN, you must request it through the Revolut app. You will be notified of the unlock via one of the agreed-upon communication channels.

1.4. Transactions via the Revolut App

Subject to the terms and conditions of the Revolut App, you may perform the transactions and use the services referred to in Section 2.2 of this Agreement.

1.5. Electronic Transfers

Making electronic fund transfers from your Revolut Account and/or Shared Account via the App is subject to the following:

a) You may make the following types of electronic transfers:
   1. Transfers from your Revolut Account and/or Shared Account to accounts at other domestic or international financial institutions.
   2. Transfers from your Revolut Account and/or Shared Account to domestic or international third-party Revolut accounts.

3. Transfers from your Revolut Account and/or Revolut Shared Account to accounts associated with other Revolut products or services, or vice versa, when permitted by those products.

b) To make an electronic transfer, you must log in to your app and then authorize the transfer with your OTP.

c) The recipient account must be active and available to receive the transfer.

d) To make an electronic transfer, you must open your App and then authorize the transfer with your OTP.

e) For the purposes of this Clause, “unsuccessful transactions” are defined as those that (1) cannot be executed correctly by Revolut; (2) those that appear as already executed in Revolut’s Electronic Channels but which, because they are subject to processing by third parties (e.g., SPEI), are subsequently rejected, returned, or canceled by third parties; or (3) those that, having remained pending execution in the Electronic Channels, cannot be executed. Revolut must notify you via the App if a transaction cannot be executed.

f) Revolut may set maximum limits per payee on the execution of electronic fund transfers through the App.

g) The execution of electronic fund transfers via SPEI is subject to the rules issued by Banxico or the CNBV for this purpose, as well as any rules that modify or replace them, and to Revolut’s internal policies, guidelines, and manuals. Revolut is not liable for the delayed processing or failure to process electronic fund transfers to destination accounts not managed by Revolut. That is, when such transfers must be processed through SPEI or other systems outside of Revolut. Notwithstanding the foregoing, Revolut must inform you of the status of such transfers through the App.

h) In order to make a funds transfer, the Revolut account from which the funds are being transferred must have a balance equal to or greater than the sum of (1) the amount to be transferred; (2) applicable fees; (3) taxes to be charged for the transfer; and (4) other costs associated with the transfer.

1.6. Loss of Access Device or Authentication Factors

You are solely responsible for the use of your Access Device, Password, or other Authentication Factors in the event of theft or loss, as well as for any circumstances arising from such theft or loss, from the time it occurred until you notify Revolut of the situation, on the understanding that your liability ends once Revolut is notified of the theft or loss. In the event of theft or loss of your Access Device, or if the confidentiality of your Passwords or PINs is compromised, you must notify Revolut through the UNE as soon as possible after becoming aware of such circumstances. Once Revolut is notified, we will suspend or block the use of the Access Device, which will also disable access to the App, as applicable. The reported Authentication Factor must remain blocked until it is replaced by a new, uncompromised one. When Revolut receives a report of the theft of an Authentication Factor, Revolut will send you a notification via the agreed-upon Communication Channels, including the report reference number along with the date and time.

1.7. Execution of Transactions

Transactions you carry out will take effect as follows:

1. If the Transactions were executed on Business Days, they will take effect on the day they were executed.

2. If the Transactions were carried out on non-business days, they will take effect on the next Business Day, provided that no impediment to their execution arises.

If the Transaction is an electronic transfer or a payment to accounts not managed by Revolut, it will take effect in accordance with the Rules of the Interbank Electronic Payments System (Circular 14/2017), as amended, supplemented, or revised from time to time.

In the event of any discrepancies between Revolut's accounting records, the information displayed on the Electronic Channels, and/or the content of receipts, documents, or proofs of transaction provided by the Electronic Channels, Revolut's accounting records shall prevail and shall constitute full proof between the Parties. However, you may at any time submit a Clarification, Inquiry, or Claim in accordance with the terms of this Agreement.

In addition, Revolut may suspend or cancel the processing of Transactions carried out through Electronic Means if (i) it detects errors in your Instructions, or (ii) it suspects that any of your Electronic Means are being misused. In such cases, Revolut will notify you via your registered email address and may restrict access to the funds associated with the Transaction for up to 15 (fifteen) Business Days in order to conduct an internal investigation into such Transactions, including any necessary inquiries with other financial institutions. Through the corresponding notification, we will inform you of the reasons for the suspension of the Transactions and the steps we will need to take to resolve the situation. The investigation period may be extended by an additional 10 (ten) Business Days provided that Revolut reports the possible commission of unlawful acts to the Government Authority. Before the end of the specified period, Revolut will notify you via your registered email address of the findings of the internal investigations, as well as the actions to be taken regarding your account and the funds received, in the event that the services of your Revolut Account are not reinstated.

If, during the investigation referred to in the preceding paragraph, Revolut finds sufficient evidence that your account was opened with false information or documentation, or that it was misused, Revolut may permanently close your Revolut Account and notify the competent authorities of the relevant facts. Additionally, Revolut may, at its discretion, reverse any improper deposits made to your Revolut Account and return them to the account from which they originated. If the administrative or judicial authorities handling the case determine, through a final decision, that the funds received in your Revolut Account belong to you and you are entitled to their return, Revolut will fulfill its obligation and refund the corresponding amount within sixty days, counted from the date Revolut requests the information from you to make the transfer or, as applicable, as directed by the relevant administrative or judicial authority. Revolut will keep you informed via the App regarding the process set forth in this paragraph and the preceding paragraph.

1.8. Transaction Receipts

Revolut must generate and provide you with a receipt for each Transaction you make through Online Banking or Electronic Channels. Receipts will be displayed at the end of each Transaction and will be available for you to view later through the Revolut App.

Revolut will notify you, via the email address and/or Access Device you have chosen for this purpose, of the following Transactions carried out through Online Banking:

- Transfers to third-party accounts or other banking institutions, including payments for loans, goods, services, or taxes, as well as authorizations and direct debit instructions for the payment of goods or services of any amount.
- Receipt of payments via transfer or through your Revolut account.
- Setting and modifying transaction amount limits and daily transaction limits;
- Registering and modifying third-party or other banking institution recipient accounts.

- Registration and modification of the email address you have designated as your notification method; we will notify you of this change via both your previous and new email addresses.
- Registration and modification of the access device you have designated for accessing Mobile Banking or your email; in both cases, we will notify you via both your previous and new phone number or email address, as applicable.
- Signing up for another online banking service or modifying the terms of use for an online banking service you previously signed up for.
- Unlocking your passwords or PINs.
- Reactivation of Online Banking services.
- Changing your passwords or PINs.
- Cash withdrawals at ATMs for any amount.

Revolut will notify you via email of the following:

- Request, replacement, or report (due to theft or loss) of your physical card.
- Modification, suspension, closure, or blocking of your Revolut Account or Card.
- Submission of Claims, Inquiries, Complaints, and/or Requests for Clarification.
- Modification of the terms and conditions of this Agreement or any other agreement entered into with Revolut.
- Setting up and canceling direct debits.
- Generation of account statements.
- Any other actions referred to in this Agreement.

Information regarding your Transactions will be available in the Revolut Software and shall serve as conclusive evidence between the Parties, as shall the accounting entries, transaction logs, and account statements generated in connection with the Transactions, all of which shall serve as conclusive proof of their existence and validity. The foregoing is without prejudice to your right to submit or raise Clarifications, Inquiries, and Claims.

You may request from Revolut, via email, the transaction logs for Transactions carried out through your Mobile Banking. Revolut must provide you with the transaction logs via the email address you have on file within a period not exceeding 10 (ten) business days, provided that the Transactions in question were carried out in your own Revolut Account during the 180 (one hundred eighty) calendar days prior to the request for the information in question.

Revolut must create and maintain a backup of your information, including the Transactions you have carried out, for a period of at least 10 (ten) years.

1.9. Availability of Online Banking

You will have access to the Electronic Channels at all times. Notwithstanding the foregoing, Revolut shall not be liable for the unavailability, suspension, or failure of the Electronic Means and/or Disposition Means, or for any other cause, provided that such cause is entirely beyond Revolut's control. Consequently, Revolut shall not be liable for the unavailability of the services due to causes not directly attributable to Revolut; however, it will use its best efforts to restore them as soon as possible.

1.10. Access Device for Using Mobile Banking

You must have an Access Device to use Mobile Banking and perform Transactions. You must obtain your own Access Device, at your own expense and to your satisfaction. You are responsible for the use of your Access Device. Your Access Device must meet the hardware, software, and other technical and compatibility requirements as set forth in the Revolut App Terms and Conditions.

1.11 Online Banking at No Cost to the Customer

There is no charge for you to use online banking and electronic services.

1.12 Precautions When Using Online Banking
You acknowledge the risks inherent in using the online banking service. You are required to prevent unauthorized access to your authentication factors, payment instruments, and/or electronic devices.

1.13 Security of Online Banking Use
Revolut must inform you of the security principles applicable to the use of Electronic Media; additionally, Revolut will send you, free of charge, security awareness information via the Revolut App and the registered email address to help prevent potential fraud involving the Products you have contracted. You hereby agree not to use or dispose of the Electronic Means for purposes other than those stipulated in this Agreement, nor to cause any damage, modification, or alteration to them.

You acknowledge Revolut's exclusive ownership of the Electronic Means and that Revolut grants you permission to use them, without this constituting an exclusive right or an exclusive license for you.
In the event that you: (1) fail to comply with the provisions of this Clause, (2) fail to comply with or act in a manner inconsistent with the terms of this Agreement, or (3) Revolut suffers damages or financial loss due to your use of the Electronic Means or the Transactions you carry out, you must compensate Revolut for the damages and/or losses caused, as determined by the relevant authority.

1.14. Mobile Payment
Through the Revolut Minors App, you will only be able to access the Minors Account that you have activated, if applicable, through which you can: check the balance of your Minors Account, make transfers and payments, and request to receive payments from other Revolut customers; provided that you have linked a phone number different from the one used for your Mobile Banking and have created a password.

All Mobile Payment Transactions are considered to be carried out via Online Banking and are subject to the provisions of Section I on Online Banking in this Agreement.

Use of the service implies your consent for your Mobile Payment Identifier to be visible to contacts on your device or to customers whom you have expressly authorized.

1.14.1. Transactions via Mobile Payment
To send payments, you must select the recipient using their User ID and authorize the transaction with the required authentication factors.

Transactions will be processed immediately, provided that:
a. Sufficient funds.
b. Proper authentication.
c. The app is functioning properly.

In the event of a rejection due to insufficient funds, incorrect information, or external issues, you will be notified via your registered contact information.

Limits and Availability
Revolut may set daily or operational limits for Mobile Payments, which will be displayed in the Revolut App. The availability of the service is subject to the availability of the Electronic Means as set forth in Section 1.9 of the Electronic Banking Agreement.

Receipts and Notifications
For each transaction made through Mobile Payment, you will receive a receipt in the App, which will be legally valid.

We will notify you via email or in the App in the cases specified for Online Banking: transfers, limit changes, device registrations/deactivations, etc.

Authentication and Security
To send payments via Mobile Payment, you must authenticate yourself using the Authentication Factors applicable to the type of transaction (Password, OTP, Facial Biometrics, etc.), as set forth in the Online Banking Section.

The use of your Access Device and Authentication Factors constitutes full proof of your Consent to the execution of the transaction. You will be responsible for the use of your Authentication Factors until you notify Revolut of theft, loss, or suspected misuse, as set forth in Section 1.6 of the Agreement.

Section II. TERMS AND CONDITIONS OF THE REVOLUT APP

2.1. Registration Process on the Revolut App
To use the Products and services we offer through the Revolut App, you must complete the Revolut App Registration Process and sign up for the Online Banking service. The Registration Process consists of the following steps:

2.1.1. Country of Residence
To access the Revolut App, you must be a resident of the United Mexican States. To verify that you meet this requirement and begin your registration as a Revolut customer, we will ask you for your country of residence.

2.1.2. Access Device Registration
You must have a cell phone that we will link to you and your Revolut Account, as it will serve as your access device for the Revolut app.

You must register this device in the Revolut app so that we can verify your identity every time you log in to the Revolut app. Once your access device is registered, the OTP generated by Revolut through that access device will be used to authenticate you and confirm any instructions and transactions you perform in the Revolut app.

This OTP allows us to verify that the Instructions originate from your Access Device and have been authorized by you. For security reasons and because it is a regulatory requirement, each customer may have only one Access Device. In the event of loss or replacement of your Access Device, you must register your new device; to do so, we will request the necessary information to verify your identity, based on the records we have on file for you.

2.1.3. Personal Information
We will request your full name and other personal information—including your email address—and will use this data in accordance with the Privacy Notice that you must accept during the Registration Process.

2.1.4. Password
To access the Revolut App, you need a login method that allows us to verify your identity. To do this, we'll ask you to create a six-digit password. Please note that Revolut does not have access to the password you create on our systems. Keep your password secure and never share it with anyone. If you suspect that someone has gained access to it, change it immediately through the Revolut App and/or contact us via support chat.

2.1.5. Geolocation
In compliance with Section 4a Ter of the General Provisions referred to in Article 115 of the Credit Institutions Act, in order to use the Revolut App, Revolut must request—and you must authorize—Revolut to obtain geolocation data from your access device. If you do not allow

If you deny Revolut access to your geolocation, Revolut will be unable to allow you to use the Revolut app; in such a case, Revolut will not be liable for any damages that may result from your inability to access its services.

Geolocation information will be processed in accordance with our Privacy Notice.

2.1.6. Identification
To verify your identity, we will ask you to present a government-issued ID via your Access Device. We will verify the validity of your ID with the National Electoral Institute, the Ministry of Foreign Affairs, and/or another Mexican financial or tax authority, or with an entity that provides biometric and/or identity verification services. If we are unable to identify you, you will not be able to complete the Registration Process. Additionally, we will ask you to make a video and audio recording using your device to reliably verify your identity, as required by Article 51 Bis 6 of the CUB.

2.1.7. Verification
During the registration process, Revolut may conduct verifications and validations in accordance with applicable legal provisions, including consulting official national and international lists identifying individuals subject to sanctions or linked to illicit activities.

You will not be definitively considered a Customer until Revolut has successfully completed these verifications in accordance with the Bank's risk appetite. If the result is unfavorable or a match is detected on the watchlists, Revolut may refuse to open your account, suspend services, or terminate the contractual relationship.

2.1.8. Tax Residency
We will ask you about your tax residence to determine whether you have tax obligations in other countries or jurisdictions, as we must comply with certain reporting obligations to tax authorities.

2.1.9. Transaction Profile
In order to understand and assign you a transactional profile based on your use of the products and services offered by Revolut, we will ask you to provide information regarding the estimated amount, number, and frequency of the transactions you expect to make with each product or service you sign up for in the Revolut App, as well as any other information that helps us understand your habits or patterns in this regard. This will allow us to better understand you and comply with our regulatory obligations regarding know-your-customer (KYC) and your transactional profile.

2.2. Terms and Conditions of Use for the Revolut App

a. Scope of the Terms and Conditions

The Revolut App is the sole channel through which Revolut provides you with products and services; therefore, this Agreement applies to all transactions you conduct through this channel. Revolut will provide you with mobile banking services by making the Revolut App available to you so that you can request, sign up for, access, and initiate transactions related to your banking products and services

b. Consent to Enter into Banking Transactions and Services

Through the Revolut App, you can sign up for the Online Banking service and any of the banking transactions and services offered by Revolut, provided you meet the applicable requirements established for each product or service. To sign up for Online Banking, you must provide your express consent through the remote identification process available in the Revolut App or any other mechanism established in the Revolut App. With regard to opening your Revolut Account, this will be governed by the terms of Article 307 of the Single Banking Circular. Additionally, to sign up for other products not included in this Agreement or to modify the previously agreed-upon terms, you must register your

Consent by checking a box (“checkbox”) or by any other legally valid method provided by Revolut. We will authenticate your Access Device to confirm that it is you. Any Data Message will be valid from the moment it is sent during a session initiated in the Revolut App using your Access Device and by entering your correct, previously registered Password when logging into your Revolut App.

c. Legal Effects of Your Consent

Pursuant to Chapter X, “Electronic Means,” of the CUB, the Products and services you request and agree to by accepting the applicable Agreement, and the Transactions you initiate using your Password and Authentication Factors through the Revolut App, will be presumed to be authorized and initiated by you. You are responsible for safeguarding and maintaining the confidentiality of your Password and Authentication Factors at all times. You must notify Revolut of any irregular activity you identify or become aware of regarding those elements or your Access Device, so that we may proceed to block your account and prevent losses to you or to Revolut resulting from the misuse of such elements. In any case, you retain the right to provide any Clarifications you deem necessary through the procedure set forth in the *“Clarifications, Inquiries, Complaints, and* Claims” section of this Agreement.

d. Unusual Activity

As a preventive measure, Revolut may suspend or cancel Transactions on the Revolut App when it has sufficient grounds to suspect that the identification and authentication mechanisms agreed upon for this purpose have been, or could have been, misused, or when we have sufficient grounds to determine that there is a risk of unauthorized access through the use of your Authentication Factors. Revolut will presume that the identification and authentication mechanisms have been misused or that there is a risk of unauthorized access when, for example:

1. It has evidence leading it to suspect that your Authentication Factors are not being used by you:
    - Inconsistencies in your geolocation information.
    - Failed attempts to enter your Authentication Factors.
    - A direct notification from you regarding unrecognized transactions.
    - A direct notification from you stating that your authentication factors have been compromised.
    - A report of theft or loss of the Access Device.
2. We determine that the way your Authentication Factors are being used violates the terms and conditions of this Agreement.
3. The use of the Password is deemed improper or irregular and may harm the interests of other customers or Revolut.

Similarly, Revolut may restrict access to funds received in your Revolut Account in accordance with Clause 1.7 of this Agreement if it has grounds to suspect that the funds are of illicit origin. This is to allow Revolut to conduct internal investigations and make any necessary inquiries with other financial institutions regarding the receipt of such funds.

If someone attempts to log in to the Revolut App using incorrect authentication information, Revolut may block the use of your Password and Authentication Factors. To unblock them, you must follow the instructions detailed in the FAQs.

e. Inactivity

Once you have logged in to the Revolut App, your session will automatically end after 2 (two) minutes of inactivity. If you have not logged in to the Revolut App for a continuous period of 6 (six) months, we may require you to verify your identity again to access the Revolut App, or whenever Revolut deems it appropriate to protect your Revolut Account, provided that no more than one year may elapse without logging in and verifying your identity.

f. Transactions and Services Available on the Revolut App

Through the Revolut app, you can perform the following operations and access the following services, among others:

- Remote identity verification, which includes registering your Access Device and creating your Password.
- Acceptance of the Revolut App Terms of Service.
- Opening a Revolut account.
- Creating wallets.
- Request, sign up for, activate, or cancel any banking product or service offered by Revolut for your Revolut Account.
- Password reset.
- Unlocking Authentication Factors.
- Transactions related to cards issued by Revolut, including:
  - Activation.
  - Generating or Viewing Virtual Cards and Disposable Cards.
  - Viewing your card information.
  - Blocking and reporting cards as stolen or lost.
- Domestic transfers.
- International transfers.
- Check balances, transaction history, account statements, CLABE accounts, summaries, and financial information for the products you've signed up for.
- Receive notifications.
- Clarifications, claims, complaints, or inquiries.
- Changes to notification methods.
- 24/7 support.

Revolut may at any time expand, discontinue, and/or temporarily or permanently suspend any of the Transactions and services listed above; in such cases, Revolut will provide the corresponding notice via the Revolut App and/or the email address you provided during your Registration Process at least 30 (thirty) days in advance.

g. Storage and Recording of Instructions

The information and data you provide to us, the information we obtain from our operations, and the data generated by your activity on the Revolut App will be stored and retained electronically by Revolut in accordance with the requirements of Article 316 Bis 15 of the CUB. You acknowledge and agree that Revolut is required to keep records of and retain all information generated and transmitted through the Revolut App. Information related to your personal data will be subject to the provisions of the Federal Law on the Protection of Personal Data Held by Private Parties and its Regulations; its security, confidentiality, integrity, and processing will be protected in accordance with the Privacy Notice.

h. Service Availability and Updates

In the event that the Revolut App experiences malfunctions, vulnerabilities, and/or any other issues causing its total or partial unavailability, Revolut will restore service availability as soon as possible. In addition, in order to maintain the proper functioning of the Revolut App, Revolut reserves the right to develop and make available to you any updates it deems necessary and relevant at no additional charge. You are responsible for downloading such updates to continue using the Revolut App.

i. Fraud and Risks on the Revolut App

Due to the risks inherent in using the Revolut App, Revolut will provide you, free of charge, via its website, the Revolut App, or email notifications, with information intended to help you avoid potential fraud related to the products you have purchased.

j. Means of Communication and Notifications

You expressly agree that any notice, communication, request, or information related to this Agreement may be provided by Revolut through the communication channels Revolut makes available for such purposes, including, but not limited to, email, messaging, or any other electronic means.
Such notifications shall be deemed valid and shall have full legal effect upon dispatch, provided they are sent via a means made available and enabled by Revolut and that is reasonably accessible to you, unless you can demonstrate that you did not have access for reasons beyond your control.

You agree to keep your contact and notification information up to date. Revolut shall not be liable for any failure to receive a notification resulting from your failure to update such information, provided that Revolut has used available, reasonable, and appropriate means to ensure the delivery of the notification.

Section III. REVOLUT ACCOUNT TERMS AND CONDITIONS

3.1. Opening a Revolut Account

Revolut, acting as a depository, agrees with you, as the depositor, to receive irregular deposits of money to be credited to the Revolut Account, which, pursuant to this Agreement, Revolut will open for you through the Revolut App upon your compliance with the remote identification requirements and procedures established by Revolut as set forth in this Agreement.

3.2. Features of the Revolut " " Account

In accordance with this Agreement, by opening a Revolut Account, you are opening a demand deposit account, which means that your money will be available whenever you need it, provided you use the Withdrawal Methods we offer. Your Revolut Account will have the following features:

a. It is a demand deposit bank account, specifically a checking account;

b. It is a Level 4 account, in accordance with the account classification established by Banxico in Article 14 of Circular 3/2012, which means you may receive deposits without a pre-set amount limit unless you agree to a limit with Revolut or Revolut determines one in accordance with its risk policies applicable to your Revolut Account,

c. This is a non-interest-bearing account; in other words, it does not earn interest for you.

d. It is linked to a Payment Instrument for the funds deposited in the Revolut Account. The issuance, use, transaction limits, replacement, and reissuance of the Payment Instrument shall be governed by these Terms and Conditions, as well as by the applicable regulations issued by the competent authority.

e. Revolut may issue more than one Card associated with the same Account, whether physical or digital, in accordance with Section 3.3 of this Agreement.

f. You will have access to the following features: i) Savings Accounts, ii) Group Savings Accounts, iii) Daily Returns, iii) Kids & Teens, iv) Joint Account.

3.3. Card Issuance

At your request, Revolut may issue more than one Card linked to your Account and/or Joint Account. All transactions made with any of the linked cards will be charged to the corresponding account for which you requested the Card, and you are responsible for its use, management, and compliance with the obligations arising from the transactions carried out.

Revolut reserves the right to limit the number of cards associated with an account, set different spending limits for each card, and cancel or suspend any of them in the event of a breach of the applicable terms and conditions or for security reasons.

In the event of a card replacement, renewal, or cancellation, the other associated cards will remain valid unless the Institution expressly states otherwise.

3.4. Adding and Withdrawing Funds from Your Revolut " " Account
The funds available in your Revolut Account and/or Shared Account may be managed and accessed by you through the Revolut App and/or the Access Methods, in accordance with the terms and conditions of this Agreement.

3.5. Piggy Banks
You may create sub-accounts using available funds from your Revolut Account and/or Joint Account for specific purposes that you set up in the Revolut App. You may transfer part or all of the balance in your Revolut Account to these funds and/or your Joint Account as you have instructed Revolut. These funds will remain available under the same terms as your Revolut Account and/or your Joint Account, as you have instructed Revolut. Please note that using these funds does not mean your account will generate returns or interest in your favor.

3.5.1. Group Pockets
You may create group savings plans, which allow you to set up and participate in good faith in shared deposits with other Revolut customers, for the purpose of raising funds collaboratively.

Group wallets are a feature of your Revolut Account designed to facilitate joint deposits with other Revolut customers. They do not constitute joint accounts, trusts, or any legal relationship other than that governed by this Agreement.

3.5.2. Authorization and Operation of a Group " " Account
You may create or participate in a group savings pot to which you are invited in good faith by Revolut Account holders.

Each invited customer may make voluntary contributions to the group savings pool. The amounts contributed will be visible to all participants in the pool; therefore, as the holder of the Revolut Account in which a group savings pool has been created, you authorize the invited customers to view the balance of the group savings pool.

Contributions to group savings accounts do not generate returns or interest.

The creation of group savings will be managed by the Revolut customer who created the savings and sent the invitation; therefore, if you are a customer invited to group savings created by other Revolut customers, you will not be able to manage the funds, and it is your responsibility to decide whether to accept the invitation.

By accepting the invitation, you acknowledge that any deposits you make into the Revolut customer account of the person who sent you the invitation are lawful, and you consent to joining these group wallets. Therefore, Revolut will not be able to reverse or cancel the transfer once you have made it.

3.5.3. Management of Group " " Sections
All Revolut customers who accept an invitation and/or deposit funds into group wallets may deposit funds into and withdraw funds from those group wallets. Therefore, as the holder of the Revolut Account associated with the group wallet, you grant your consent and authorize the invitees of the group wallets to make withdrawals from the funds in the group wallets of which they are members.

3.5.4. Restrictions on Group Pools
Group savings accounts must be used solely for lawful purposes, and it is assumed that there is an agreement among the participating customers.

3.5.5. Liability for group savings accounts
Revolut shall not be liable for the purposes, agreements, deposits, disbursements, or withdrawals made in group savings accounts agreed upon between Revolut customers, including the creation or management of group savings accounts; therefore, it is your responsibility to decide whether to accept the invitation and whether to make deposits into group savings accounts, with the understanding that if you agree to join or make group deposits, you acknowledge that the Revolut customer has your prior consent and agreement to participate.
If you have been invited to join a group wallet and do not recognize the invitation, you must immediately report it to Revolut through the UNE and refrain from accepting the invitation and/or making deposits to such group wallets.

3.5.6. Daily Returns
Through the Revolut App, the Customer may create savings accounts called “Daily Returns” and transfer available funds to them from their Revolut Account and/or Joint Account.

Key Features:

- Earnings: These accounts will generate earnings daily.
- Interest Rate: Revolut reserves the right to review and adjust the applicable annual interest rate on a daily basis. The current rate will be published in the Revolut App and on the Website. The Annual Interest Rate indicated on the Revolut Account or Joint Account cover page will only apply on the date the account is opened.
- Suspension of Interest: Revolut may, at any time, determine that the “Daily Interest” sections will no longer generate interest.
- Minimum Balance for Earnings: No minimum balance is required to create the section; however, for the section to begin generating earnings, the Customer must deposit an amount of at least one cent.
- Viewing Information: The Customer may view the transferred balance and the earnings generated in their Revolut App.

In addition, the list of products purchased by the Customer will be available in the Revolut app for informational purposes only and will be updated to reflect the summary of products as of the date of inquiry.

3.5.7. Calculating Returns on Your " " Daily Returns
The balance you maintain in your Daily Returns account will generate returns that are calculated and paid on a daily basis. These returns will be calculated as follows: (i) The Annual Interest Rate published on the Website will be divided by 360 (three hundred sixty); (ii) The result will be multiplied by the balance you hold in your Daily Returns account at the end of the day; and (iii) The result from the previous step will be rounded to 2 (two) decimal places; if the rounded result is less than one cent, the interest will accrue until it reaches one cent, at which point it will be added to the Daily Returns account balance; and (iv) The applicable taxes will be deducted from the resulting amount.

3.5.8. Crediting of Returns
Earnings will be credited to your Daily Earnings account on a daily basis, provided they exceed at least one cent. Revolut reserves the right to review and adjust the interest rate daily; the applicable interest rate will be communicated through your Revolut app and website.

3.5.9. Interest Rate on Pockets
The annual interest rate Revolut offers you is fixed. Notwithstanding the foregoing, Revolut may adjust it at any time, and when this happens, Revolut will notify you via the Revolut App and website, which will display the fixed annual rate in effect on that day.

If you decide to activate this feature for your Revolut Joint Account, the interest rate applicable to funds deposited in savings products linked to the Joint Account will also correspond to the lowest-tier plan among the joint account holders.

The Total Annual Return ("TAR") generated by your Daily Returns as of the date of account opening is detailed on the cover page of your Revolut Account for your information. Similarly, Revolut will inform you of the actual TAR and the nominal TAR that your Daily Returns will generate via the website.

3.6. Joint Account

The Joint Account is a feature linked to your Revolut Account that allows you to create a joint account, in which two Revolut App users can manage the same account under a joint ownership arrangement. In a joint account, each joint account holder will have the authority to access all funds and use the Means of Access interchangeably, and will be jointly and severally liable for transactions carried out in the Shared Account, in accordance with the provisions of this Agreement.

3.6.1. Account Opening Requirements

To open a Joint Account, users must meet the following requirements:

a) Be at least 18 years of age.
b) To create a Joint Account, both account holders must have an active Revolut Account.
c) Both users of the Shared Account may have only one active Shared Account at a time.
d) A Shared Account can have a maximum of two users.
e) You must not have any pending invitations to other Shared Accounts.
f) You must meet the operational requirements provided by Revolut when requesting activation of the Shared Account through the Revolut App.

Revolut may establish additional requirements or restrictions at any time, in accordance with its applicable internal, operational, or regulatory policies.

The Joint Account will be opened through the Revolut App, subject to compliance with the remote identification requirements and other procedures established by Revolut.

3.6.2. Operation of the " " Shared Account

The Joint Account will have the following characteristics:

a) Joint ownership of funds. All funds deposited in the Joint Account shall be considered jointly owned by the joint account holders, regardless of who made the deposit.
b) Indiscriminate Use. Each joint account holder may access the funds, conduct transactions, and use the Means of Access indiscriminately, without requiring prior authorization from the other joint account holders.
c) Joint and Several Liability. The joint account holders will be jointly and severally liable for the use and management of the Joint Account, including any charges, fees, or debts incurred.
d) Means of Access. Each joint account holder may request physical or digital cards linked to the Joint Account, in accordance with Revolut's applicable limits and policies.
e) Notifications. Notifications related to the Shared Account may be sent to any of the joint account holders; a notification sent to any one of them shall be considered valid.

a) Joint Account Plans and Benefits

The benefits, perks, discounts, preferential rates, or other advantages derived from the individual plan subscribed to by each Revolut user are strictly personal and are linked to your Revolut Account.

These benefits are not extended to or shared with the other co-holder of the Shared Account, even if both have access to the same funds. The interest rate applicable to funds deposited in savings products linked to the Shared Account will also correspond to the lowest-tier plan among the co-holders.

Revolut may update, modify, or adjust the benefits, allocation rules, or criteria for determining the applicable plan at any time, in accordance with its internal policies and regulatory requirements.

b) Joint Account Limits

Cash withdrawal and cash deposit limits apply to the Shared Account regardless of which account holder performed the transaction. For transfer limits on the Shared Account, each co-holder is subject to the same limits set for their respective Revolut Accounts.

Revolut may modify, update, or establish new limits at any time in accordance with its internal, operational, fraud prevention, security, or regulatory policies, applying them automatically to the Shared Account without the need for additional authorization from the co-holders.

c) Taxes on the Shared Account

The person responsible for complying with tax obligations related to the Shared Account is the person who initiated the account opening process—that is, the person who sent the invitation to create the account. This includes the responsibility to report and pay any taxes applicable to funds deposited or transactions made in that account, in accordance with the tax laws in effect in their jurisdiction.

It is the primary account holder's responsibility to ensure that the funds and activities in the shared account comply with all tax regulations. Neither the account issuer nor its affiliates shall be responsible for providing tax advice or for the tax consequences of its use.

Both account holders should consult their tax advisors if they have any questions about the tax treatment of their funds or transactions.

d) Beneficiaries of the Shared " " Account

The beneficiaries you've selected for your Personal Account will also be considered beneficiaries for the purposes of your Joint Account. If you wish to add additional beneficiaries, you must request this through the Revolut app by contacting Support.
Your beneficiaries will be entitled to receive half of the outstanding balance in your Shared Account in the event of your death or disappearance, as provided by applicable law. If you do not designate any beneficiaries, we will follow the procedures established by applicable law.

If your beneficiary holds a Revolut Account, once they contact us, we will verify their identity through Support. If they are not a beneficiary, we will ask them to submit a form along with documents proving the death; we will then verify their identity and confirm the account into which the funds should be deposited.

e) Death of a Joint Account Holder on a Shared Account

When we receive documents or information proving that one of the account holders has died, we will freeze the Joint Account until the deceased account holder's legal heir informs us of the ownership of the funds. We may request supporting documents from the relevant authorities. Once the funds have been allocated, we will close the Joint Account. The right to the funds in the Joint Account following the death of the other account holder is subject to our right of setoff and compliance with legal requirements.

If both Joint Account holders die, once we receive the death certificates for both, we will freeze the account and await the necessary forms from the heirs of each account holder.

If either account holder dies, the joint account will be closed. The balance, after any debts have been paid through the process described above, will be divided equally among the beneficiaries of the deceased account holder and those of the other account holder.

3.7. Minors' Account

The Kids' Account is a feature associated with your Revolut Account, designed exclusively for minors. Through this feature, you can create and manage a Kids' Account linked to your own Revolut Account, allowing the minor to access a Card and the Kids' App, in accordance with the operational limits established by Revolut and applicable law.

For the purposes of the preceding paragraph, the Customer expressly authorizes the Minor to access the Kids App, and the Customer is responsible for maintaining the confidentiality and secure safekeeping of the password. To report any theft or loss of passwords or access credentials, the process set forth in the clauses titled "Loss of Access Device or Authentication Factors" and "Loss or Theft," as applicable, must be followed.

The Minors' Section does not constitute a separate bank account, but rather a feature of the Customer's account; the Customer shall retain control and primary responsibility for its use at all times.

3.7.1 Registration and Verification of the Minor's " " Account

To activate the Minors' Account, you must:

a. Register the Minor through the Revolut App, providing the Minor's name, identification or applicable documentation, and mobile phone number—the latter only if the Minor's App is used, and it must be different from the number linked to the Revolut App.
b. Verify the minor's identity in accordance with the requirements and verification procedures established by Revolut through the Revolut app.
c. Expressly agree to the activation of this feature.

For the Minor's registration to be successful, you declare that the Minor's sole occupation is that of a student; if the Minor has a job, you must indicate this through the Revolut App; or if the Minor is neither studying nor working, you must likewise indicate this through the Revolut App.

Revolut may request additional documentation, conduct verifications, or reject the registration if there are inconsistencies with government records or internal records, security risks related to fraud prevention, money laundering prevention, or counter-terrorism financing, or non-compliance with regulatory requirements.

The number of Minors you can register depends on your Revolut Plan. You can check how many Minors you have available directly in your Revolut app.

3.7.2. Minors' Account Operations and Limits

The transactions permitted for Minors through the Minors App are as follows:

a. Balance inquiries
b. Payments and transfers up to 1,500 investment units per day.
c. Use of a physical or virtual card, with funds limited to the available balance in the Youth Account.
d. Spending limits, frequency, and amount settings will be those you have designated in your Revolut App.

Transactions may be carried out via the Kids App, provided that a mobile phone number is registered for the Minor. Revolut may modify transaction limits at any time, in accordance with internal security policies, fraud prevention measures, or applicable regulations.

3.7.3. Minors' Account Instruments

Upon activation of the Kids' Account feature, Revolut may issue a Physical Card or Virtual Card (the "Kids' Card") linked to the available balance in your Kids' Account. Use of the Kids' Card and its availability, based on the child's age, will be limited to the channels, amounts, and types of transactions previously defined by Revolut, in compliance with applicable regulations and the conditions set by the Customer, all of which will be displayed in your Revolut App.

Use of the Minor's Card implies acceptance of the terms and conditions for the use of Electronic Means set forth in this Agreement, including the establishment of a Personal Identification Number (PIN), which will be generated, managed, and safeguarded by you.

All transactions made by the Minor using these Minor's Cards will be considered to have been made by you, and you therefore assume all obligations arising from their use.

3.7.4 Transactions via the " " Account for Minors

Transactions through the Savings Account for Minors may be conducted exclusively through the channels and mechanisms authorized by Revolut and are subject to the transaction limits previously established by Revolut and agreed upon with you in this Agreement.

Permitted transactions include, but are not limited to:

- ATM Withdrawals: The Minor may make cash withdrawals using the Physical Card and its respective Personal Identification Number (PIN), provided that this feature has been activated by you. Withdrawals are subject to the daily withdrawal limits established by Revolut.

- Purchases of goods and services: The Minor may use the Card to purchase goods and services, both in physical and online stores, within the daily limits and categories authorized by Revolut; if the limit you have set is exceeded, you must approve the transactions.

- Transfers between users with the Revolut Kids feature (P2P): The Minor may request electronic transfers to other Revolut Kids accounts within the Revolut ecosystem, provided that you have enabled such transfers.

- Payment requests: The Minor may generate requests for funds addressed to you or to other Minors within the Revolut ecosystem; however, such requests do not constitute a payment obligation for the recipient, who may accept or reject the transfer.

- Daily Earnings: The Minor may request, through the Revolut Minors App, the creation of a Daily Earnings account linked exclusively to their Minor's Account. The creation of such an account is subject to your prior authorization, and you will approve the request through the channels provided by Revolut.

  Once authorized, the funds allocated to the Daily Earnings section will generate earnings in accordance with the applicable Terms and Conditions, which will be credited directly to the Minor's account.

You will be liable to Revolut at all times for any transactions carried out by the Minor through these electronic means, including the use of the Card, and you agree that information regarding such transactions may be viewed and managed solely by Revolut through the channels provided by the Bank.

The use of Minors' Accounts for commercial activities, games of chance, gambling, or any other purpose not authorized by Revolut is prohibited.

3.7.5. Customer Liability

The Customer shall be directly responsible to Revolut for the proper use of the Minor's Account, as well as for any transactions carried out.

You agree to monitor the transactions carried out by the Minor to ensure that the use of the funds complies with the intended purposes and the limits and restrictions set forth in these Terms and Conditions

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Furthermore, the Customer is responsible for ensuring that the Minor uses the Account in accordance with the rules and usage policies established by Revolut, including those relating to electronic transfers, maximum amounts, and restricted spending categories. Revolut reserves the right to temporarily suspend or limit certain account features if it detects transactions that are unusual or contrary to the intended purpose of the product.

The Customer hereby declares, under penalty of perjury, that the information provided for the opening and administration of the account is true, complete, and up-to-date, and agrees to immediately notify Revolut of any relevant changes in the Minor's circumstances or any changes that may affect the ownership, control, or use of the Minor's Account

In the event of negligence, improper use, or breach of any of the obligations set forth in this clause, you will be liable to Revolut for all damages, losses, penalties, fees, and charges arising from such omission or action.

3.7.6. Advertising Authorization

You agree that the Minor may receive communications from Revolut, including promotions, offers, and advertising. These communications will be sent to the email address you previously registered. You may manage communication preferences through the Revolut App or request to opt out of them at any time.

When the Minor is nearing the age of majority, Revolut will send communications informing them of the option to open a Revolut account with all the features and benefits available to adult users. These communications will be sent to the Minor via the registered contact methods.

3.7.7. Closure of the Minors Account

a. Closure Requested by the Customer

You may request the closure of the Youth Account associated with the Minor at any time, provided there are no pending transactions. The request can be made directly through the Revolut app. Once closure is requested, Revolut will:

- Immediately cancel all access rights and payment methods enabled for the Minor regarding the Kids' Account.
- Automatically transfer the available funds from the Kids' Account to your Revolut Account. From that moment on, the Minor will no longer have access to the Kids' App.

b. Automatic Closure Upon the Minor Reaching the Age of Majority

When the Minor reaches the age of majority under Mexican law, Revolut will automatically close the Minor's Account without the need for a prior request. In this case:

- All access to the Kids App will be immediately revoked.
- Any available funds in the Minors' Account will be transferred to your Revolut Account.
- Revolut will notify the Legal Guardian and the User, who is now of legal age, of the closure via the registered contact methods.

The Minor will no longer be able to use the Minor's Account or any features associated with that account.

3.8. Fees

You expressly authorize Revolut to:

We will charge the fees listed on the cover pages of your Revolut Account and/or Joint Account and in the Fees Schedule. In the Fees Schedule, you can find the description and amount of the fees applicable to your Revolut Account and Joint Account based on the product you've signed up for. The fees for your Revolut Account will apply to the Joint Account and the Minor's Account.

The Daily Returns feature is exempt from fees.

Therefore, by opening your Revolut Account, you unconditionally agree to pay any fees incurred, plus the applicable Value-Added Tax ("VAT"), without the need for prior notice from Revolut.

The items, triggering events, frequency, amounts, and characteristics of the fees applicable to your Revolut Account and/or Joint Account are detailed in the Fee Schedule. Additionally, you can view the amounts of the fees you will be charged in the Fees section available on the Revolut website and in the Revolut app.

Revolut will notify you of any changes to the fees at least 30 (thirty) days before they take effect via the email address you have provided. If you do not agree with the changes made, you have the right to cancel the product you have contracted, and Revolut may not charge any fees that you have not accepted.

Transactions conducted through third-party payment processors, if applicable, may incur fees; therefore, you acknowledge and understand that you can review these costs before completing your transaction.

3.9. Adding Money to Your Revolut Account

You may receive deposits into your Revolut Account and/or Shared Account via transfers and any other methods enabled by Revolut.

3.10. Transfers

To receive money in your Revolut Account and/or Shared Account via transfers initiated by other Revolut or Revolut Group customers, as well as by individuals from other financial institutions, you must share your Revolut Account details available in your Revolut App for this purpose.

We will notify you immediately via the Revolut app when we receive such deposits. Deposits will be credited once Revolut provides you with a confirmation or receipt for them.

Revolut may, in accordance with its approved risk policies, limit the amount of credits you can receive or the charges that can be made to your Revolut Account and/or Shared Account, and may request additional verification to confirm your identity before allowing any changes to the transaction limits applicable to your Revolut Account and/or Shared Account.

Transfers made to accounts domiciled within Mexico will be considered domestic, while those made to accounts domiciled outside Mexico will be considered international.

You can transfer money to people who are not Revolut customers and have accounts with other financial institutions in Mexico by entering the name of the transfer recipient and the CLABE of the account to which you are transferring money, and by following the instructions displayed in the Revolut app. These transfers are typically credited almost immediately to the recipient's account, depending on the processing time via the SPEI (Interbank Electronic Payment System) administered by Banxico.

To execute transfers, you are responsible for ensuring that there are sufficient and available funds in your Revolut Account and/or Shared Account to complete the transfer, as well as for providing us with the transfer recipient's information correctly. Revolut will not be liable if it authorizes a transfer request when such payment has been made in accordance with your Instructions, even if it was made due to an error on your part. In the event of an error, you must request a Clarification in accordance with the provisions of the *"Clarifications, Inquiries, Complaints, and* Claims" clause of this Agreement.

a. Scheduled Transfers

You may schedule future payments to another person's deposit account. If the date for which you schedule the payment is a non-business day, the payment will be processed on the next Business Day. If a transfer is scheduled to be processed from your Revolut Account and/or Joint Account in the future, you can cancel it using the Revolut App as long as the transaction appears as pending. You cannot cancel a payment once it has been processed.

b. Transfer Rejections

Revolut may reject or delay your transfer made from or to a Revolut Account and/or Shared Account under the following circumstances:

a. If legal requirements prevent it;
b. If processing your Instructions violates this Agreement or if the Instructions do not contain the information required under applicable regulatory requirements to execute the payment correctly;
c. If the amount exceeds, or could exceed, any limit applicable to the Revolut Account and/or Shared Account;
d. If there are insufficient funds available in your Revolut Account and/or Shared Account to make the payment and cover any fees associated with that transaction;
e. If, due to force majeure, Revolut is unable to make the payment on time;
f. If you have been asked to provide information and have not done so, or
g. If the Revolut Account and/or Shared Account is blocked or suspended in accordance with this Agreement.

If a payment request is rejected or delayed, Revolut will notify you of this via email or the Access Device you have designated, and you may contact Support to understand the next steps.

c. Transfer Returns
If, for any reason, the funds you sent via a Revolut domestic bank transfer are not deposited into the recipient's bank account and are returned to Revolut, we will return the funds to your Revolut Account and/or Joint Account from which the transfer originated. In most cases, the funds will be available in your Revolut Account within 24 (twenty-four) hours of the funds being returned to Revolut by the respective financial institution.

d. Transfer Confirmation
Once you enter the recipient's information, we'll ask you to confirm the transaction through your Revolut App. Please note that this confirmation will validate that we've received your transfer instructions and will proceed with them. Revolut will provide receipts for successfully completed transactions.

e. Person-to-person (P2P) transfers between Revolut or Revolut Group customers.
You can transfer money to the accounts of Revolut or Revolut Group users. These transfers are credited immediately to your Revolut Account and/or Shared Account. In the Revolut app, you'll be able to see your phone contacts who are also Revolut or Revolut Group customers.

3.11. Withdrawing Money from Your Revolut " " Account
You can access the funds you have deposited in your Revolut Account and/or Shared Account through:
a. Transfers, which may be domestic or between Revolut or Revolut Group customers;
b. International transfers
c. Payments using a physical card, virtual card, or one-time card;
d. Cash withdrawals;
e. Direct debits; and/or
f. Payments.

3.12. Card Payments
Cards may be physical, virtual, and/or single-use cards, which will serve as a means of accessing the funds deposited in your Revolut Account and/or Shared Account.

Upon your request, Revolut will issue you a physical card, which will be mailed and delivered to the address you have designated, in a deactivated state. This card can only be used once it has been activated.

The Virtual Card will be generated, activated, and made available in the Revolut App for use at online stores.

You can also create Disposable Cards through the Revolut App for one-time use in online purchases. Additionally, you can block and unblock your Cards through the Revolut App.

Revolut will notify you via the Revolut App and/or the email address you have provided regarding the renewal of your physical card 90 (ninety) days before its expiration date, so that you can confirm your shipping address for the new card.

If you submit a request to terminate your Revolut Account Agreement and/or Joint Account Agreement, you must refrain from using the Cards issued by Revolut as of the date such request is made. Please note that we will not be able to close your Revolut Account if you still have pending transactions.

a. Authentication for Card Use

To use your Cards, you'll need to create a PIN associated with your Card through the Revolut App. This PIN will serve as a second factor of authentication, allowing us to verify your identity when you use your Card and confirm that transactions have been initiated and authorized by you. When you use your Card to withdraw money from an ATM or make a payment (for example, at a store or restaurant) and correctly enter your PIN, we will consider the transaction to have been authorized by you unless you notify us that your Revolut Account and/or Shared Account or your Card has been compromised in accordance with the process described in Section 4.5 of this Agreement.

b. Domestic and International Card Payments

If you use your Card to make a purchase within Mexico, that transaction will be considered a domestic transaction.

If you use your Card outside of Mexico, you understand that purchases will be charged in Mexican pesos to your Revolut Account and/or Shared Account at the exchange rate set by Revolut at the time of the transaction—which will be available in the Revolut App—and that this rate will be applied in accordance with the following:

(i) for amounts denominated in U.S. dollars, the amount in pesos that Revolut may charge to your Revolut Account and/or Shared Account may not exceed the product of the following factors: a) the amount of the payment or withdrawal in that foreign currency, and b) the result of multiplying the applicable exchange rate by 1.005, which shall be the rate determined by Banxico in accordance with Title Three, Chapter V, of the provisions issued by Banxico via Circular 3/2012, and which Banxico publishes on its website on the same day it is determined as the "FIX exchange rate."

(ii) If the payment or cash withdrawal using the Card is made in a foreign currency other than the U.S. dollar, the charge that Revolut makes in local currency to the respective Revolut Account and/or Shared Account may not exceed the amount resulting from the following calculation: a) The equivalent of the payment or withdrawal amount in the respective foreign currency will be converted to U.S. dollars based on the most recent available exchange rate; and b) The equivalent amount in pesos of that U.S. dollar amount will be calculated, as indicated in the preceding paragraph.

c. Apple Pay and Google Pay

You can add your card to your access device, which will allow you to use Apple Pay and Google Pay to pay for products and services. Google Pay and Apple Pay will have access to transaction data to process payments. You must accept the terms and conditions of both services when adding your Cards to those wallets. Please note that entering your banking information into your Access Device to use Apple Pay and Google Pay is your decision, as these payment services are not part of the features Revolut provides.

We reserve the right to discontinue our services with these digital wallets; in such a case, we may block, suspend, or restrict the use of the Cards in these apps, without incurring any liability.

You understand and agree that the Google Pay and Apple Pay services are provided by Google LLC and Apple Inc., respectively, in accordance with their respective terms and conditions, and that to use them, you must accept terms and conditions separate from this Agreement, and that Revolut will not be liable for any interruption or unavailability of the services provided by those apps.

3.13. Withdrawing Funds at ATMs (r Cash)

You may perform transactions on your Revolut Account and/or Shared Account through ATM networks. These transactions include cash withdrawals, balance inquiries, and any other additional services authorized by Revolut. Please note that transactions conducted through ATMs may incur fees or charges imposed by the ATM operator, which are not determined by or the responsibility of Revolut. These transactions must be authorized by you using your card's PIN.

3.14. Direct Debits

You may instruct and authorize Revolut to make recurring charges to your Revolut Account and/or Shared Account to pay for goods or services provided by third parties, including obligations related to loans or credits for which you are responsible (the "Direct Debits"). We will notify you of any Direct Debit request made on your Revolut Account via email or the Access Device you have designated, and you may also review the charges you have authorized under this clause in your Revolut Account statement.

a. Conditions for Direct Debits

Your Revolut Account and/or Shared Account must have sufficient and available funds to allow for the deduction in accordance with the recurring charges you have authorized. You understand that we will not be liable for any damage or loss caused by the inability to process a direct debit due to insufficient funds.

You authorize Revolut to process any direct debit payments you have set up that follow this process. If you close your Revolut Account and/or Joint Account, we will cancel any direct debit associated with your Revolut Account and/or Joint Account. Be sure to provide your service provider with an alternative payment method to avoid any interruption in their service.

You acknowledge and understand that we are not responsible for any variations in the amounts charged by the service provider or for the quality of the services provided. In the event of any issues with the service, please contact your service provider directly. We are also not responsible if the service provider decides not to accept the payment or accepts it after the agreed-upon deadline.

In order for Revolut to process recurring direct debit payments, you must request this using the Direct Debit Request form available in the FAQ section and follow the process outlined in the Revolut App. Revolut will confirm receipt of any Direct Debit Instruction and maintain a record of such Instructions.

To cancel a Direct Debit, you must submit a cancellation request through the Revolut App. The requested cancellation will take effect within 3 (three) Business Days from the receipt of your request. Once the cancellation is processed, we will stop charging you for the canceled Direct Debit.

3.15. Restrictions on the Use of Your Revolut Account and/or Shared Account

You may not use your Revolut Account and/or Shared Account for the following purposes:

- **a.** In any way that could impair Revolut's ability to provide its services;
- **b.** To control or use a Revolut Account and/or Shared Account that does not belong to you;
- **c.** To transfer your Card to any other person;
- **d.** To conduct transactions involving funds of illicit origin and/or terrorist financing;
- **e.** To allow another person to access or use your Revolut Account and/or Shared Account or to access your Revolut App;

f. For unlawful purposes (e.g., committing fraud); or
g. To abuse, exploit, or circumvent any usage restrictions established by a service provider with which your Card is registered.

Furthermore, Revolut may report, close, suspend, or restrict any of the products at any time in the following cases:

a. If you have seriously or persistently breached the terms and conditions of this document and have not corrected the breach within the time period granted by Revolut;
b. When you have provided false, erroneous, inaccurate, or incomplete information for the purpose of entering into the agreements for the products described in this document, and such information has been verified during the term of the agreements;
c. When Revolut is notified by the competent authority of any unlawful act committed by you to the detriment of Revolut, any of its customers, or the financial system in general;
d. When Revolut is notified by the competent authority of a restraining order or seizure order;
e. If there is unusual activity compared to your typical activity patterns in the Revolut App;
f. If Revolut has reasonable grounds to suspect that the activity in the Revolut Account and/or Shared Account is likely to be fraudulent or criminal;
g. If there are alerts indicating that your use of the Revolut App is harmful to Revolut or to its software, systems, or hardware;
h. If your actions could cause harm to Revolut in any way without just cause; or
i. If you have been declared bankrupt.

We will notify you of any account suspension, closure, or freeze via email or your Access Device. If Revolut suspends, closes, or blocks your Revolut Account and/or Shared Account, you will not be able to deposit money into that account, make payments with your Card, withdraw money from ATMs, or make transfers, and incoming payments will be rejected and returned to the sender.

Additionally, Revolut may limit, in accordance with its approved risk policies, the amount of credits you may receive or debits that may be made to your Revolut Account and/or Shared Account, as well as the amount of funds that may be withdrawn in cash from ATMs or spent using your Card.

3.16. Record of Debits and Credits
You can view all debits and credits made to your Revolut Account and/or Shared Account through the Revolut App. Additionally, you'll receive notifications via email or on your Access Device. If you wish to request the closure or termination of your Revolut Account and/or Shared Account, we recommend that you download a copy of the information visible in the Revolut App beforehand, since once your Revolut Account and/or Shared Account is closed, you will no longer be able to do so.

3.17. Viewing Balances, Transactions, and Account Activity
Revolut provides you with a list of the balances, transactions, and account activity in your Revolut Account and/or Shared Account, which you can view through the Revolut App.

3.18. Account Statements
Revolut will issue, free of charge, within 10 (ten) calendar days following the last business day of each month, an account statement for your Revolut Account and/or Shared Account that will reflect the transactions carried out during the immediately preceding period, specifying the debits and credits made. You and Revolut agree that, since the Revolut App is the sole channel through which Revolut provides you with products and services, in lieu of the regulatory obligation to mail monthly account statements to customers' addresses, Revolut will make them available to you through your Revolut App.

You can request at any time, through Support, to have your account statement sent to your home address free of charge by following the process described below:

1. Contact us via the support chat within the Revolut app.
2. Request to have your account statement mailed to you.
3. The agent, via the Revolut app, will offer you options to receive your account statement digitally or in paper form.
4. If you still need a physical statement, please confirm with the agent that you'd like to choose that option.
5. The physical account statement will be mailed to the address you specify, with delivery times varying depending on the shipping region.

3.19. Inactivity

If a Revolut Account and/or Joint Account has no deposits or withdrawals for a continuous period of 3 (three) years, your funds will be transferred to a global account maintained by Revolut for this purpose. To that end, Revolut will notify you in writing at the email address you provided during the registration process at least 90 (ninety) days prior to the transfer to the global account.

When you make a deposit or withdrawal, or claim the funds from your Revolut Account and/or Joint Account, Revolut will withdraw the total amount from the global account in order to disburse it to you. If you do not make a deposit or withdrawal, or claim funds from your Revolut Account and/or Shared Account within 3 (three) years from the date your funds are deposited into the global account, and the amount does not exceed the equivalent of 300 (three hundred) units of measurement and adjustment, those funds will be forfeited to the public charity's assets, and you will be notified via the email address registered with Revolut.

3.20. Closing a r Joint Account

You may close your Revolut Account and/or Shared Account at any time by submitting a request through the Revolut App. You acknowledge and agree that, in the event of the closure of your Revolut Account and/or Shared Account, Revolut must honor any payments that you have instructed and authorized prior to the closure request, and therefore such amounts will no longer form part of your available funds. Revolut will grant you a period of at least 60 (sixty) days to withdraw the money from your Revolut Account and/or Joint Account.

3.21. Death of a r Customer

In the event of your death, Revolut will distribute the balances in your Revolut Account to the beneficiaries you have designated in the Revolut App. If you have not designated any beneficiaries, the balances will be distributed in accordance with the law.

You may designate or replace beneficiaries at any time in the Revolut App, as well as modify the proportion allocated to each beneficiary in the event of death or disappearance. The most recent designation will supersede any previous designations made in the Revolut App.

3.22. Bank Savings Protection

Revolut hereby informs you that, under the Bank Savings Protection Act, your funds deposited in the Revolut Account and/or Joint Account are guaranteed by the IPAB in accordance with the following:

"Only the following are guaranteed by the Institute for the Protection of Bank Deposits (IPAB): demand deposits, savings deposits withdrawable on predetermined days, savings deposits, and time deposits or deposits subject to prior notice, as well as loans and credits accepted by the institution, up to the equivalent of four hundred thousand UDIs per person, regardless of the number, type, and class of such obligations in their favor and owed by the commercial bank."

In the event that a person is the account holder, as guaranteed by the IPAB, of two or more individual and/or group accounts at the same institution, the IPAB will pay that person only up to the guaranteed amount per customer, regardless of the number of accounts held by that person.

In the case of group savings accounts, these will be protected by the IPAB in accordance with this clause and only for the holder of the Revolut Account on which the group savings account was created.

3.23. Promotions
Revolut may offer you benefits, discounts, loyalty programs, or any other promotions for using or subscribing to Revolut services and/or products; the current terms and conditions of such benefits, discounts, and loyalty programs will be available at all times in your Revolut App and on the Website.

Section IV. G R TERMS
The provisions contained in this Section shall govern the relationship between you and Revolut at all times and shall apply to this Agreement. In the event of any conflicting provisions in this document, the special provisions contained in the other agreement shall prevail.

4.1. Term
This document shall remain in effect indefinitely. However, both you and Revolut may request the termination of this Agreement at any time, in accordance with the established termination procedure.

4.2. Grace Period
You will have a Grace Period of 10 (ten) Business Days, beginning on the day you enter into a Transaction or bank service offered by Revolut, to cancel this Agreement or the Products or services associated with the Transaction or bank service without incurring any liability.

4.3. Termination
If, after the period set forth in the preceding paragraph has elapsed, you wish to terminate any of the products covered by this document, you must submit a termination request through the Revolut App. Your Agreement will be deemed terminated on that date, provided that you have withdrawn your available balance in cash or via transfer. On that same date, we will proceed to deactivate your Payment Methods, so you will not be able to make additional charges to your Revolut Account and/or Shared Account. For the purposes of the foregoing, Revolut will verify the authenticity and accuracy of your identity and will provide you with a confirmation and a reference number acknowledging receipt of the termination request. Once this has been done, the parties agree to take the following actions:

1. Your access rights will be deactivated.
2. Revolut will reject any request to withdraw funds that you may make; therefore, only charges generated prior to the termination of the Agreement and the cancellation of the Payment Methods—but not yet reflected in your account—will be processed; and

3. Revolut will cancel, without any liability, any payments, services, or direct debits you have set up up to the date of the termination request.

Once you have withdrawn the balance from your Revolut Account and/or Joint Account, both parties waive any residual collection rights.

The parties agree that the cancellation of one or more of the Products and/or services provided for in this Agreement, whether by you or by Revolut, shall not result in the termination of this Agreement in its entirety, unless either party expressly states in writing its intention to terminate this Agreement in its entirety. In the event that there is more than one interrelated Product or service offered jointly by Revolut for your benefit, and if such Product or service can continue to exist independently, upon cancellation of any one of them, the terms and conditions of the remaining ones may be modified; in such a case, Revolut will inform you of this situation through the means we have previously agreed upon for such purposes; however, if you subscribed to a

Product or service that is necessarily linked and cannot stand alone, it will also be terminated. Revolut will not make the termination of your Agreement contingent on any other action not provided for herein.

4.4. Modifications

This Agreement may be amended at any time by Revolut for the following reasons:

- If we believe that doing so will make them easier to understand or more useful to you;
- To reflect how our products and services work, especially if the change is necessary due to a change in how any financial service is provided or in the technology used;
- To reflect the legal or regulatory requirements that apply to us; and/or
- Because we are changing or introducing new services or products that affect our existing services or products covered by these terms.

If Revolut amends the Agreement, it must (i) provide notice through the Communication Channels at least 30 (thirty) calendar days prior to the date on which the new version of the Agreement takes effect, and (ii) publish a notice regarding the amendment to the Agreement on its Website. The notice regarding the amendments must include Revolut's corporate name and logo; the name of the Product; Revolut's address and contact email, as well as the UNE's address, phone number, and email; the Agreement's registration number in the RECA; a brief summary of the amendments and the date on which they take effect; and your right to terminate the Agreement. You may view the new version of the Agreement through the Revolut App, the CONDUSEF RECA, and on Revolut's website.

You may terminate this Agreement if you do not agree with the amendments proposed by Revolut within 30 (thirty) calendar days following the notice described in the previous paragraph, without incurring any charges, fees, and/or penalties as a result.

4.5. Loss or theft

In the event of theft or loss of your Revolut Account and/or Shared Account, Cards, and/or Access Device, and/or Authentication Factors, you must notify Revolut through the Revolut App or by emailingune@revolut.com . Revolut will then provide a report number, along with the date and time the notification was received, within 24 (twenty-four) hours of the notice being submitted (the "Notice"). From the moment the Notice is received, you will not be liable for any transactions or withdrawals made, and Revolut will block access to your Revolut Account and/or Shared Account and/or Card and/or Revolut App and reject any transactions attempted using them.

Revolut will provide you, within a maximum of 2 (two) Business Days from the date the Notice was submitted, with a report that includes, at a minimum, the following information: I. The extent of your liability for charges to the Revolut Account and/or Shared Account recorded before and after the submission of the aforementioned Notice; II. The date and time the Notice was received; and III. The status of the investigation conducted in response to the submitted Notice.

With respect to transactions made prior to the Notice, Revolut will, where applicable, credit the Card within a period not exceeding the second Business Day following the day on which it received your report of an unrecognized charge. A charge report will be considered valid when the charges meet the following three conditions: (I) charges made within the first 48 (forty-eight) hours prior to the submission of the Notice; (II) at the time the transaction was made, the applicable authentication factors (e.g., PIN) were not met; and (III) the report of unrecognized charges was submitted within 90 (ninety) days of the date on which the charge was made.

You will be liable for all losses related to your Cards if: (i) you acted fraudulently; (ii) you failed to use the Cards in accordance with the provisions of this document;
(iii) you have failed to submit the applicable notification through the Revolut App or the designated phone number for that purpose, without delay, as soon as you became aware of the loss, theft, or unauthorized use of the Cards; or (iv) you have failed to take all necessary measures to maintain the security of the Cards' security data.

If you wish to address any concerns, please contact us through the Help section available in the Revolut App or, if you are unable to access your Revolut App, via the following email address:une@revolut.com .

4.6. Liability of the Parties
You will be liable to Revolut for any misuse of any of the products and/or services you have contracted, and you may be subject to applicable civil and/or criminal penalties. In the event of any failure, error, delay, or interruption in services attributable to Revolut, you will have the right to claim damages resulting from such events; Revolut will be required to compensate you for such damages if its liability is established.

We will not be liable for losses arising from our failure to fulfill our obligations to debit or credit your Revolut Account and/or Shared Account because:

- You have breached this Agreement and such breach prevents us from fulfilling those obligations;
- There is a legal or regulatory requirement that justifies it;
- There is a case of unforeseeable circumstances or force majeure; or
- The Revolut Account has been seized as a result of a judicial or administrative proceeding.

4.7. Recovery of Negati Balances
Revolut may recover any negative balances that arise in your Account. Recovery will take place immediately upon detection of the corresponding debt, and Revolut may use the funds you hold in any of your subscribed Products—whether in local currency or foreign currencies—to cover the debts for which you are responsible.

The amount to be recovered will be the one shown in the corresponding section within the Revolut App, and its calculation will depend on the individual transactions recorded in your account.

4.8. Help
You can contact Revolut at any time through the Revolut App 24 (twenty-four) hours a day, 7 (seven) days a week.

Revolut will contact you through the Revolut app or via the email address you provided during the registration process.

In addition, for your reference, Revolut lists its official social media accounts on its website.

4.9. Clarifications, Inquiries, Complaints, and Claims
You may submit clarifications, inquiries, complaints, and claims via the Claims Form or through the Specialized Customer Service Unit.

To initiate any of the above procedures, you must provide the following information via the Claims Form available in the Revolut app:

- Full name;
- Phone number and email address associated with your Revolut account;
- Description of the problem; and
- Proposed solutions.

Be sure to submit Claims, Clarifications, and Complaints within 90 (ninety) days of the transaction date.

We will process requests within the following timeframes:

- Claims: a maximum of 45 (forty-five) days for domestic transactions and 180 (one hundred eighty) days for international transactions;
- Inquiries or Clarifications: 30 (thirty) business days; and
- Complaints: 10 (ten) business days.

You can use the Revolut app to request clarifications regarding charges on your cards or charges to your Revolut Account and/or Shared Account, which will follow the processes outlined below:

- Card Charge Disputes

In the event that we have a record of transactions made with the Card and you do not recognize a charge, you may file a dispute request through the Revolut App or with the Specialized Customer Service Unit referred to in the following clause, within the Dispute Period. You may also submit a request for clarification within ninety calendar days, in accordance with Article 23, Section I, of the Law on Transparency and Regulation of Financial Services. Revolut must acknowledge receipt and credit your Revolut Account with the corresponding funds no later than the second banking business day following receipt of the dispute request.

The credit mentioned in the preceding paragraph will not apply, if, no later than the second banking business day following receipt of the Claim, Revolut provides you with a written determination signed by authorized Revolut personnel confirming that the disputed charges correspond to transactions carried out using two Authentication Factors, unless there is evidence that the charge resulted from an operational failure. If a credit has been issued for an unrecognized charge and it is subsequently confirmed that the transactions were carried out with the appropriate authentication, Revolut may reverse said credit. If the claim is rejected, Revolut will send you, via email or your Access Device, a copy of the document or evidence considered in reaching that decision, as well as a detailed report addressing all the facts contained in your claim request.

- Claims Regarding Charges to the Revolut Account and/or Shared Account

If you have any objections regarding charges to your Revolut Account and/or Shared Account (including direct debits and payments) made through withdrawal methods other than cards, you may file a claim through the Revolut app or with the Specialized Customer Service Unit referred to in the following clause, within the Dispute Period. You may also submit a request for clarification within ninety calendar days, in accordance with Article 23, Section I, of the Law on Transparency and Regulation of Financial Services. Revolut must acknowledge receipt, and if the disputed charge is filed within the first 60 (sixty) days of the Dispute Period, Revolut will issue a provisional refund to your Revolut Account and/or Shared Account for the disputed amount no later than the next Business Day following the date of the Dispute. If the Claim is filed between the 61st (sixty-first) and 90th (ninetieth) days of the Dispute Period, Revolut will issue a provisional refund to your Revolut Account within 20 (twenty) Business Days following the Claim.

Once Revolut receives the Claim, Revolut will initiate an investigation and gather evidence to determine whether the Claim is valid. If the Claim is determined to be unfounded, you will be notified via the Revolut App, and the funds will be withdrawn from your Revolut Account and/or Shared Account. This determination will be signed by authorized Revolut personnel and will be available for you to view via the Revolut App starting 10 (ten) days after notification of the unfounded claim. In addition, if you request it, Revolut will make the complete case file available to you within 45 (forty-five) days of the issuance of said decision, via the Revolut App.

4.10. Specialized Customer Service Unit
Revolut also makes available to you its specialized unit responsible for processing any claims, clarifications, inquiries, and complaints set forth in this Agreement; you may send an email toune@revolut.com at any time, on any day. It should be noted that the UNE does not have a contact phone number, as all its procedures and communications are conducted through the Revolut app and/or the email address mentioned in this paragraph, which is duly registered in the Directory of Specialized User Support Units (DITUE).

The UNE's contact information is as follows: i) email:une@revolut.com , ii) phone: 8009530698, and iii) address: 36 Varsovia Street, 6th Floor, Office 603-W, Colonia Juárez, Cuauhtémoc Borough, Mexico City, Mexico.

Please note that you may always submit your claims, requests for clarification, inquiries, and complaints to the National Commission for the Protection and Defense of Financial Services Users ("CONDUSEF"), located at Insurgentes Sur 762, Colonia Del Valle, ZIP code 03100, Benito Juárez, Mexico City, at telephone numbers 800 999 8080 and 55 5340 0999, via email atasesoria@condusef.gob.mx , or by visiting the website at www.condusef.gob.mx. Additionally, the Customer has the right at any time to notify the Public Registry of Users ("REUS") of CONDUSEF of their refusal to receive advertising information regarding financial products and services via the internet, by telephone, and/or in person.

4.11. Authorization for Us to Process Your Personal Data

You must keep your information up to date and notify Revolut of any changes to it through the Revolut App.

Revolut may retain and use the data and information it collects during the registration and onboarding process you complete in accordance with the terms and conditions of this Agreement for the purpose of potentially offering additional products and services. However, to comply with applicable regulatory provisions, Revolut may request additional or repeat information from you; in such cases, Revolut will inform you of the reasons for such a request and the regulatory provision that prompted it, and you agree to provide such information when requested. If you fail to provide the requested information, Revolut shall not be liable for any disruption in the provision of its services.

Since you are familiar with the applicable Privacy Notice, Revolut undertakes to:

- **a.** Process your Personal Data solely in accordance with your instructions;
- **b.** Refrain from processing your Personal Data for purposes other than those instructed by you;
- **c.** Implement security measures in accordance with the Federal Law on the Protection of Personal Data Held by Private Parties and its Regulations;
- **d.** Maintain confidentiality regarding the Personal Data processed; and
- **e.** Refrain from transferring your Personal Data except as you may determine or when required by the competent authority.

4.12. Assignment
You may not assign or transfer the rights and obligations acquired under this Agreement. However, you authorize Revolut to transfer or assign the rights and obligations acquired through this document or any of the agreements it documents, which Revolut will notify you of in accordance with the terms of this Agreement, through the agreed-upon means of notification.

4.13. Bank Secrecy
The information and documentation relating to the transactions and services referred to in Article 46 of the Credit Institutions Act shall be confidential; therefore, Revolut, in order to protect the right to privacy of its customers and users, may under no circumstances disclose any news or information regarding deposits, transactions, or services—including those provided for in subsection XV of the aforementioned Article 46—except to

those whom you have authorized to receive your information or access your Revolut Account, or to participate in the transaction or service.

As an exception to the provisions of the preceding paragraph, Revolut shall be obligated to provide the information referred to in that paragraph when requested by a judicial authority pursuant to a court order issued in a proceeding in which you are a party or a defendant.

Revolut will also be exempt from the prohibition set forth in this clause and, therefore, required to provide the aforementioned information in cases where it is requested by the authorities specified in the third paragraph of Article 142 of the Credit Institutions Act.

4.14. Taxes

You authorize us to withhold from your Revolut Account, Savings, Daily Earnings, and/or Joint Account any tax applicable to the products you have activated in your Revolut App.
You can view the CFDI for withholdings and payments in your Revolut App.

4.15. Intellectual Property

Revolut owns all intellectual property rights to our products (for example, the content of the Revolut App and our Website, our logo, and the designs of our Cards, among others). You must not use our intellectual property as your own. Nor may you reverse-engineer any of our products (that is, reproduce them by examining their construction or composition).

The Revolut App displays Google Maps features and content, which include intellectual property that does not belong to us. For this reason, the additional Google Maps/Google Earth Terms of Service (maps.google.com/help/terms_maps.html) and the Google Privacy Policy (www.google.com/policies/privacy/) apply to your use of Google Maps features and content.

4.16. Act of God or Force

Neither party shall be obligated to fulfill its obligations when one of them is materially unable to do so as a result of a proven act of God or force majeure.

4.17. Jurisdiction and Competent

This document shall be governed by and interpreted in accordance with the laws of the United Mexican States.

For the interpretation and enforcement of this document, the parties submit to the jurisdiction of the courts of Mexico City, Mexico, or, as the case may be, to the jurisdiction determined by the plaintiff based on its domicile.

4.18. Authorization and Acknowledgment Regarding the Transfer s Database

You hereby declare that you fully understand the content, operation, and scope of the technological platform known as the Transfer Database (hereinafter, the “BDT”), which is operated by Banxico and jointly regulated by the CNBV.

The purpose of the TDB is to enable credit institutions to exchange information regarding domestic fund transfers in foreign currency, as well as international transfers sent or received by their customers and users. This exchange is carried out through the submission of statistical data that includes, among other things, the number of transactions, amounts, destinations, sources, credit institutions involved, and other general data related to a specific period. This is in accordance with the guidelines issued by the Ministry of Finance and Public Credit, the CNBV, and Banxico, with the aim of strengthening the measures implemented by credit institutions to prevent transactions involving funds of illicit origin and the financing of terrorism.

In this regard:

I. You expressly authorize Revolut to access your information and, where applicable, related documentation held by the BDT;
II. You also authorize Revolut to report to the BDT the information and, where applicable, the corresponding documentation, as required by applicable regulations;
III. You acknowledge and agree that the information and documentation contained in the BDT may be accessed and used by Revolut in compliance with its regulatory obligations and to prevent transactions involving funds of illicit origin;
IV. You acknowledge that the data contained in the BDT may include information regarding the fund transfers you make, whether domestic in foreign currency or international, including general statistical data in accordance with applicable regulations;
V. You agree that this authorization will remain in effect throughout your contractual relationship with Revolut and, where applicable, even after its termination, to the extent that the information is necessary for compliance with applicable legal and regulatory obligations.

4.19. Acceptance

You expressly authorize Revolut to:

a. Debit your Revolut Account and/or Shared Account for any amount that was credited to you in error for the purpose of correcting such error. Revolut will notify you via the Revolut App of any transaction it carries out pursuant to this provision.

b. If there are insufficient funds in your Revolut Account, to debit funds from any other Revolut Product you have contracted, in local currency or foreign currency, to cover amounts owed by you to Revolut, up to the amount of such debts.

c. Suspend, modify, cancel, or restrict benefits and/or promotions granted to you based on your historical behavior, credit history, and usage history of the products you have contracted for; provided that certain contracted products and/or promotions have a specific term.

d. Record and maintain in a sequential archive the electronic, digital, magnetic, or physical records of the Instructions and your communications with Revolut related to the Products and services provided for in this Agreement, including voice recordings and/or written records or communications sent by fax or email.

e. In accordance with the Federal Law on the Protection of Personal Data Held by Private Parties and the Privacy Notice provided to you by Revolut, to collect, use, disclose, store, transfer, and share your personal, commercial, financial, and credit information, as well as the file containing such information and its supporting documentation, with each and every entity belonging to the Revolut Group, whether nationally or internationally, as well as with service providers related to this Agreement, you consent to the processing of the data and information provided for the purposes described in the Privacy Notice. Furthermore, you have given your consent to the processing of your personal data prior to the execution of this document, in accordance with the provisions of the aforementioned Law and its Regulations.

f. Pursuant to Article 115 of the Credit Institutions Law and Section 4a Ter of the General Provisions referred to in Article 115 of the Credit Institutions Law, Revolut may obtain the geolocation of your access device.

g. To share your information with authorities and other financial institutions, in accordance with the provisions of Article 142 of the Credit Institutions Act, to prevent and detect acts, omissions, or transactions that could facilitate, aid, assist, or cooperate in any way with the commission of crimes against Revolut's customers or Revolut itself, or crimes provided for in Articles 139, 139-Quater, and 148-Bis of the Federal Criminal Code, or that could fall under the provisions of Article 400-Bis of the same Code.

h. Sharing information through Banxico's payment systems.

4.20. Availability of Features and Services
Revolut may enable, limit, suspend, update, modify, or disable, in whole or in part, any feature, service, or operation available on the Revolut App or through Electronic Media. The availability, activation, or scope of such features will depend on operational, regulatory, technological, security, and compliance factors, Revolut's internal policies, or any other reason determined by Revolut.

The mere inclusion or display of a feature within the Revolut App does not imply its immediate activation or Revolut's obligation to keep it available, updated, or enabled for all customers or segments. Revolut will notify users through the appropriate Communication Channels of any relevant changes in accordance with the provisions of this Agreement.

4.21. Consent and Conclusion of the Agreement
To enter into the Agreement covered by this document, you hereby grant your acceptance and express consent to the terms and conditions set forth in this Agreement. Such consent must be provided via the electronic means made available to you by Revolut through one of the remote identification and authentication processes that Revolut implements via the Revolut App.

Once we approve any of your requests, your product or service will be activated, will become operational, and will be reflected in your Revolut App and on the product and service pages corresponding to the products and services you have contracted.

AUTHORIZATION TO USE INFORMATION FOR ADVERTISING PURPOSES
You authorize Revolut to use your information and data for marketing, advertising, and promotional purposes, either directly or through other entities or companies within the Revolut Group. Revolut informs you that you may revoke this authorization; to do so, you must contact Customer Service through the Revolut App. In addition to the above, you may register free of charge with the Public User Registry (REUS), maintained for this purpose by CONDUSEF; in such a case, Revolut will consider this authorization revoked.

FIRMA:
The Customer reviewed this Agreement prior to its execution to read and understand it, thereby constituting the expression of the Parties' intent, and signed it using the Electronic Means made available to them.

FIRMA:

Revolut

ANNEX: FEES FOR YOUR REVOLUT ACCOUNT

Below you will find the Fee Schedule applicable to your Revolut Account. For greater clarity, please note that the fees are divided as follows, with the effective dates indicated below:

DEBIT CARD ISSUANCE[1]

COMMITTEE NAME	AMOUNT (MXN)	FREQUENCY
Standard Card Issuance *(includes issuance and shipping)*	$240.00	Per event
Personalized Standard Card Issuance[2] *(includes issuance and shipping)*	$319.00	Per event
Plus Card Issuance *(includes issuance and shipping)*	$340.00	Per event
Premium Card Issuance *(includes issuance and shipping)*	$340.00	Per event
Personalized Premium Card Issuance [2] *(includes issuance and shipping)*	$429.00	Per event
Metal Card Issuance *(includes issuance and shipping)*	$940.00	Per event
Personalized Metal Card Issuance [2] *(includes issuance and shipping)*	$1,019.00	Per event
Ultra Card Issuance *(includes issuance and shipping)*	$1,340.00	Per event

DEBIT CARD REPLACEMENT[1]

COMMITTEE NAME	AMOUNT (MXN)	FREQUENCY
Standard Card Replacement *(includes issuance and shipping)*	$240.00	Per incident
Personalized Standard Card Replacement [2] *(includes issuance and shipping)*	$319.00	Per incident
Plus Card Replacement *(includes issuance and shipping)*	$340.00	Per incident
Premium Card Replacement *(includes issuance and shipping)*	$340.00	Per incident
Personalized Premium Card Replacement [2] *(includes issuance and shipping)*	$429.00	Per incident
Metal Card Replacement *(includes issuance and shipping)*	$940.00	Per incident
Personalized Metal Card Replacement [2] *(includes issuance and shipping)*	$1,019.00	Per incident
Ultra Card Replacement *(includes issuance and shipping)*	$1,340.00	Per incident

PENALTY FOR UNJUSTIFIED CHARGEBACK[3]

COMMITTEE NAME	AMOUNT (MXN)	FREQUENCY
Penalty for Unjustified Chargeback	$250.00	Per occurrence

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REVOLUT PLANS

FEE NAME	AMOUNT (MXN)	FREQUENCY
Standard Plan	No fee	Not applicable
Plus Plan	$790.00[4]	Annual
Premium Plan	$1,788.00	Annual
Metal Plan	$4,188.00[5]	Annual
Ultra Plan	$21,588.00	Annual

INTERNATIONAL TRANSFERS TO OTHER BANKS[6]

DESTINATION CURRENCY	VARIABLE AMOUNT BASED ON TRANSFERRED AMOUNT[7]	FREQUENCY
CRC	0.15%	Per transaction
ARS	0.15%	Per transaction
COP	0.15%	Per transaction
SLL	0.15%	Per transaction
MGA	0.15%	Per transaction
PEN	0.15%	Per transaction
BRL	0.15%	Per transaction
CLP	0.15%	Per transaction
BOB	0.15%	Per transaction
NPR	0.15%	Per transaction
KRW	0.15%	Per transaction
XAF	0.15%	Per transaction
GHS	0.15%	Per transaction
GTQ	0.15%	Per transaction
XOF	0.15%	Per transaction
PKR	0.15%	Per transaction
VND	0.15%	Per transaction
ZMW	0.15%	Per transaction
BDT	0.15%	Per transaction
BWP	0.15%	Per transaction
MWK	0.15%	Per transaction
LKR	0.15%	Per transaction
PHP	0.15%	Per transaction
INR	0.15%	Per transaction
IDR	0.15%	Per transaction
KES	0.15%	Per transaction
MYR	0.15%	Per transaction

EUR	0.15%	Per event
AUD	0.15%	Per event
CAD	0.15%	Per event
DKK	0.15%	Per event
USD	0.15%	Per event
GBP	0.15%	Per event
HKD	0.15%	Per event
HUF	0.15%	Per event
JPY	0.15%	Per event
CHF	0.15%	Per event
MAD	0.15%	Per event
NOK	0.15%	Per event
NZD	0.15%	Per event
PLN	0.15%	Per event
CZK	0.15%	Per event
RON	0.15%	Per event
SGD	0.15%	Per event
SEK	0.15%	Per event
THB	0.15%	Per event
TRY	0.15%	Per event
GEL	0.15%	Per event
UAH	0.15%	Per event
MDL	0.15%	Per event
NGN	0.15%	Per event
UYU	0.15%	Per event
DOP	0.15%	Per event
MNT	0.15%	Per event
TZS	0.15%	Per event
UGX	0.15%	Per event
SAR	0.15%	Per event
ILS	0.15%	Per event
AED	0.15%	Per event
EGP	0.15%	Per event
ZAR	0.15%	Per event
QAR	0.15%	Per event
CNY	0.15%	Per event

GNF	0.15%	Per event
RSD	0.15%	Per event
RUB	0.15%	Per event

IMPORTANT NOTES:

All fees are expressed in the national currency (MXN).

The applicable Value-Added Tax (VAT) will be applied to the fees listed.

Fees: GEL, UAH, MDL, NGN, UYU, DOP, MNT, TZS, UGX, SAR, ILS, AED, EGP, ZAR, QAR, CNY, GNF, RSD, and RUB will be valid as of November 29, 2026.

This Annex is an integral part of your Revolut Account terms and conditions. Fees may be modified in accordance with the provisions of the Agreement.

Contact information for the National Commission for the Protection and Defense of Financial Services Users ("Condusef"): (i) Nationwide Call Center at 55 53 400 999; (ii) website at www.condusef.gob.mx; and (iii) email atasesoria@condusef.gob.mx .

Transactions conducted through bank agents may incur a fee; please check before completing your transaction.

For informational and comparison purposes only. These fees may vary depending on the terms of the contract you have entered into with Revolut Bank, S.A., a full-service bank.

1. Fees for issuing and replacing a debit card will be itemized on your account statement under the following categories: i) issuance, ii) shipping (depending on the shipping method you selected in the Revolut app), and iii) if you requested a custom image or design; in any case, always resulting in the total amount of the fees specified in this appendix.

2. Customization means that you can add any image or design permitted by Revolut to your physical Debit Card through the Revolut App, subject to Revolut's approval. If Revolut does not approve your design or images, you will not be charged the fee, and therefore the card will not be issued and/or replaced.

3. If you file a claim and, following an investigation, Revolut determines it has sufficient evidence to prove the transaction was valid, you will be charged that fee.

4. The annual fee for the Plus Plan is $1,188.00 pesos plus VAT; however, as part of a promotion, you will be charged $790 pesos plus VAT annually. You will be notified of the promotion's termination thirty days in advance, in accordance with the process set forth in clause 3.8, titled "Fees," of the Agreement.

5. The annual fee for the Metal Plan is $5,000.00 pesos plus VAT; however, as part of a promotion, you will be charged $4,188.00 pesos plus VAT annually. You will be notified of the promotion's termination thirty days in advance, in accordance with the process set forth in clause 3.8, titled "Fees," of the Contract.

6. The maximum fee charged for international transfers to other banks is $1,000 pesos plus VAT.

7. The fees for international transfers are as follows: **2.00%** for CRC, ARS, COP, SLL, MGA; **1.00%** for PEN, BRL, CLP, BOB, NPR, GEL; and **0.50%** for KRW, XAF, GHS, GTQ, XOF, PKR, VND, ZMW, BDT, BWP, MWK, LKR, PHP, INR, IDR, KES, MYR, EUR, AUD, CAD, DKK, USD, GBP, HKD, HUF, JPY, CHF, MAD, NOK, NZD, PLN, CZK, RON, SGD, SEK, THB, and TRY, on the amount transferred plus VAT; however, as part of a promotion, you will be charged 0.15% of the amount transferred plus VAT. You will be notified of the termination of the promotion thirty days in advance, in accordance with the process set forth in clause 3.8, titled “Fees,” of the Contract.

APPENDIX OF LEGAL PROVISIONS:

CREDIT INSTITUTIONS ACT

https://www.diputados.gob.mx/LeyesBiblio/index.htm

- Article 45-C. To organize and operate as a Subsidiary, authorization from the Federal Government is required, which the National Banking and Securities Commission has the discretion to grant, subject to the approval of its Governing Board, after hearing the opinion of the Bank of Mexico. By their nature, these authorizations are non-transferable.

  Any authorizations granted for this purpose, as well as any amendments thereto, shall be published in the Official Gazette of the Federation and in two widely circulated newspapers in the city where the Subsidiary in question has its registered office.

- Article 46. Credit institutions may only carry out the following transactions:
  - I. Receive bank deposits of money:
    - a) On demand;
    - b) Withdrawable on predetermined days;
    - c) Savings deposits; and
    - d) time deposits or deposits requiring prior notice;
  - II. Accept loans and credits;
  - III. Issue bank bonds;
  - IV. Issue subordinated debt;
  - V. Establish deposits with foreign credit institutions and financial entities; VI.
  - VI. Make discounts and grant loans or credit;
  - VII. Issue credit cards based on current account credit agreements;
  - VIII. To assume obligations on behalf of third parties, based on loans granted, through the issuance of acceptances, endorsements, or guarantees of negotiable instruments, as well as through the issuance of letters of credit;
  - IX. To trade in securities in accordance with the provisions of this Act and the Securities Market Act;
  - X. To promote the organization and transformation of all types of businesses or commercial corporations and to subscribe to and hold shares or equity interests in them, in accordance with this Act;
  - XI. To trade in commercial documents on its own account;
  - XII. Conduct transactions in gold, silver, and foreign currencies, including repurchase agreements involving the latter, on its own account or on behalf of third parties;
  - XIII. Provide safe-deposit box services;
  - XIV. Issue letters of credit upon receipt of the amount, collect receivables, and make payments on behalf of clients;
  - XV. Conduct trust transactions as referred to in the General Law on Credit Instruments and Transactions, and carry out mandates and commissions; Credit institutions may enter into transactions with themselves in fulfillment of trusts, mandates, or commissions, when the Bank of Mexico authorizes such transactions through general provisions that establish requirements, terms, and conditions designed to ensure that the transactions in question are conducted in accordance with market conditions at the time of their execution, as well as to avoid conflicts of interest;
  - XVI. Receive deposits in administration or custody, or as collateral on behalf of third parties, of securities and, in general, commercial documents;
  - XVII. Act as a common representative of the holders of debt securities;
  - XVIII. Provide cashier and treasury services related to debt securities on behalf of the issuers;

XIX. Maintain the accounting records, minutes, and registration records of corporations and businesses;
XX. Serve as an executor;
XXI. To serve as a receiver or to oversee the judicial or extrajudicial liquidation of businesses, establishments, bankruptcy proceedings, or estates;
XXII. Conduct appraisals that shall have the same probative value as that assigned by law to facts determined by a public appraiser or expert;
XXIII. Acquire the movable and immovable property necessary to carry out its purpose and dispose of such property when appropriate, and
XXIV. Enter into finance lease agreements and acquire the assets that are the subject of such agreements.
XXV. Conduct derivative transactions, subject to the technical and operational provisions issued by the Bank of Mexico, which establish the characteristics of such transactions, such as types, terms, counterparties, underlying assets, collateral, and settlement methods; Amended section
XXVI. Conduct financial factoring transactions;
XXVII. Issue and put into circulation any means of payment determined by the Bank of Mexico, subject to the technical and operational provisions issued by the Bank of Mexico, which establish, among other characteristics, those relating to their use, amount, and validity, in order to promote the use of various means of payment;
XXVIII. To engage in the underwriting of insurance, for which they must comply with the provisions of the General Law on Insurance Institutions and Mutual Insurance Companies and the general regulations issued pursuant thereto; and
XXIX. Any similar or related activities authorized by the Ministry of Finance and Public Credit, after consulting with the Bank of Mexico and the National Banking and Securities Commission.

Commercial banks may only carry out those transactions provided for in the preceding sections that are expressly set forth in their articles of incorporation, subject to prior approval by the National Banking and Securities Commission in accordance with the provisions of Articles 9 and 46 Bis of this Law.

The Ministry of Finance and Public Credit, the National Banking and Securities Commission, and the Bank of Mexico, within the regulations they are required to issue within their respective jurisdictions, shall consider the transactions that commercial banks are authorized to conduct in accordance with the provisions of Articles 8, 10, and 46 Bis of this Act, and shall differentiate, when they deem it appropriate, such regulations in aspects such as the infrastructure they must have in place and the information they must provide, among others. Likewise, they may consider the business models or characteristics of their operations.

- Article 52. Credit institutions may permit the use of advanced electronic signatures or any other form of authentication to enter into agreements regarding their transactions and the provision of services to the public through the use of equipment, electronic or optical means, or any other technology, automated data processing systems, and telecommunications networks—whether private or public—and shall establish in the respective contracts the basis for determining the following:

  I. The operations and services to be provided as agreed;
  II. The means of user identification and the responsibilities associated with their use; and
  III. The means by which the creation, transfer, modification, or termination of rights and obligations inherent in the transactions and services in question are recorded.

  When so agreed with their customers, institutions may suspend or cancel the processing of transactions that customers intend to carry out using the equipment or means referred to in the first paragraph of this article, provided they have sufficient grounds to

presume that the means of identification agreed upon for that purpose have been misused. The foregoing shall also apply when institutions detect an error in the respective instruction.

Likewise, institutions may agree with their customers that, when the latter have received funds through any of the devices or means indicated in the preceding paragraph and the institutions have sufficient grounds to presume that the means of identification agreed upon for that purpose have been misused, they may restrict access to such funds for up to fifteen business days, in order to conduct the necessary investigations and consultations with other credit institutions regarding the transaction in question. The credit institution may extend the aforementioned period by up to ten additional business days, provided that the competent authority has been notified of probable unlawful acts committed in connection with the respective transaction.

Notwithstanding the provisions of the preceding paragraph, when financial institutions have agreed to do so with their customers, in cases where, as a result of the aforementioned investigations, they have evidence that the respective account was opened with false information or documentation, or that the means of identification agreed upon for carrying out the transaction in question were misused, they may, at their own risk, debit the respective amount so that it is credited to the account from which the corresponding funds originated.

Institutions that have erroneously credited funds to any of the accounts they maintain for their customers may debit the respective amount from the account in question for the purpose of correcting the error, provided that they have agreed to do so with the customer.

In the cases set forth in the four preceding paragraphs, institutions must notify the respective customer of any actions they have taken in accordance with the provisions thereof.

The use of identification methods established in accordance with the provisions of this article, in lieu of a handwritten signature, shall have the same legal effect as that granted by law to the corresponding documents and, consequently, shall have the same probative value.

The installation and use of the equipment, means, and methods of authentication referred to in the first paragraph of this article shall be subject to the general rules issued by the National Banking and Securities Commission, without prejudice to the powers held by the Bank of Mexico to regulate the operations carried out by credit institutions related to payment systems and fund transfers under the terms of its law.

Credit institutions may exchange information in accordance with the general provisions referred to in Article 115 of this Law, in order to strengthen measures to prevent and detect acts, omissions, or transactions that could facilitate, aid, assist, or cooperate in any way with the commission of crimes against their customers or the institution itself.

The exchange of information referred to in the preceding paragraph shall not constitute any violation of the provisions of Article 142 of this Act.

- Article 115. In the cases provided for in Articles 111 through 114 of this Act, proceedings shall be initiated either at the request of the Ministry of Finance and Public Credit—which shall seek the prior opinion of the National Banking and Securities Commission—or at the request of the credit institution in question, the holder of the bank accounts, or any person with a legal interest.

In the cases provided for in Articles 114 Bis 1, 114 Bis 2, 114 Bis 3, and 114 Bis 4 of this Act, proceedings shall be initiated at the request of the Ministry of Finance and Public Credit, upon application by any person with a legal interest. Said Ministry shall seek the prior opinion of the National Banking and Securities Commission.

The provisions of the articles cited in this Chapter do not preclude the imposition of penalties that may be applicable under other laws for the commission of one or more other crimes.

Credit institutions, in accordance with the general provisions issued by the Ministry of Finance and Public Credit, after consulting with the National Banking and Securities Commission, shall be required—in addition to complying with all other applicable obligations—to:

I. Establish measures and procedures to prevent and detect acts, omissions, or transactions that could facilitate, aid, assist, or cooperate in any way with the commission of the crimes set forth in Articles 139 or 148-Bis of the Federal Criminal Code or that could fall under the provisions of Article 400-Bis of the same Code, and
II. Submit reports to the Ministry of Finance and Public Credit, through the National Banking and Securities Commission, regarding:
    a. The acts, transactions, and services they perform with their customers and users, as related to the preceding subsection, and
    b. Any act, transaction, or service carried out by members of the board of directors, executives, officers, employees, and authorized representatives that could fall under the circumstances set forth in subsection I of this article or that, as the case may be, could contravene or violate the proper application of the aforementioned provisions.

The reports referred to in subsection II of this article, in accordance with the general provisions set forth therein, shall be prepared and submitted taking into account, at a minimum, the formats specified for that purpose in said provisions; the characteristics that the acts, transactions, and services referred to in this article must meet in order to be reported, taking into account their amounts, frequency, and nature; the monetary and financial instruments used to carry them out; and the commercial and banking practices observed in the markets where they take place; as well as the frequency and the systems through which the information is to be transmitted. Reports must cover, at a minimum, transactions defined by the general provisions as relevant, internally concerning, and unusual, as well as those related to international transfers and cash transactions conducted in foreign currency.

Likewise, the Ministry of Finance and Public Credit, in the aforementioned general provisions, shall issue guidelines on the procedures and criteria that credit institutions must observe with respect to:

a. Adequate knowledge of their customers and users, for which they must consider the customers' background, specific circumstances, economic or professional activity, and the markets in which they operate;
b. The information and documentation that such institutions must collect when opening accounts or entering into contracts related to the transactions and services they provide, and that fully verifies the identity of their customers;
c. The manner in which such institutions must safeguard and ensure the security of the information and documentation relating to the identification of their customers and users, or former customers and users, as well as that of the acts, transactions, and services reported in accordance with this article;

d. The terms for providing internal training within the institutions on the subject matter covered by this article. The general provisions referred to in this article shall specify the terms for their proper compliance;
e. The use of automated systems that contribute to compliance with the measures and procedures established in the general provisions referred to in this article; and
f. The establishment of internal structures within each credit institution that shall function as compliance units in this area.

Credit institutions must retain, for at least ten years, the information and documentation referred to in subsection (c) of the preceding paragraph, without prejudice to the provisions of this paragraph or other applicable laws.

The Ministry of Finance and Public Credit shall be authorized to request and collect, through the National Banking and Securities Commission, information and documentation from credit institutions, which shall be required to provide information and documentation related to the acts, transactions, and services referred to in this article. The Ministry of Finance and Public Credit shall be authorized to obtain additional information from other persons for the same purpose and to provide information to the competent authorities.

Credit institutions must immediately suspend the performance of acts, transactions, or services with customers or users identified by the Ministry of Finance and Public Credit through a list of blocked persons, which shall be confidential. The purpose of the list of blocked persons is to prevent and detect acts, omissions, or transactions that could fall under the circumstances provided for in the articles referred to in subsection I of this article.

The suspension requirement referred to in the preceding paragraph shall cease to have effect when the Ministry of Finance and Public Credit removes the customer or user in question from the list of blocked persons.

The Ministry of Finance and Public Credit shall establish, in the general provisions referred to in this article, the criteria for determining whether to add or remove persons from the list of blocked individuals.

Compliance with the obligations set forth in this article shall not constitute any violation of the provisions of Article 142 of this Law.

The general provisions referred to in this article must be observed by credit institutions, as well as by the members of their boards of directors, executives, officers, employees, and authorized representatives; therefore, both the entities and the individuals mentioned shall be responsible for strict compliance with the obligations established by such provisions.

Any violation of the provisions referred to in this section shall be sanctioned by the National Banking and Securities Commission in accordance with the procedure set forth in sections 107 Bis and 109 Bis 5, second and third paragraphs, of this Act, with a fine ranging from 10% to 100% of the amount involved in the act, transaction, or service conducted with a customer or user who has been reported as being on the list of blocked persons referred to in this article; with a fine equivalent to 10% to 100% of the amount of the unreported unusual transaction or, where applicable, of the series of related transactions by the same customer or user, which should have been reported as unusual transactions; in the case of relevant transactions, internal transactions of concern, those related to international transfers and cash transactions conducted in foreign currency that were not reported, as well as failures to comply with any of the

subparagraphs a., b., c., and e. of the fifth paragraph of this article, shall be punishable by a fine of 30,000 to 100,000 days' salary; and in all other cases of noncompliance with this provision and the provisions arising therefrom, a fine of 5,000 to 50,000 days' salary.

Public officials of the Ministry of Finance and Public Credit and the National Banking and Securities Commission, as well as credit institutions, their board members, executives, officials, employees, and authorized representatives, shall refrain from disclosing the reports and other documentation and information referred to in this article to persons or authorities other than those expressly authorized by the relevant laws to request, receive, or retain such documentation and information. Violation of these obligations shall be penalized in accordance with the relevant laws.

- Article 142. The information and documentation relating to the transactions and services referred to in Article 46 of this Act shall be confidential; therefore, credit institutions, in order to protect the right to privacy of their customers and users as established in this article, shall under no circumstances disclose any information regarding deposits, transactions, or services—including those provided for in subsection XV of the aforementioned Article 46—except to the depositor, debtor, account holder, beneficiary, settlor, trustee, principal, or mandator, their legal representatives, or those who have been granted power of attorney to manage the account or to participate in the transaction or service.

  As an exception to the provisions of the preceding paragraph, credit institutions shall be required to provide the information referred to in that paragraph when requested by a judicial authority pursuant to a court order issued in a proceeding in which the account holder or, as the case may be, the settlor, trustee, fiduciary, principal, commission agent, or agent is a party or defendant. For the purposes of this paragraph, the judicial authority may submit its request directly to the credit institution or through the National Banking and Securities Commission.

  Credit institutions shall also be exempt from the prohibition set forth in the first paragraph of this article and, therefore, shall be required to provide the aforementioned information in cases where it is requested by the following authorities:

  I. The Attorney General of the Republic or the public official to whom he or she delegates authority to request information for the purpose of verifying the facts of an act that the law defines as a crime and the probable liability of the accused;
  II. The attorneys general of the states of the Federation and the Federal District, or their deputy attorneys general, for the purpose of verifying the facts of an act defined by law as a crime and the probable liability of the accused;
  III. The Attorney General of Military Justice, for the purpose of verifying the facts of an act that the law defines as a crime and the probable liability of the accused;
  IV. Federal tax authorities, for tax purposes;
  V. The Ministry of Finance and Public Credit, for the purposes set forth in Article 115 of this Law;
  VI. The Federal Treasurer, when warranted by the investigative process, to request account statements and any other information regarding the personal accounts of public servants, auxiliary staff, and, where applicable, private individuals related to the investigation in question;
  VII. The Federal Superior Audit Office, in the exercise of its powers to review and audit the Federal Public Accounts and with respect to accounts or contracts through which federal public resources are administered or utilized;
  VIII. The head and undersecretaries of the Ministry of Public Administration, in the exercise of their investigative or auditing powers to verify changes in the net worth of federal public servants.

The request for information and documentation referred to in the preceding paragraph must, in all cases, be made within the verification procedure referred to in Articles 41 and 42 of the Federal Law on the Administrative Responsibilities of Public Servants; and

IX. The Political Party Resources Oversight Unit, a technical body of the General Council of the Federal Electoral Institute, for the exercise of its legal powers, under the terms established in the Federal Code of Electoral Institutions and Procedures. The electoral authorities of the states shall also request and obtain the information necessary for the exercise of their legal powers through the aforementioned unit.

The authorities referred to in the preceding paragraphs shall request the reports or information referred to in this article in the exercise of their powers and in accordance with the applicable legal provisions.

The requests referred to in the third paragraph of this article must be made with due justification and reasoning, through the National Banking and Securities Commission. The public officials and institutions referred to in subsections I and VII, and the oversight unit referred to in subsection IX, may choose to request that the judicial authority issue the corresponding order, so that the credit institution may provide the required information, provided that such officials or authorities specify the name of the institution, the account number, the name of the account holder or user, and any other data and details necessary for full identification, in accordance with the transaction in question.

Employees and officials of credit institutions shall be liable, under the terms of the applicable provisions, for any breach of the confidentiality established herein, and the institutions shall be obligated, in the event of improper disclosure of such confidentiality, to compensate for any damages caused.

The foregoing in no way affects the obligation of credit institutions to provide the National Banking and Securities Commission with any and all information and documents that, in the exercise of its inspection and oversight functions, it may request in connection with the transactions they enter into and the services they provide, nor does it affect the obligation to provide information requested by the Bank of Mexico, the Institute for the Protection of Bank Savings, and the Commission for the Protection and Defense of Financial Services Users, in accordance with the applicable legal provisions.

There shall be deemed to be no breach of the confidentiality of the transactions referred to in Section XV of Article 46 of this Law in cases where the Federal Superior Audit Office, based on the law governing its operations, requests the information referred to in this article.

The documents and data provided by credit institutions pursuant to the exceptions to the first paragraph of this article may only be used in proceedings as provided by law, and the strictest confidentiality must be observed with respect to such documents and data, even if the public official in question leaves government service. Any public official who improperly breaches the confidentiality of such proceedings, provides copies of them or of related documents, or otherwise discloses information contained therein, shall be subject to the corresponding administrative, civil, or criminal liabilities.

Credit institutions must respond to requests made by the National Banking and Securities Commission pursuant to requests from the authorities indicated

in this article, within the time limits determined by the Commission. The Commission itself may impose sanctions on credit institutions that fail to comply with the established time limits and conditions, in accordance with the provisions of Articles 108 through 110 of this Law.

The Commission shall issue general provisions establishing the requirements that must be met by requests or demands for information made by the authorities referred to in subsections I through IX of this article, so that the credit institutions subject to such requests are able to identify, locate, and provide the requested information.

GENERAL PROVISIONS REFERRED TO IN THE CREDIT INSTITUTIONS ACT (SINGLE BANKING CIRCULAR)

(HTTPS://WWW.CNBV.GOB.MX/PAGINAS/NORMATIVIDAD.ASPX)

- Article 51 Bis 6. When identifying their customers or applicants who are Mexican individuals or Mexican legal entities, financial institutions must, for the remote execution of contracts: (a) to open Level 4 Bank Accounts; (b) for consumer loans to customers or applicants who are individuals associated with Level 3 and 4 Bank Accounts, and (c) for commercial loans to customers or applicants who are individuals engaged in business activities or legal entities associated with Level 3 and Level 4 Bank Accounts, must comply with the provisions of this Article 51 Bis 6, as well as with the provisions of Articles 51 Bis 7 and 51 Bis 9 of these regulations.

  For the purposes of the contracts referred to in the preceding paragraph, Institutions must verify that the biometric information obtained from the customer or applicant matches the records of the National Electoral Institute, the Ministry of Foreign Affairs, or another Mexican financial or tax authority or federal agency that provides a biometric information verification service similar to that of said Institute or said Ministry, or with those biometric databases that the Institutions themselves have developed in accordance with the provisions of Articles 51 Bis 2 and 51 Bis 3 of these provisions.

  If the biometric information referred to in the preceding paragraph consists of the customer's or applicant's fingerprints, institutions must ensure that the applications or methods at their disposal guarantee that the fingerprint is obtained directly from the customer or applicant, that is, a live fingerprint, preventing the registration of fingerprints taken from impressions on any material intended to simulate another person's fingerprint or from images created for that purpose, and have security measures in place to ensure that the information stored, processed, or transmitted through such applications or means is not accessed or used by unauthorized third parties, as well as to verify that the fingerprint obtained from the customer or applicant presenting the voter ID card issued by the National Electoral Institute in the country or through the consular offices of the Ministry of Foreign Affairs abroad, the Mexican passport issued by the Ministry of Foreign Affairs in Mexico or through its consular offices abroad, or the consular registration certificate issued by the consular offices of the Ministry of Foreign Affairs abroad, matches, at least, ninety percent with the records in the databases of said Institute or the aforementioned Ministry or another Mexican financial or tax authority, or a federal agency that provides biometric information verification services.

  To comply with the provisions of this Article 51 Bis 6, the Institutions must observe the following:

  I. Obtain prior authorization from the Commission

  Authorization from the Commission shall not be required in the following cases:

a) When financial institutions grant consumer loans to Mexican individuals and commercial loans to Mexican individuals engaged in business activities, up to the equivalent in local currency of 3,000 UDIs. In such cases, the Institutions shall not be required to comply with the provisions of Articles 51 Bis 6 through 51 Bis 9 of this Section B; however, for the purposes of compiling the respective file, they must comply with the provisions of Annexes 2 and 4 of these regulations, as applicable, and with the General Provisions referred to in Article 115 of the Credit Institutions Law, issued by the Secretariat or any regulations that may replace them.

b) When Institutions open Level 4 Bank Accounts in which the total of deposits over the course of a calendar month does not exceed the equivalent in national currency of 30,000 UDIs, or when they grant consumer loans to customers or applicants who are individuals, or commercial loans to customers or applicants who are individuals engaged in business activities or legal entities, provided that such loans do not exceed the equivalent in national currency of 60,000 UDIs. In these cases, the Institutions must comply with the provisions of subsections II through VIII of this article, as well as the provisions of Articles 51 bis 7 and 51 bis 8, as applicable. Furthermore, Institutions must compile and make available to the Commission the information and documentation referred to in Article 51 Bis 9 of these provisions.

The authorizations granted by the Commission to the Institutions under this article shall be for the purposes and in accordance with the content of the applications submitted; therefore, any modification to the authorized procedures or mechanisms will require the Institutions to submit a new application for authorization.

II. Require the applicant to state whether he or she is already a client of the Institution. If the answer is yes, the Institution must comply with the provisions of subsection IV of this article. Regardless of the applicant's declaration, the Institution must complete the applicant's file in accordance with the product the applicant intends to contract, as well as, where applicable, comply with the obligations to update identification files in accordance with the provisions of Section 4 of the General Provisions referred to in Article 115 of the Credit Institutions Law, issued by the Secretariat or any regulations that may replace them.

III. Require applicants who have declared that they are not customers of the Institution to submit a form via the electronic means established by the Institution for this purpose, which must include, at a minimum, the identification information specified in sections 4 and 4-Ter of the General Provisions referred to in Article 115 of the Credit Institutions Law, issued by the Secretariat or any regulations that may replace them, as well as a specification of the product the applicant intends to contract from among those provided for in the first paragraph of this article.

The aforementioned form must include a statement indicating that its submission to the relevant institution constitutes the applicant's consent to have their voice, image, or, where applicable, both, recorded using the technological means referred to in section VII of this article. Such consent may be provided through automated tools that allow for its recording and subsequent reproduction.

The consent referred to in the preceding paragraph must be obtained in accordance with the Federal Law on the Protection of Personal Data Held by Private Parties or any law that may replace it.

IV. If the applicant declares that they are a customer of the Institution, the Institution must verify the information it deems necessary in order to confirm, against its own records, that the applicant is, in fact,

in fact a customer; and if so, the Institution must authenticate the customer using a Category 3 Authentication Factor and subsequently perform the verification referred to in the second paragraph of this article.

If the verification referred to in the preceding paragraph is successful, the Institution may proceed to procure the products specified in the first paragraph of this article, without having to comply with the provisions of subsections V through VIII below.

If the verification referred to in this subsection is unsuccessful, the Institution must comply with the provisions of subsections III, V, VI, VII, and VIII of this article.

V. If the Institution verifies that the applicant is not its client, along with the form referred to in subsection III of this article, it must require the applicant to submit a color photograph of their valid voter ID card issued by the National Electoral Institute in Mexico or through the consular offices of the Ministry of Foreign Affairs abroad, a photograph of the Mexican passport issued by the Ministry of Foreign Affairs in Mexico or through its consular offices abroad, or the consular registration certificate issued by the consular offices of the Ministry of Foreign Affairs abroad, showing both the front and back, and verify the security features of these documents to detect any alterations or inconsistencies, for which they must have the necessary technology.

Additionally, the Institution must confirm the existence of the Unique Population Registry Code provided by the applicant with the National Population Registry, as well as ensure that the information in the registry matches the data submitted on the form referred to in Section III of this article.

In the case of a voter ID card issued by the National Electoral Institute within the country or through the consular offices of the Ministry of Foreign Affairs abroad, the institutions must verify that the information listed below matches the institute's own records:

a) The Voter ID Card Identification Code (CIC), or, where applicable, the Optical Character Recognition (OCR) code.
b) Year of registration.
c) Voter ID number.
d) Issue number and year.

Institutions must verify that the paternal and maternal surnames and first name(s), as they appear on the voter ID card presented, match the records of the National Electoral Institute or the National Population Registry.

In the case of a Mexican passport issued by the Ministry of Foreign Affairs within the country or through its consular offices abroad, institutions must verify that the following information matches the Ministry's own records:

a) Optical Character Recognition (OCR).
b) Paternal and maternal surnames and first name(s), as they appear on the Mexican passport.
c) Passport number.

In the case of a consular registration issued by the consular offices of the Ministry of Foreign Affairs abroad, institutions must verify that the following information matches the Ministry's own records:

a) Father's and mother's last names and first name(s), as they appear on the consular registration.
b) Date of issuance and expiration date
c) Document number.

Institutions must require the applicant to submit, in digital format, the documents necessary to compile and maintain their identification file in accordance with the provisions set forth herein, as well as in Sections 4 and 4-Ter of the General Provisions referred to in Article 115 of the Law on Credit Institutions, issued by the Secretariat or any regulations that may replace them.

VI. Inform the applicant of the procedure to be followed using the technological mechanisms referred to in Section VII of this article and how to access the means for carrying it out, as well as provide a one-time code, which the applicant must enter prior to the steps set forth in the aforementioned section.

VII. Implement technological mechanisms that allow the applicant to be identified through a recording, which must be retained in its entirety, without any edits, for a period of at least 10 years. For the purposes of the aforementioned identification, institutions must also comply with the following:

a) Record the time and date of the recording obtained from a secure time server.
b) Implement the technological mechanisms referred to in the first paragraph of this subsection through automated tools that allow for recording and subsequent playback. Additionally, the institutions must verify that the image quality and, where applicable, the sound quality allow for the full identification of the applicant, in accordance with the parameters established by the institutions themselves for this purpose.
c) Require the applicant to present a valid voter ID card issued by the National Electoral Institute in the country or through the consular offices of the Ministry of Foreign Affairs, a valid Mexican passport issued by the Ministry of Foreign Affairs in the country or at its consular offices abroad, or a consular registration card issued by the consular offices of the Ministry of Foreign Affairs abroad, showing both the front and back sides, and verifying that these documents contain the same information as the documents the applicant submitted along with the form.
d) Use specialized technology that allows for reliable identification of the applicant, at the level of reliability established in Article 51 Bis 9, Section VII of these provisions, ensuring that the applicant's face matches that on the voter ID card, passport, or consular registration certificate received.
e) Conduct a proof-of-life test on the applicant during the implementation of the technological mechanisms referred to in this subsection. For the purposes of the foregoing, "proof of life" shall be understood to mean the technical tests conducted by the Institutions based on algorithms to measure and analyze the applicant's anatomical characteristics or voluntary and involuntary reactions, in order to determine whether a biometric sample is being captured from a living subject present at the point of capture.

VIII. Suspend the enrollment process with the applicant when any of the following circumstances arise:

a) The image and, where applicable, the sound quality do not allow for full identification of the applicant.

b) The applicant fails to present their voter ID card, Mexican passport, or consular registration; the information obtained from these documents does not match the records of the National Electoral Institute or the Ministry of Foreign Affairs, as applicable; or the result of the validation of the security features of the aforementioned documents or of the biometric verifications of the applicant's face does not meet the effectiveness or level of reliability referred to in Article 51 Bis 9, Section VII of these provisions.
c) The Unique Population Registry Code does not match the information in the National Population Registry
d) The one-time code requested from the applicant is not confirmed by the applicant.
e) If unusual or risky situations arise, or if the institution has doubts regarding the authenticity of the voter ID, passport, or consular registration, or regarding the applicant's identity.

In the event that the onboarding process is suspended for the reasons mentioned in the preceding paragraphs, Institutions must retain the information and documentation obtained for at least 30 calendar days so that, should the onboarding process resume, the consistency of the information can be verified. Additionally, Institutions must use this information and documentation in their fraud prevention controls.

In the case of applicants or customers that are legal entities, for the purpose of identifying their authorized agents or legal representatives, Institutions must follow the same procedures set forth in this article, with the exception that, in the case of applicants, the form referred to in Section III of this article must be submitted as a file signed with the Advanced or Trusted Electronic Signature of the legal entity in question.

When the National Electoral Institute or the Ministry of Foreign Affairs is unable to respond to requests for verification of biometric information referred to in this article due to technical or communication failures attributable to said Institute or said Ministry, the institutions may communicate with the client or applicant via an audiovisual medium, using automated tools that allow for recording and subsequent playback, and in accordance with the random dialogue guidelines established by the Institutions themselves. Furthermore, the communication must last at least 30 continuous seconds without interruption, be recorded with the device positioned horizontally, and be retained unedited in its entirety for a minimum period of 10 years. The provisions of this paragraph apply solely to the biometric information verification service offered by the National Electoral Institute, the Ministry of Foreign Affairs, or another Mexican financial or tax authority, or federal agency, for remote consultation.

During the communication referred to in the preceding paragraph, the institutions must also comply with the following:

I. Record the time and date of the communication.
II. Verify that the image and sound quality allow for the full identification of the applicant or customer, in accordance with the parameters established by the institutions themselves for this purpose.
III. Require the applicant or customer to present a valid voter ID card issued by the National Electoral Institute in Mexico or through the consular offices of the Ministry of Foreign Affairs abroad; a valid Mexican passport issued by the Ministry of Foreign Affairs in Mexico or through its consular offices abroad; or a valid consular registration certificate issued by the offices

consular offices of the Ministry of Foreign Affairs abroad, on both the front and back, confirming that these documents contain the same information as the documents you submitted along with the form.

IV. Use specialized technology that allows for reliable identification of the applicant or client at the level of reliability established in Article 51 Bis 9, Section VII of these provisions, ensuring that the applicant's face matches that on the voter ID card, passport, or consular registration card received.

V. Repealed.

VI. Conduct a proof-of-life verification of the applicant or client during the communication. "Proof of life" shall be understood as defined in subparagraph (e) of section VII of the fourth paragraph of this article.

Institutions that comply with the provisions of the sixth paragraph of this article may only open Level 4 bank accounts in which the total amount of deposits over the course of a calendar month does not exceed the equivalent in national currency of 30,000 UDIs, and in the case of consumer loans for customers or applicants who are individuals, and commercial loans for customers or applicants who are individuals engaged in business activities or legal entities, such loans may only be granted up to the equivalent in national currency of 60,000 UDIs

- Article 307.—In order to provide electronic banking services to their customers, in addition to the provisions of Article 306 above, financial institutions shall comply with the following:
    I. They must obtain express consent through the handwritten signature of their customers, following verification of their identity, through an advanced or reliable electronic signature from their customers, provided that such signatures comply with the provisions of the Commercial Code for this purpose, or through one of the processes set forth in Articles 51 Bis 6 and, where applicable, 51 Bis 8 of these provisions. Institutions may use another form of contract for the following services:
        a) Mobile Payment.
        b) Those offered through ATMs and point-of-sale terminals, when they relate exclusively to transactions involving Level 1 through 3 bank accounts.
        c) Those provided for in subsection V of this article.
        d) Mobile Banking, Online Banking, Interactive Voice Response (IVR) Telephone Banking, and Live Agent Telephone Banking, when associated with Level 1 through 3 bank accounts, as applicable, and used to perform transactions other than those provided for in Article 313 of these provisions.
        e) Those contracted through ATMs and Point-of-Sale Terminals, in which case Users must be required to provide a second authentication factor from Categories 3 or 4 as referred to in Article 310 of these provisions. Additionally, the Institution must notify the User of such activation via the mobile phone number on file and may request confirmation of the activation through a means other than the ATM or point-of-sale terminal where the service was activated. The respective service must be activated no sooner than twenty-four hours after notification or, as the case may be, after confirmation has been provided.

    Likewise, Institutions must agree with their Users at the time of contracting that the Users will assume the risks—and therefore the costs—of transactions carried out through the aforementioned services that are not recognized by the Users themselves, and that monetary claims arising from these transactions must be paid to the Users or, in the case of the granting of credit, the funds will be withdrawn from the User's account without any commission being charged, no later than forty-eight hours after the

claim, except when the User has confirmed such transaction under the terms described.

II. They may allow their Users to contract for services and transactions in addition to those originally agreed upon or to modify the conditions previously agreed upon with the User through the relevant online banking service, or to contract for the use of another online banking service, provided that the Institutions require a second Authentication Factor of Categories 3 or 4, as referred to in Article 310 of these provisions, in addition to the one used, if any, to log in. In such cases, the Institutions must send a notification in accordance with the provisions of Section VI of Article 316 Bis 1 of these provisions, and the corresponding service will be enabled for use within the period determined by each Institution, which may not be less than thirty minutes from the time the service is activated.

III. With regard to the services mentioned in subsections (a) and (d) of Section I above, contracts may be entered into in accordance with Sections I and II above, or through the institutions' own call centers, subject to the provisions of Article 310, Section I of these regulations. In any case, for the Mobile Payment service, the Institutions must authenticate customers using procedures that ensure that it is the customer himself or herself who is requesting the service.

a) Repealed.
b) Repealed.

Second paragraph. — Repealed

IV. In the case of Level 2, 3, and 4 Bank Accounts, Institutions must request from their Users, at the time of account opening, contact information—such as an email address or mobile phone number for receiving SMS text messages—so that the Institutions may send them the notifications referred to in Article 316 Bis 1 of these provisions.

V. When contracting for Internet Banking so that customers may conduct transactions between the account registered in their name by the Institution as the originating account and another account at a different Institution held by the customer themselves as the destination account, it shall be the responsibility of the contracting Institution to verify that the destination account at the other Institution is registered in the customer's own name.

In any case, the Institution must first obtain authorization from the Commission to offer the Internet Banking service referred to in this subsection; in its application, it must describe the controls that will allow Users to conduct transactions securely, subject to the following:

a) When users sign up for online banking services, financial institutions must require them to register a single destination account held by the user themselves, without requiring a second authentication factor of Categories 3 or 4 as referred to in Article 310 of these provisions, in accordance with the provisions of Article 314 of these provisions. If the originating accounts are Level 2 and 3 Bank Accounts, or securities management accounts with the same transaction levels, the Destination Account need not be held by the User.
b) To carry out transfers of funds or debit instructions between the originating account registered with the Institution and the Destination Account referred to in the preceding paragraph, Institutions must require their Users to provide a Category 2 Authentication Factor as referred to in Article 310 of these provisions, without

the first paragraph of Article 313 of these provisions applies; in any case, they must include controls to ensure that it is the User who is instructing the Institution, and

c) If a User requests to change the Destination Account referred to in subparagraph (a) of this paragraph, the User may do so by following the procedure described in paragraph I of this article, or, if the change is made through Internet Banking, the Institutions must require an Authentication Factor of Categories 3 or 4 as referred to in Article 310 of these provisions, in addition to the one used to log in

When contracting for Internet Banking, Audio-Response Telephone Banking, or Voice-to-Voice Telephone Banking services related to Level 2 and 3 Bank Accounts or others with the same transactional levels—such as originating accounts—in order to perform the transactions described in this subsection, Institutions may use identification mechanisms similar to those required for opening such an originating account

VI. In the case of Level 1 Bank Accounts, such accounts may not be linked to electronic banking services for conducting monetary transactions, with the exception of those services offered through ATMs and point-of-sale terminals. In the case of transactions conducted through point-of-sale terminals, these may only be carried out when the user presents the relevant debit card at the establishment.

- Article 316 Bis 10. Institutions that use electronic means to conduct transactions and provide services must implement security measures or mechanisms for the transmission, storage, and processing of information through such electronic means, in order to prevent such information from being disclosed to third parties. To this end, institutions must comply with the following:

  I. Encrypt messages or use encrypted communication channels when transmitting Sensitive User Information processed via electronic means, from the Access Device to the point of receipt for processing by the Institutions, in order to protect the information referred to in Article 117 of the Law, including information related to user identification and authentication, such as passwords, Personal Identification Numbers (PINs), any other authentication factors, as well as the information contained in the answers to the secret questions referred to in the penultimate paragraph of Article 316 Bis 3 of these provisions.

  For the purposes of the foregoing, the Institutions must use technologies that employ encryption and require the use of cryptographic keys to ensure that third parties cannot access the transmitted data.

  Institutions shall be responsible for managing cryptographic keys, as well as any other components used for encryption, by implementing procedures that ensure their integrity and confidentiality, thereby protecting their users' authentication information.

  In the case of Mobile Payments, Voice-to-Voice Telephone Banking, and Audio-Response Telephone Banking, Institutions may implement controls complementary to encryption when transmitting information in order to protect it.

  II. Institutions must encrypt or truncate their users' account or transaction information and encrypt passwords, Personal Identification Numbers (PINs), secret answers, or any other authentication factor, if such information is stored in any component of the electronic media.

III. Under no circumstances may institutions transmit passwords and Personal Identification Numbers (PINs) via email, instant messaging services, SMS text messages, or any other technology that does not include encryption mechanisms.

Passwords and Personal Identification Numbers (PINs) used to access the Mobile Payment service are exempt from the provisions of this subsection, provided that the Institutions maintain controls to ensure that their Users' funds and information are not put at risk. Institutions intending to use the controls referred to in this paragraph must obtain prior authorization from the Commission for such purposes.

Likewise, the information regarding Category 2 Authentication Factors referred to in Article 310 of these provisions, used to access account statement information, may be communicated to the User via automated voice response systems, as well as by mail, provided that it is sent using security mechanisms, upon the User's request, and the corresponding authentication processes have been completed.

IV. Institutions must ensure that cryptographic keys and the encryption and decryption processes are installed on high-security devices, such as Hardware Security Modules (HSMs), which must be subject to management practices that prevent unauthorized access and the disclosure of the information they **contain.**

V. In the case of online banking services that use debit and credit cards, the following certifications must be obtained:

a) Certifications of card industry security standards, including, among others: the Payment Card Industry Data Security Standard (PCI-DSS), the Payment Applications Data Security Standard (PA-DSS), and the PIN Transaction Security Requirements (PTS) or their equivalents, or those that, in the Commission's judgment, ensure the proper protection of information stored, transmitted, or processed.

b) Certification in accordance with the debit and credit card interoperability standard known as EMV, Levels 1 (interfaces, physical, electrical, and transport) and 2 (selection of payment applications and transaction processing), and, where applicable, any other standards that, in the Commission's judgment, meet this requirement and enable adequate interoperability. The foregoing shall apply only to those Access Devices for transactions involving chip-based bank cards in which the information required to perform transactions is retrieved directly from the card's integrated circuit.

- Article 316 Bis 11. Institutions must have controls in place for access to databases and files corresponding to transactions and services carried out through Electronic Media, even when such databases and files are stored on backup storage media. For the purposes of the foregoing, Institutions must comply with the following:

I. Access to databases and files shall be permitted exclusively to individuals expressly authorized by the institution based on the activities they perform. When such access is granted, a record of this fact must be kept, specifying the purposes and the period for which access is limited.
II. In the case of remote access, encryption mechanisms must be used for communications.
III. They must have secure procedures in place for the destruction of storage media containing databases and files with Sensitive Information belonging to

, which prevent their restoration through any mechanism or device.

IV. They must develop policies regarding the use and storage of information transmitted and received via electronic means and are required to verify that their suppliers and affiliates comply with these policies.

The retrieval of information stored in the databases and files referred to in this article without the appropriate authorization, or the misuse of such information, shall be penalized in accordance with the provisions of the Law, including in the case of third parties contracted under the provisions of Article 46 Bis 1 of said law.

- Article 316 Bis 15. Institutions must maintain records, logs, and audit trails of banking operations and services conducted through electronic means and, in the case of voice-to-voice telephone banking, must also maintain recordings of the processes for contracting, activating, deactivating, modifying terms and conditions, and suspending the use of electronic banking services, in accordance with the following:

  I. The logs must record at least the following information:

  a) Access to Electronic Media and the transactions or services performed by their Users, as well as access to such information by persons expressly authorized by the Institution, including any inquiries made.

  b) The date and time, source account number and destination account number, and any other information that allows for the identification of as many elements as possible involved in access to and operations on the Electronic Channels.

  c) The identification information of the Access Device used by the User to perform the transaction in question.

  d) In the case of Internet Banking, the Internet Protocol (IP) addresses or similar identifiers must be recorded; for Electronic Banking services that use mobile or landline phones, the phone line number must be recorded if available.

  Log files, including recordings of voice-to-voice Telephone Banking calls, must be securely stored for a minimum period of one hundred eighty calendar days and include mechanisms to prevent their alteration, as well as maintain internal control procedures for their access and availability.

  The logs referred to in this section must be reviewed by the institutions on a periodic basis, and if any unusual event is detected, it must be reported to the Audit and Risk Committees, as established in the last paragraph of Article 316 Bis 19 of these provisions.

  II. They must have mechanisms in place to ensure that the information in the log records on the various critical computing and telecommunications equipment used in electronic banking operations is consistent.

  The information referred to in this Article must be provided to Users who expressly request it from the Institution through its customer service channels within a period not exceeding ten business days, provided that the transactions in question were carried out in the Users' own accounts during the 180 calendar days prior to the request for the information in question. In the case of voice recordings, no copy of the recording will be provided; only the opportunity to listen to it will be granted, and a transcript of the recording must be provided if requested by the User.

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OPERATING LEVELS

- Article 14. Demand deposit accounts shall be classified into four operational levels depending on the requirements for opening the account in question, in accordance with the provisions of the "General Provisions Referred to in Article 115 of the Law on Credit Institutions" issued by the Ministry of Finance and Public Credit.

  Such accounts must comply with the following:

  I. For accounts classified as Level 1, the total of deposits made during a calendar month may not exceed the equivalent in national currency of seven hundred fifty UDIS. At no time may the balance of such accounts exceed the equivalent in national currency of one thousand UDIS.
  II. For accounts classified as Level 2, the total of deposits made during a calendar month may not exceed the equivalent in national currency of three thousand UDIS.
  III. For Accounts classified as Level 3, the total of deposits made during a calendar month may not exceed the equivalent in local currency of ten thousand UDIS.
  IV. For accounts classified as Level 4, there is no limit on deposits, unless, where applicable, the institutions agree otherwise with their customers.

  For Level 2 accounts, institutions may accept monthly deposits in excess of the established limit up to the equivalent in local currency of six thousand UDIS, provided that the funds originate exclusively from subsidies related to government programs supporting specific sectors of the population.

  To calculate the limits specified in this article in UDIS, institutions must use the value of that unit of account as of the last day of the calendar month preceding the month in question.

  To determine the maximum amount of credits to Level 1, 2, and 3 Accounts during a calendar month, institutions may exclude amounts related to interest, refunds from electronic funds transfers, and any other bonuses that such institutions provide for the use or management of the account, if any, that occur during the period in question.

LAW ON TRANSPARENCY AND REGULATION OF FINANCIAL SERVICES

- Article 23. In all transactions and services that financial institutions enter into through standard-form contracts entered into on a mass basis, and up to the maximum amounts established by the National Commission for the Protection and Defense of Financial Services Users in general provisions, such institutions must provide their customers with the necessary assistance, access, and facilities to address any questions regarding such transactions and services.

  To this end, without prejudice to any other procedures and requirements imposed by other financial authorities empowered to do so in relation to transactions falling within their jurisdiction, the following shall apply in all cases:

  I. If the Customer disagrees with any of the transactions appearing on the respective account statement or in the electronic, optical, or any other technological medium agreed upon, the Customer may submit a request for clarification within ninety calendar days from the statement date or, as the case may be, from the date the transaction or service was performed.

     The request may be submitted to the branch where the account is held or to the specialized unit of the institution in question, in writing, by email

email, or any other means by which receipt can be reliably verified. In all cases, the institution is required to acknowledge receipt of such a request.

In the case of amounts owed by the Customer and drawn through any mechanism determined for this purpose by the National Commission for the Protection and Defense of Financial Services Users in general provisions, the Customer shall have the right to withhold payment of the amount for which clarification is requested, as well as any other amount related to such payment, until the clarification is resolved in accordance with the procedure referred to in this article

II. Once the request for clarification has been received, the institution will have a maximum of forty-five days to provide the Customer with the corresponding ruling, attaching an uncertified copy of the document or evidence considered relevant to the issuance of said ruling, based on the information that, in accordance with applicable provisions, must be in its possession, as well as a detailed report addressing all the facts contained in the request submitted by the Customer. In the case of claims relating to transactions conducted abroad, the time limit set forth in this paragraph shall be up to one hundred eighty calendar days.

The aforementioned ruling and report must be prepared in writing and signed by authorized personnel of the institution. In the event that, based on the institution's ruling, collection of the respective amount is deemed appropriate, the Customer must pay the amount owed, including ordinary interest as agreed, without the collection of late payment interest or other incidental charges arising from the suspension of payment made pursuant to this provision;

III. Within forty-five calendar days from the date of delivery of the ruling referred to in the preceding paragraph, the institution shall be required to make available to the Customer, at the branch where the account is held or at the specialized unit of the institution in question, the file generated in connection with the request, as well as to include in it, under its strictest responsibility, all documentation and information that, in accordance with applicable provisions, must be in its possession and that is directly related to the corresponding request for clarification, excluding data pertaining to transactions involving third parties;

IV. If the institution fails to respond in a timely manner to the Customer's request or fails to provide the Customer with the ruling and detailed report, as well as the aforementioned documentation or evidence, the National Commission for the Protection and Defense of Financial Services Users shall impose a fine in accordance with the terms set forth in Section XI of Article 43 of this Law, in an amount equivalent to that claimed by the Customer under the terms of this article, and

V. Until the request for clarification in question is resolved in accordance with the procedure set forth in this article, the institution may not report the amounts subject to such clarification as past due to credit reporting agencies.

The foregoing is without prejudice to the right of Customers to file a complaint with the National Commission for the Protection and Defense of Financial Services Users or with the appropriate judicial authority in accordance with applicable legal provisions, as well as to any penalties that may be imposed on the institution for failure to comply with the provisions of this article. However, the procedure set forth in this article shall cease to have effect as of

that the Customer file a claim with a court of competent jurisdiction or pursue their claim in accordance with the terms and deadlines set forth in the Law on the Protection and Defense of Financial Services Users.

FEDERAL CRIMINAL CODE
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- Article 139. A prison sentence of fifteen to forty years and a fine of four hundred to one thousand two hundred times the daily value of the Unit of Measurement and Update shall be imposed, without prejudice to the penalties applicable for any other resulting offenses:
  I. Any person who, using toxic substances, chemical, biological, or similar weapons, radioactive material, nuclear material, nuclear fuel, radioactive minerals, radiation sources, or radiation-emitting devices, explosives, or firearms—or through fire, flooding, or any other violent means—intentionally commits acts against property or services, whether public or private, or against the physical or emotional integrity or the lives of persons, thereby causing alarm, fear, or terror among the population or a group or sector thereof, with the intent to undermine national security, pressure the authorities or a private individual, or compel such person to take a specific action.
  II. Any person who conspires to commit or prepares a terrorist act that is intended to be committed, is being committed, or has been committed within the national territory.

  The penalties referred to in the first paragraph of this article shall be increased by one-half when, in addition:

  I. The offense is committed against a publicly accessible building;
  II. Damage or harm is caused to the national economy, or
  III. If, in the commission of the crime, a person is taken hostage.

  Any person who uses remotely piloted aircraft to commit the acts described in subsection I of the first paragraph of this article shall have the prescribed penalty increased by up to one-third.

- Article 139-Quater. The same penalty set forth in Article 139 of this Code shall be imposed—without prejudice to the penalties applicable to any other resulting offenses—on any person who, by any means whatsoever, whether directly or indirectly, contributes or collects funds or resources of any kind, knowing that they will be used to finance or support the activities of terrorist individuals or organizations, or to be used, or intended to be used, directly or indirectly, in whole or in part, for the commission, within the national territory or abroad, of any of the offenses provided for in the following legal statutes:
  I. From the Federal Criminal Code, the following:
    1) Terrorism, as provided for in Articles 139, 139 Bis, and 139 Ter;
    2) Sabotage, as provided for in Article 140;
    3) International terrorism, as provided for in Articles 148-A, 148-B, and 148-C;
    4) Attacks on transportation routes, as provided for in Article 167, subsection IX, and Article 170, first, second, and third paragraphs; and
    5) Theft, as provided for in Article 368 Quinquies.

  II. From the Law Declaring Uranium, Thorium, and Other Substances from Which Fissile Isotopes Capable of Producing Nuclear Energy Are Extracted to Be Mining Reserves, those provided for in Articles 10 and 13.

- Article 148 Bis.—A prison term of fifteen to forty years and a fine of four hundred to one thousand two hundred days shall be imposed, without prejudice to the penalties applicable for any other offenses that may result:
  I. Any person who, using toxic substances, chemical, biological, or similar weapons, radioactive material, nuclear material, nuclear fuel, radioactive minerals, radiation sources,

or radiation-emitting devices, explosives, or firearms—or through fire,

flood, or by any other violent means, commits acts on Mexican territory against the property, persons, or services of a foreign State, or of any international body or organization, that cause alarm, fear, or terror among the population or a group or sector thereof, in order to pressure the authorities of that foreign State, or to compel that State or an international body or organization to take a specific action;

II. Any person who commits the crime of homicide or any act against the liberty of an internationally protected person;

III. Any person who, on Mexican territory, commits any violent act against official premises, private residences, or means of transportation belonging to an internationally protected person, thereby endangering that person's life or liberty, or

IV. Any person who, within Mexican territory, conspires to commit or prepares a terrorist act that is intended to be committed, is being committed, or has been committed abroad.

For the purposes of this article, an "internationally protected person" shall be understood to mean a head of state—including each member of a collegial body who, in accordance with the respective constitution, performs the functions of head of state—a head of government, or a minister of foreign affairs, as well as accompanying family members; and, furthermore, any representative, official, or dignitary of a State, or any official, dignitary, or other agent of an intergovernmental organization who, at the time and place a crime is committed against them—whether against their family members living with them, their official premises, their private residence, or their means of transportation—is entitled to special protection under international law.

- Article 400 Bis. A sentence of five to fifteen years' imprisonment and a fine of one thousand to five thousand days shall be imposed on anyone who, either directly or through an intermediary, engages in any of the following acts:

  I. Acquires, disposes of, administers, holds in custody, possesses, exchanges, converts, deposits, withdraws, gives, or receives for any reason, invests, transfers, transports, or transfers—within the national territory, from the national territory to a foreign country, or vice versa—resources, rights, or property of any nature, when the person knows that they originate from or represent the proceeds of an unlawful activity; or

  II. Conceals, disguises, or attempts to conceal or disguise the nature, origin, location, destination, movement, ownership, or title of funds, rights, or property, when the person is aware that they derive from or represent the proceeds of an unlawful activity.

  For the purposes of this Chapter, funds, rights, or property of any nature shall be deemed to be the proceeds of an unlawful activity when there is reasonable suspicion or certainty that they derive directly or indirectly from, or represent the proceeds of, the commission of a crime, and their legitimate source cannot be proven.

  In cases involving conduct described in this Chapter, where services provided by institutions within the financial system are used, criminal proceedings may be initiated only upon prior notification by the Ministry of Finance and Public Credit.

  When the Ministry of Finance and Public Credit, in the exercise of its oversight powers, finds evidence suggesting the commission of any of the offenses referred to in this Chapter, it shall exercise the investigative powers conferred upon it by law and report the facts that are likely to constitute such offenses.