

PRIVACY DISCLOSURE

Protecting the Privacy of Our Customers

Banco de Credito e Inversiones, Miami Branch (“Bci”) recognizes the sensitive nature of your personal financial information, and takes every precaution to protect your privacy. Bci Miami uses the information you provide us within our guidelines. The purpose of this notice is to explain what types of information Bci Miami collects, how it is used, and under what circumstances Bci Miami may share it with others and it is provided pursuant to the Federal Financial Privacy Law. This policy is applicable to non-public personal information submitted to Bci Miami only and does not necessarily apply to the bank’s operations in Chile, the bank’s headquarters, or third parties not involved with Bci Miami’s operations. This policy statement takes precedence over any previous policies issued by Bci Miami.

With respect to third parties, **Bci** Miami uses the information we know about you in order to provide you with the services you have requested, offer you other bank products and services, and communicate the existence of additional financial services and products according to your specific needs.

Under no circumstances, does **Bci** Miami provide account or personal information to non-**Bci** companies for the purpose of independent telemarketing or direct mail marketing of any non-financial products or services to those companies. This policy statement takes precedence over any previous privacy policies issued by **Bci** Miami.

Bci Miami has not entered into agreements with third party companies specialized in providing marketing services on our behalf that could have access to your personal and account information. We respect your privacy and in the event of considering this marketing alternative or any other, we compromise to notify you on advance.

Bci Miami does not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

Type of Information Collected:

Bci collects non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms, such as your assets, income or debt; and
- Information about your transactions with us or others, such as your account balances or payment history; and
- Information we receive from a consumer -reporting Agency, such as your credit history

For example, if you apply for a loan or a new account, we ask you to provide information about your financial status, such as employment, income, monthly expenses, and assets. In most cases, you give us this information yourself, in person, or by mail. If we need to know about your credit and repayment history, we use third-party sources such as consumer reporting agencies and other creditors.

When you become a customer, we maintain information about your transactions with **Bci**, including account balances, repayment history and other information.

The use of this Information:

The information we collect is used for the only purpose of delivering the services you have requested. It may also permit us to design and offer specific products and services that we believe will be useful to you.

Parties with Access to this Information:

Bci Miami restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. Bci Miami maintains physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Outside Service Providers: Bci Miami carefully selects and makes arrangements with companies whose expertise is essential for our own services to function properly. We work with specialized firms that provide automated data management services and generate statements for Bci Miami customers. As permitted by law, Bci Miami discloses to these service providers the customer information necessary to perform these functions. These companies are contractually required to safeguard your information and use it only for authorized purposes.

Courts and Government Entities: Bci Miami discloses nonpublic personal financial information to respond to judicial process or government regulatory authorities having jurisdiction over Bci Miami for examination, compliance, or other purpose as authorized by law.

Also, Federal, State or local laws may require us to disclose information about you. For example, if you are involved in litigation with a third party, we may be ordered to provide information to a court or other litigant. In these circumstances, only the specific information required by law, subpoena, or court order will be disclosed.

In addition, clients' non-public information is available to the bank's internal and external auditors for necessary audit functions in the normal course of business, including on-site audit activities.

Protecting Your Privacy Online:

Your non-public personal information contained on Bci Miami's web site www.Bcimiami.com will be treated by us as private and confidential. Bci Miami collects non-public personal information from a number of sources including your Application, your transactions with Bci Miami or others, and information we receive from consumer reporting agencies. Bci Miami does not disclose any non-public personal financial information about its customers to anyone, except where Bci Miami is permitted by law.

Our policy to protect your privacy will be available at the Bci Miami Web site: www.Bcimiami.com

Bci Miami Web Site takes commercially reasonable precautions to protect your personal financial information; however, there are no assurances that your online transaction, data storage and Internet transactions are completely protected. The following describes our attempt to protect your non-public personal financial information.

When users submit sensitive information via this Web Site, the information is protected both online and offline. When our On-line Customer Application or any other forms ask you to enter sensitive information (such your credit card, Identification number or Social Security number) that information is encrypted and is protected with encryption software. The pass codes and other safety features we have installed are designed to ensure that the information you provide us remains safe and secure.

While we use encryption to protect sensitive information online, we also take precautions to protect your personal financial information offline. All of your personal financial information, not just the sensitive information mentioned above, is restricted in our offices. Only our employees who need the information to perform a specific job are granted authorization to access personally identifiable information. Our employees are kept up-to-date on our security and privacy practices. As a final precaution, the servers on which we store personally identifiable information are kept in a secure environment.

When you access this Web Site, you will have to provide a Password [LINK] and personal information when you request assistance from us. This allows us to respond more quickly to your questions, and possibly suggest other services we think you may be interested in. [To protect this information, we maintain physical, electronic, and procedural safeguards that comply with federal regulations.] We do not allow you to reveal your Password to access your Account(s) to any person or entity, and we accept no responsibility for the actions of third parties to which you reveal your Password.

If you have any questions about the security at this Web Site, you can send an e-mail to us at www.bcimiami.com

Cookies:

To simplify your online experience with us, we may place a "cookie" in your computers' hard drive when you visit the Web Site. Cookies are now generally considered an industry standard used by most web sites, including this Web Site. A cookie is a piece of information that our web server stores on your computer's hard drive and retrieves later. This helps us to recognize you the next time you visit our Web Site. We do not use cookies to record information that will enable anyone to contact you via telephone, e-mail, or regular mail. This Web Site does

require that cookies be enabled on your browser to correctly manage the features of this Web Site. While it is possible to disable cookies on most browsers, a browser with cookies disabled may not be able to navigate this Web Site.

Links to Third Party and Co-Branded Sites:

We may establish relationships that allow you to link directly from this Web Site to external web sites operated by third parties. Some of these external web sites may be "co-branded" with our "Bci" logo; however, they are not operated or maintained by us. We try to choose our business partners carefully, but we are not responsible for the content or practices of external web sites operated by third parties that are linked to this Web Site. This Privacy Policy applies solely to information collected by this Web Site. We will not be responsible for any information collected from you by non-Bank affiliated third parties when you access other Web Sites from this Web Site. We strongly encourage our clients to be aware when they leave our Web Site of what Web Sites they are visiting, and to carefully read the privacy statements of each and every web site that collects personally identifiable information from them. In addition, by clicking on a banner advertisement or link placed by third parties on this Web Site, the third party may be collecting data about you through the use of Cookies (see above for more information on cookies).

Surveys & Questionnaires:

From time to time we may request information from you on-line via surveys or questionnaires. The purpose of these survey or questionnaires would be to help us better determine what products and services our clients are interested in, and how we can better serve you. Participation in these surveys or questionnaires is completely voluntary, and you therefore have a choice whether or not to participate and disclose personal information. Unless we otherwise indicate to you all information that we collect in surveys or questionnaires will be treated by us in accordance with this Privacy Policy.]

Children's Online Privacy Protection:

We understands the importance of protecting children's privacy, and therefore, the Bank does not knowingly collect or maintain information on children aged thirteen or younger.

Spanish Language and Notification of Changes:

A Spanish Language translation of this Privacy Policy is available from us for your convenience. This English language version of this Privacy Policy constitutes the dispositive, legally binding version of this Privacy Policy, and in the event of any inconsistency with the Spanish language version; this English language version shall control.

Notification of Changes:

We will provide notice of our Privacy Policy annually as long as you maintain an ongoing relationship with us. This policy may change from time to time, but you may always review our current policy on our Web Site. In this way, customers are always aware of what information we collect, how we use it, and under what circumstances, if any, we may disclose it.

Business Transfers and Assignment of Non-public Personal Information:

As we continue to develop our business, we might sell or buy interest in **Bci** Miami assets. In such transactions, non-public personal information is likely to be one of the transferred business assets. Also, in the event that all or substantially all of **Bci** Miami's assets are acquired, your non-public personal financial information will be transferred to the new bank owner.

Former Customer Information:

If you decide to close your account(s) or become an inactive customer, we will adhere to the Privacy Policy, as modified from time to time.

Protecting your Privacy:

Before you grant any entity access to your account information, we recommend finding out how it will collect and safeguard your data. If you allow any other third parties to access your personal information, **Bci** can accept no responsibility for their actions or for any losses that may result.

Bci Miami does not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

Your trust is important to us and we are committed to protecting your privacy, whether you do business with us on the Internet, in person, via telephone, or mail. For this reason, **Bci** Miami will provide notice of our privacy policy annually, as long as you maintain an ongoing relationship with us. This policy may change from time to time but you can always review our currently policy on our Web site. If you have questions, concerns, or comments about our privacy practice, the way your information is maintained or used, or if you believe that any of your personal information is incorrect, please contact us at::

Bci Miami Branch
701 Brickell Avenue, Suite 2250
Miami, FL 33131
Telephone: (305) 347-3330 / Fax: (305) 347-3332

Please include your name as it appears on your accounts with us, as well as your address, and account numbers in you correspondence.

A Spanish translation version of this notice is available from Bank for your convenience. The foregoing English version of the Privacy Notice constitutes the dispositive, legally binding version and, in the event of any inconsistency with the Spanish version, the English version shall control.

Thank you for choosing Bci

