



RATES AND CONDITIONS



MULTIBANK DEPOSITS - RATES AND CONDITIONS

| MULTIBANK SAVINGS ACCOUNTS | | | | | | | | |
|--|-----------------|--------------|---------------------|--------------|--|--------------------------------------|--|-------------------|
| | Opening Balance | | Minimum Monthly Avg | | Interest Rates | Conditions, Charges and Services | | |
| | Natural Person | Legal Entity | Natural Person | Legal Entity | | | | |
| Regular Savings Accounts (Local) | \$50 | \$500 | \$50 | \$500 | Up to \$20.00 From \$20.01 to \$20,000 From \$20.01 to \$50,001 More than \$50,000 | 0.000% 1.000% 0.750% 0.125% | Closure of the account within 6 months of opening Maximum withdrawals allowed for the month Charge per withdrawal in excess of the maximum allowed | \$15 4 \$2 |
| Regular Savings Accounts (Foreign) | \$1,000 | \$5,000 | \$1,000 | \$5,000 | Up to \$20.00 From \$20.01 to \$20,000 From \$20.01 to \$50,001 More than \$50,000 | 0.000% 1.000% 0.750% 0.125% | Closure of the account within 6 months of opening Maximum withdrawals allowed for the month Charge per withdrawal in excess of the maximum allowed | \$15 4 \$2 |
| Multiplanilla Savings Accounts (Only for Natural Person) | N/A | N/A | N/A | N/A | Up to \$20.00 From \$20.01 to \$50,000 More than \$50,000 | 0.000% 1.000% 0.125% | Closure of the account within 6 months of opening Maximum withdrawals allowed for the month Charge per withdrawal in excess of the maximum allowed | \$30 4 \$2 |
| MultiAhorro Accounts (Local) | \$1,000 | \$1,000 | \$1,000 | \$1,000 | Up to \$1,000 From \$1,000.01 to \$10,000 From \$10,000.01 to \$50,000 More than \$50,000 | 0.250% 1.000% 1.375% 0.250% | Closure of the account within 6 months of opening Maximum withdrawals allowed for the month Charge per withdrawal in excess of the maximum allowed | \$15 4 \$2 |
| MultiAhorro Accounts (Foreign) | \$5,000 | \$5,000 | \$5,000 | \$5,000 | Up to \$1,000 From \$1,000.01 to \$10,000 From \$10,000.01 to \$50,000 More than \$50,000 | 0.250% 1.000% 1.375% 0.250% | Closure of the account within 6 months of opening Maximum withdrawals allowed for the month Charge per withdrawal in excess of the maximum allowed | \$15 4 \$2 |
| MultiAhorros Hogar Accounts | \$500 | N/A | N/A | N/A | Up to \$100,000 From \$10,000.01 to \$100,000 More than \$100,000 | 1.000% 2.500% 0.250% | Maximum withdrawals allowed for the month Charge per withdrawal in excess of the maximum allowed | 4 \$2 |
| Diamante Plus Accounts | \$5,000 | N/A | N/A | N/A | Up to \$500,000 More than \$500,000 | 3.250% 1.000% | Maximum withdrawals allowed for the month Charge per withdrawal in excess of the maximum allowed | 4 \$2 |
| Christmas Savings Accounts | \$20 | N/A | N/A | N/A | Up to \$4,990 More than \$4,990 (Applied over total account balance) | 2.500% 0.000% | Closure of the account within 6 months of opening Withdrawals allowed only during the month of December | \$15 |
| Multikids Savings Accounts | \$15 | N/A | N/A | N/A | Up to \$100 From \$100.01 to \$10,000 From \$10,000.01 to \$50,000 More than \$50,000 | 0.000% 1.500% 1.000% 0.125% | Closure of the account within 6 months of opening Maximum withdrawals allowed for the month Charge per withdrawal in excess of the maximum allowed | \$15 3 \$2 |
| MultiAhorro Plus Savings Accounts (Local) | \$1,000 | \$1,000 | N/A | N/A | Up to \$10,000 From \$10,000.01 to \$100,000 More than \$100,000 | 1.000% 2.000% 0.300% | Closure of the account-within 6 months of opening Maximum withdrawals allowed for the month Charge per withdrawal in excess of the maximum allowed | \$15 4 \$2 |
| MultiAhorro Plus Savings Accounts (Foreign) | \$1,000 | \$1,000 | \$20,000 | \$20,000 | Up to \$10,000 From \$10,000.01 to \$100,000 More than \$100,000 | 1.000% 2.000% 0.300% | Closure of the account within 6 months of opening Maximum withdrawals allowed for the month Charge per withdrawal in excess of the maximum allowed | \$15 4 \$2 |
| Multiplan Savings Accounts | \$50 | N/A | N/A | N/A | 1 year term 3 years term 5 years term | 3.000% 4.000% 5.000% | Closure of the account within 6 months of opening Maximum withdrawals allowed for the month Charge per withdrawal in excess of the maximum allowed | N/A N/A N/A |
| MultiPremium Savings Account (Local & Foreign) | \$25,000 | \$25,000 | N/A | N/A | Up to \$10,000 From \$10,000.01 to \$20,000 From \$20,000.01 to \$200,000 More than \$200,000 | 1.000% 1.500% 2.000% 0.250% | Closure of the account within 6 months of opening Maximum withdrawals allowed for the month Charge per withdrawal in excess of the maximum allowed | \$15 4 \$2 |
| MultiPremium Savings Account (International Banking) | \$25,000 | \$100,000 | N/A | N/A | Up to \$10,000 From \$10,000.01 to \$20,000 From \$20,000.01 to \$200,000 More than \$200,000 | 1.000% 1.500% 2.000% 0.250% | Closure of the account within 6 months of opening Maximum withdrawals allowed for the month Charge per withdrawal in excess of the maximum allowed | \$15 4 \$2 |
| Simplified Savings Accounts (Local) | \$0 | N/A | \$0 | N/A | N/A | N/A | Closure of the account within 6 months of opening Maximum withdrawals allowed for the month Charge per withdrawal in excess of the maximum allowed | \$15 4 \$2 |
| Multipack Savings Account | \$5,000 | \$5,000 | N/A | N/A | Up to \$1,000,000 More than \$1,000,000 (Interest rate as per the current 1 year Time Deposit interest rate) | 4.000% 0.250% | Closure of the account within 6 months of opening Maximum withdrawals allowed for the month Charge per withdrawal in excess of the maximum allowed | \$15 4 \$2 |
| Private Saving Account | \$250,000 | \$250,000 | N/A | N/A | Up to \$50,000 From \$50,000.01 to \$6,000,000 More than \$6,000,000 | 0.000% 3.750% 0.250% | Closure of the account within 6 months of opening Maximum withdrawals allowed for the month Charge per withdrawal in excess of the maximum allowed | \$15 4 \$2 |
| Simplified Due Dilligence Account | \$0 | N/A | N/A | N/A | Up to \$4,990 More than \$4,990 (Applied over total account balance) | 1.000% 0.000% | Closure of the account within 6 months of opening Maximum withdrawals allowed for the month Charge per withdrawal in excess of the maximum allowed | \$15 4 \$2 |
| OnLine Account | \$0 | N/A | N/A | N/A | Up to \$100,000 More than \$100,000 | 3.000% 0.500% | | |

Note: Interests are calculated by sections, id. est., in a regular Savings Account, the balance between \$20.00 and \$50,000 is calculated at 1.00%, and the amount over \$50,000 is calculated at 0.125%.

Updated as of January 2025.

| MULTIBANK CHECKING ACCOUNTS | | | | | | | |
|--|-----------------|--------------|---------------------|--------------|---|---|------------------|
| | Opening Balance | | Minimum Monthly Avg | | Checking Accounts for Money Market Customers | Interest Rates | |
| | Natural Person | Legal Entity | Natural Person | Legal Entity | | | |
| Checking Accounts in USD | \$250 | \$1,000 | \$250 | \$1,000 | Up to \$500,000 | 1.500% | |
| Checking Accounts in USD International Banking | \$15,000 | \$35,000 | \$15,000 | \$35,000 | Wealth Management Money Market Checking Account | From \$500,000.01 to \$1,000,000 More than \$1,000,000 | 3.000% 0.500% |
| Checking Accounts in Foreign Currency (exchange value in USD) ⁽¹⁾ | \$5,000 | \$5,000 | \$5,000 | \$5,000 | Institutional Money Market-Checking Account | Up to \$10,000,000 More than \$10,000,000 | 0.500% 0.250% |
| Business Checking Accounts with Point of Sale | \$500 | | \$250 | | Applies to Natural Persons and Legal Entities / Local and Foreign. Does not pay interest rates. Free of minimum balance charge. | | |
| Property Tax Checking Account | \$0 | \$0 | \$0 | \$0 | | | |

(1) The commissions are established in USD, debiting the account for the exchange value in the currency of the account.

| Conditions, Charges and Services | | |
|--|---|--------------------|
| For Checking Accounts in USD, Checking Accounts in USD International Banking | | |
| | Natural Person | Legal Entity |
| Monthly charge for below-average balance | Colon Free Zone customers \$50, International customers \$75, rest \$35 | |
| Monthly inactivity fee after 7 months | \$80 for 3 months | \$100 for 3 months |
| Check stop payment | \$25 | \$25 |
| Certification of check | \$10 | \$10 |



RATES AND CONDITIONS



MULTIBANK DEPOSITS - RATES AND CONDITIONS

| | | |
|---|--|---|
| Check paid without funds or drawn against product fee | \$25 | \$25 |
| Fiscal stamps for every check processed | \$0.10 | \$0.10 |
| Casual overdrafts due to lack of funds or drawn against product | 24% annually, minimum \$35 | |
| Occasional Overdraft Approval (Also applies to Checking Accounts in Foreign Currency) | 0.5% over the maximum amount of the occasional overdrafts generated during the month, both for short selling as well as for those that exceed the approved Credit Lines for Overdrafts. | |
| Counter Checks paid in 1 month | \$1 per check in excess of 10 checks in one month | \$1 per check in excess of 25 checks in one month |
| Correspondent costs for handling balances in foreign currency (where applicable) | 1.20% annual for the daily balances greater than an equivalent of USD.100,000 in foreign currency accounts (*) Subject to change in the rates published by the Central Banks of Europe. | |
| Standard checkbooks (Checking Accounts in USD) | Personal checkbooks without check stubs (25 checks), \$6.70 Personal checkbooks without check stubs (50 checks), \$13.25 | |
| Standard checkbooks (Checking Accounts in USD International Banking) | \$0.25 per check | |
| Special checkbooks (Checking Accounts in USD) | Personal checkbooks with check stubs (25 checks), \$9.20 Personal checkbooks with check stubs (50 checks), \$16.25 Personal checkbooks with chemical copies (25 checks), \$13.95 3 in 1 pack (300 checks), \$123.45 | |
| Special checkbooks (Checking Accounts in USD International Banking) | According to supplier's catalog | |

| Commercial Checkbooks | |
|-----------------------|----------|
| Number of checks | Cost |
| 250 | \$270.00 |
| 500 | \$344.00 |
| 1,000 | \$497.00 |
| 1,250 | \$561.00 |
| 1,500 | \$636.00 |
| 2,000 | \$743.00 |
| 2,500 | \$816.00 |

In the case of special checkbooks, the cost will depend on the required specifications

Prices include ITBMS tax

MULTIBANK CHECKING AND SAVINGS ACCOUNTS (OTHER CHARGES)

| Checking and Savings Accounts | Natural Person and Legal Entity |
|---|--|
| Account Statement Retention | \$10 |
| Returned checks due to lack of funds | \$35 |
| Returned checks due to other causes | \$35 |
| Charge for Deposited checks returned by Banks in the USA | \$75 |
| Charge for deposited foreign checks (USA)* | \$20 |
| Transaction returned by ACH due to lack of funds | \$10 |
| Confirmation of references to clients abroad | \$10 per reference |
| Regulatory review of foreign customer with checking account | \$250 annually |
| Copies of checks, deposit slips or account statements balances to the Legal Authority | See in Services, Investigations Section |
| | \$25 |
| Excess deposits per month (via slip) | \$1.00 per additional deposit in excess of 100 deposits in counter per month |
| For providing information of the client and the account to the Legal Authority | \$25 plus \$2 for each copy |
| Annual Fee Wealth Management Money Market Account | \$250 |
| Inclusion of Beneficiary | \$15 |

| Checking Accounts in Foreign Currency | Natural Person | Legal Entity |
|--|----------------|--------------------|
| Monthly charge for below-average balance | \$75 | \$75 |
| Monthly inactivity fee after 7 months | | \$100 for 3 months |
| Overdraft due to insufficient funds | | 24% minimum \$30 |

| With Point of Sale (POS) | |
|-----------------------------|--|
| Standard checkbooks | Personal checkbooks without check stubs (50 checks), \$13.25 |
| Account Statement Retention | \$10 |

* Charge will be applied by deposit slip in case that more than one check is deposited

Bank commissions and fees are subject to ITBMS tax.

Updated as of June 2023.



MULTIBANK TERM DEPOSITS AND INTEREST RATES

| TERM ACCOUNTS MULTIBANK | | | | | |
|-------------------------|---------|-----------|----------|---------|-------------|
| Term | Monthly | Quarterly | Biannual | Annual | At Maturity |
| 30 Days | 2.0000% | | | | 2.0000% |
| 60 Days | 2.5000% | | | | 2.5000% |
| 90 Days | 2.5000% | | | | 2.5000% |
| 120 Days | 2.5000% | | | | 2.5000% |
| 180 Days | 3.2500% | 3.2500% | | | 3.2500% |
| 270 Days | 3.2500% | 3.2500% | | | 3.2500% |
| 1 Year | 4.5000% | 4.5000% | 4.5000% | 4.5000% | 4.5000% |
| 1.5 Years | 4.5000% | 4.5000% | 4.5000% | 4.5000% | 4.5000% |
| 2 Years | 4.5000% | 4.5000% | 4.5000% | 4.5000% | 4.5000% |
| 3 Years | 4.3750% | 4.3750% | 4.3750% | 4.3750% | 4.3750% |
| 4 Years | 4.3750% | 4.3750% | 4.3750% | 4.3750% | 4.3750% |
| 5 Years | 4.3750% | 4.3750% | 4.3750% | 4.3750% | 4.3750% |

Updated as of June 2023.



RATES AND CONDITIONS



MULTIBANK LOANS - RATES AND CONDITIONS

| MULTIBANK LOANS | | |
|--|---|---|
| Personal Loans | Charges and Fees | Insurances |
| Closing Fee | 13.05% | Life Insurance (per every thousand and per month) |
| Check Commission | \$7.50 | Age range: |
| ID Verification | \$1 | From 18 to 35 years \$0.45 |
| Fiscal stamp | \$0.10 per each \$100.00 or fraction | From 36 to 45 years \$0.73 |
| Notary's Office Expenses | | From 46 to 55 years \$1.00 |
| Personal Loans | \$5.00 per promissory note | From 56 to 60 years \$1.75 |
| Pledge Loans | \$10 Legal Expenses | From 61 to 80 years \$2.24 |
| | \$10.70 Notary's Office (Consumer) | per every thousand funded by the loan term |
| If the client does not sign (only Senior Citizens and Pensioners) | \$10 | Interest Rate |
| If it is a loan "at his/her request" (only Senior Citizens and Pensioners) | \$15 | Up to 14.00% |
| Car Loans | Charges and Fees | Insurances |
| Closing Fee | 3.75 % of the amount to be financed | Life Insurance (per every thousand and per month) |
| Administrative Expenses | Up to \$500 | Age range: |
| Late Payment Fee | \$40 (includes ITBMS tax) | From 18 to 35 years \$0.30 |
| Release of car due to Cancellation | \$25 | From 36 to 45 years \$0.33 |
| Legal Expenses - SUCRE | \$354.20 | From 46 to 55 years \$0.48 |
| Fixed Charge- FWLA | \$2 | From 56 to 60 years \$0.93 |
| Legal Expenses- FWLA | \$165 | From 61 to 70 years \$1.57 |
| Notary's Office Expenses | \$5.00 per promissory note | per every thousand funded by the loan term |
| ID Verification | \$1 | Interest Rate |
| Release of car with deed | \$75 | Up to 9.50% |
| Fiscal stamp | \$0.10 per each \$100.00 or fraction | |
| Mortgage Loans | Charges and Fees | Insurances |
| Administrative Expenses (local & foreign customers) | \$10.00 per month | Life Group Insurance (per every thousand and per month) |
| Administrative Expenses (Trust Loans) | \$43.33 per month | Age 18-55 Individually \$0.25 |
| Late Payment Fee | \$40 (includes ITBMS tax) | Age 18-55 Jointly \$0.29 |
| Closing Fee | | Age 56-60 Individually \$0.40 |
| Foreign customers | 2.0% | Age 56-60 Jointly \$0.91 |
| Senior Citizens | 50% discount on fee | Age 61-70 Individually \$1.61 |
| Retained payments | | Fire Group Insurance (per every thousand and per month) |
| Self employed | 1 installment | Panama Province \$0.12 |
| Foreigners | 1 installment | Veraguas Province \$0.12 |
| Payment retained for the term of the loan in ledger account | 2 installments | Chiriqui Province \$0.15 |
| Check issuance fee | \$10.00 | Bocas del Toro Province \$0.25 |
| Payments to third parties for secured loans (consumer) | | Colon Province \$0.15 |
| Property Appraisal | \$1.75 per each \$1,000 | Los Santos Province \$0.12 |
| Mortgage cancellation minutes | | Cocle Province \$0.12 |
| Legal department fees | \$200 | Herrera Province \$0.12 |
| Mortgage consent minutes | \$150 | Interest Rates |
| Penalties | | Non Preferential |
| Cancellation within the first 5 years | 2.00% | Residential and Guaranteed Loans (Consumer Banking) Up to 8.00% |
| ID Verification | \$1.00 | Foreigners and Non Permanent Residents 8.00% + FECI |
| Attorneys at Law's Fees | | Closing Fee \$300 up to 2% of the amount being financed |
| Deed preparation | \$175 | |
| Issuance of Minute (deed made by the promoter) | \$125 | |
| Notary's Offices | | |
| Notarize Direct Discount | \$14 | |
| Notarized document | \$2 | |
| Stamps (per each page) | \$8 | |
| Notarial Rights (Cancellations, Sales, Transfers, etc.) as per amount | Fee established by each Notary Office based on amount | |
| Panama Public Registry | | |
| Cancellations, | Fee established by Panama Public Registry | |
| Sales, Transfers, etc. | \$31 | |
| Property certification | Varies upon price/financing | |
| Property qualification | \$30 | |
| Property investigations | \$10 | |
| | \$10 | |

The Bank may vary the interest rate according to the cost of funds and conditions of the market, promotions and fairs. The effective rate is calculated on the basis of the term, plus administrative expenditure, plus Commission, when applicable; you will be notified in the letter of terms and conditions.

Bank commissions and fees are subject to ITBMS tax.

Updated as of November 2023.



RATES AND CONDITIONS



MULTIBANK DEBIT AND CREDIT CARDS - RATES AND CONDITIONS

| Debit Cards: Visa - Clave | |
|---|---|
| Charges and Commissions | Rates |
| Annual fee for main or additional card, issuance or renewal (Visa Debit Card) | \$30 |
| Annual fee for main or additional card, issuance or renewal (Clave) | \$25 |
| Claims | See in Services, Investigations Section |
| Transactions in Multibank's ATMs | No cost |
| Transactions (consultations, withdrawals...) in ATMs of local banks | \$1.75 |
| Transactions (consultations, withdrawals...) in ATMs of banks abroad | \$10 |
| Monthly Fraud Insurance for Visa | \$1.85 (up to \$2,000) / \$2.25 (up to \$5,000) / \$3.25 (up to \$25,000) |
| Deductible | \$50 |
| Card Replacement (Visa - Clave) | \$25 |
| PIN replacement | \$5 |

| Gift Cards - Prepaid Visa Cards | |
|--|--|
| Charges and Commissions | Rates |
| Annual membership - prepaid card | \$5 |
| Recharge Prepaid Visa Card | \$2.50 |
| Fraud Insurance - Prepaid Visa Card | \$2.50 up to \$5,000 |
| Overdraft Fee - Prepaid Visa Card | \$3 |
| Inactivity Charge: Prepaid Visa Card / Gift Card | \$5 (Monthly maintenance fee after month 13 of activated until balance is exhausted) |
| Monthly maintenance fee / Gift Card | \$3 |

| Credit Cards: Rates and Charges | | | | | | |
|-----------------------------------|---------------------|---------------------|--------------------------------|--------------------------------------|-----------------|-----------------|
| | Interest Rate (min) | Interest Rate (max) | Annual Membership of Main Card | Annual Membership of Additional Card | Multiassistance | Cash Withdrawal |
| Visa Clásica miniTASA® | 19.50% | 26.99% | | | | |
| Visa Clásica | 24.50% | 28.99% | \$85 | \$20 | | |
| Mastercard Standard miniTASA® | 19.50% | 26.99% | | | | |
| Mastercard Standard | 24.50% | 28.99% | \$85 | \$20 | | |
| Mastercard Standard puntoCASH® | 24.50% | 28.99% | \$85 | \$35 | | |
| Mastercard Standard autoCARD® | 24.50% | 28.99% | \$85 | \$35 | | |
| Mastercard Standard eduCARD® | 24.50% | 28.99% | \$85 | \$35 | | |
| Visa Gold miniTASA® | 17.50% | 24.99% | | | | |
| Visa Gold | 22.50% | 26.99% | \$100 | \$35 | | |
| Mastercard Gold miniTASA® | 17.50% | 24.99% | | | | |
| Mastercard Gold | 22.50% | 26.99% | \$100 | \$35 | | |
| Mastercard Gold puntoCASH® | 22.50% | 26.99% | \$100 | \$35 | | |
| Mastercard Gold autoCARD® | 22.50% | 26.99% | \$100 | \$50 | | |
| Mastercard Gold eduCARD® | 22.50% | 26.99% | \$100 | \$50 | | |
| Visa Platinum miniTASA® | 17.00% | 22.99% | | | | |
| Visa Platinum | 18.50% | 23.99% | \$150 | \$50 | | |
| Mastercard Platinum | 18.50% | 23.99% | \$150 | \$50 | | |
| Mastercard Platinum puntoCASH® | 20.50% | 23.99% | \$150 | \$65 | | |
| Mastercard Black - Banca Diamante | 15.50% | 19.99% | \$190 | \$75 | | |
| Visa Infinite | 14.00% | 16.99% | \$205 | \$125 | | |
| Visa Empresarial | 19.00% | 23.99% | \$125 | \$40 | | N/A |

| Credit Card Insurances | | | |
|-------------------------------------|---|---|--|
| Products | Monthly Debtor's Life Insurance (up to 79 years of age) | Monthly Debtor's Life Insurance (from 80 to 85 years of age) | Monthly Fraud Insurance (Based on the Credit Card Limit) |
| Visa Clásica/Gold | \$2.75 per each thousand of the credit card balance | \$4.50 per each thousand of the credit card balance up to \$20,000.00 | \$5.75 limit up to \$25,000.00; Deductible \$50.00 |
| Visa Clásica/Gold miniTASA® | | | |
| Mastercard Standard/Gold | | | |
| Mastercard Standard/Gold miniTASA® | | | |
| Mastercard Standard/Gold puntoCASH® | | | |
| Mastercard Standard/Gold eduCARD® | | | |
| Visa Platinum | | | |
| Visa Platinum miniTASA® | | | |
| Mastercard Platinum | | | |
| Mastercard Platinum puntoCASH® | | | |
| Mastercard Black - Banca Diamante | N/A | N/A | \$5.75 limit up to \$25,000.00; \$7.00 limit from \$25,000.01 to \$35,000.00; \$10.00 limit from \$35,000.01 to \$50,000.00; \$15.00 limit from \$50,000.01 to \$75,000.00. Deductible \$50.00 |
| Visa Infinite | | | |
| Visa Empresarial | N/A | N/A | |

| Credit Card Charges (Other Charges) | |
|---|---|
| Charges and Commissions | Rates |
| Monthly charge for late payments or below minimum payment | 99.9% on the minimum payment owed up to the maximum established by type of card Visa /MCARD Classic, maximum \$85 VISA/MCARD Gold, maximum \$95 Visa/MCARD Platinum, maximum \$95 Infinite y Black, maximum \$95 Visa Business, maximum \$95 |
| Minimum monthly payment | 3% of the balance owed or a minimum of \$25, whatever is higher |
| Card replacement (Lost or Stolen) | \$25 |
| PIN replacement | \$5 |
| Overdraft fee | \$55 |
| Urgent card for the same day | \$100 |
| Urgent PIN for the same day | \$100 |
| Retention of account statement at Branch | \$10 |
| Charge for investigations (Note: Client recognizes the transaction) | |

| | |
|--|---|
| Charge for various transactions claims | \$15 |
| Training and travel documents | \$35 |
| Video request | \$35 per transaction |
| Balance Letter | No charge |
| FECI Charge | FECI is 1% if the balance at the cut-off is more than \$5,000 |
| Balance purchase charge | \$30 per each ACH |
| Charge for returned checks | \$30 |
| Transactions notification service | \$1 |
| VIP LoungeKey visits | Card holder, additional and guests \$32 |
| VIP Visa Airport Companion Visits | Card holder, additional and guests \$33 |

Bank commissions and fees are subject to ITBMS tax.

Updated as of February 2025.



RATES AND CONDITIONS



MULTIBANK SERVICES - RATES AND CONDITIONS

| MULTIBANK SERVICES | | | |
|---|--|--|-----------------------|
| Service | Concept | Rates | |
| Multiplanilla Empresarial | Cost of membership and annuity | \$18 | |
| Mass Payments per File | Cost per transaction via Payment File | \$0.20 | |
| On-line Banking for Business | Monthly service maintenance cost | \$5 | |
| Cashier's Checks | Purchased by Multibank's customers | \$10 | |
| | Stop payment | \$15 | |
| On-line Banking Multitoken | Multitoken replacement charge | \$24.50 | |
| Local Transfers | Transfers between Multibank accounts | No cost | |
| | Local transfers over the counter | Up to \$10,000 commission of \$12.50 More than \$10,000 commission of \$20.00 | |
| | Annual fee for local transfers to other banks made with On-line Banking (includes Token) | \$10 | |
| International Transfers Sent in USD | On-line Banking | 0.10% | |
| | Manual request | 0.14% | |
| International Transfers Received in USD | \$30 | | |
| International Transfers Sent in Foreign Currency | The commission is established in USD, charging the exchange value in the currency of the account | \$50 | |
| International Transfers Received in Foreign Currency | | \$20 | |
| International Transfers Charges (USD and Foreign Currency) | Return of transfers sent | \$60 (plus correspondent bank costs - subject to change) | |
| | Return of transfers received | \$50 (plus correspondent bank costs - subject to change) | |
| | Investigations and amendments | \$75 (plus correspondent bank costs - subject to change) | |
| | Costs to the Payer or Payee (USD) | \$35 America and Europe (subject to change by correspondent bank) \$40 Asia (subject to change by correspondent bank) | |
| | Costs to the Payer or Payee Fx (Foreign Currency) | Subject to charges and costs incurred by correspondent bank | |
| | SWIFT Commission for transfers in USD (International Banking customers) | \$20 | |
| | Cost of Compliance for transfers in USD (International Banking customers) | \$5 | |
| Bank Drafts | Drafts issued in USD or other currencies | Up to \$50,000: 1/8%, minimum \$25 More than \$50,000: 1/16%, minimum \$62.50, maximum \$500 | |
| | Stop Payment | \$20 (plus correspondent bank costs - subject to change) | |
| | Swift Commission | \$20 | |
| | Service Annuity | \$35 | |
| Night Deposits | Charge due to errors in the deposit slip | \$5 | |
| | Small security bags | \$40 | |
| | Large security bags | \$60 | |
| | Key replacement for security bag | \$15 | |
| | Key replacement for security box | \$25 | |
| Investigations | Investigations that were not originated by a Multibank error | \$1 per copy / doc. Minimum \$5 | |
| | Transactions from previous month | \$3 per copy/doc. Minimum \$15 | |
| | Transactions up to 6 months | \$5 per copy/doc. Minimum \$35 | |
| | Transactions up to 1 year | \$10 per copy/doc. Minimum \$50 | |
| | Transactions up to 3 years | \$15 per copy/doc. Minimum \$75 | |
| | Transactions of more than 3 years | \$15 per copy/doc. Minimum \$75 | |
| Other Services | Investigations of transactions belonging to the customer | \$15 | |
| | Various transactions | \$35 | |
| | Entertainment and travel documents | \$35 per each transaction transmitted (there will be no cost for transactions over \$200.00) | |
| | Video request | \$15 | |
| | Dispute processed against issuer member (Teleregulating Operating Regulation) | \$37 | |
| | Dispute rejected by acquirer bank (Teleregulating Operating Regulation) | \$37 | |
| Bank Guarantees | Letter of confirmation of loan balances | No cost | |
| | Interests certification letter | No cost | |
| | Balances confirmation to auditors | \$35 | |
| | Irrevocable letter of payment of Consumer Banking | No cost | |
| | Irrevocable letter of payment from other Banking | \$50 | |
| | Up to \$10,000 | 2% annually or 1/2% quarterly or fraction | |
| | More than \$10,000 | | |
| Letters of Credit – Stand by | Irrevocable letter of payment with collateral | \$25 | |
| | From \$10,000 to \$80,000 | \$50 | |
| | More than \$80,000 | | |
| | Courier commission to send documentation to clients | Supplier cost plus 25% | |
| | Issuance | 1/2% per quarter or fraction, minimum \$50 | |
| | Issuance, backed 100% with cash | \$50 per quarter or fraction | |
| | Term extension | 1/2% per quarter or fraction, minimum \$50 | |
| | Increase amendment | 1/2% per quarter or fraction, minimum \$50 | |
| | Other amendments | \$50 Flat | |
| | Execution | \$75 if applicable | |
| Letters of Credit – Stand by | Stamps or fiscal stamps | \$50 if applicable | |
| | Time Drafts (Out of the Republic of Panama and to be paid at it per each \$100.00 or fraction of hundred of the draft value) | \$0.05 | |
| | Time Drafts (In the Republic of Panama, to be paid at it, per each \$100.00 or fraction of hundred of the draft value) | \$0.10 | |
| | Temporary interests | 20% per year | |
| | FECI Interest | 1 % FECI per year if applicable | |
| | Issuance | 3% per year or fraction, minimum \$150 | |
| | Issuance, backed 100% with cash | 0.50% per year or fraction, minimum \$150 | |
| | Increase amendment | 1/2% per quarter or fraction, minimum \$50 | |
| | Other amendments | \$50 Flat | |
| | Execution | \$75 if applicable | |
| Letters of Credit – Stand by | SWIFT Commission | \$150 | |
| | Correspondent's expenses | If applicable | |
| | Investigations | Min: \$25 - Max: \$50 (based on complexity) | |
| | Stamps or fiscal stamps | \$50 if applicable | |
| | Time Drafts (Out of the Republic of Panama and to be paid at it per each \$100.00 or fraction of hundred of the draft value) | \$0.05 | |
| | Time Drafts (In the Republic of Panama, to be paid at it, per each \$100.00 or fraction of hundred of the draft value) | \$0.10 | |
| | Temporary interests | 20% per year | |
| | FECI Interest | 1 % FECI per year if applicable | |
| | Simple collections received (checks or letters) | Up to \$10,000 | 1/4%, minimum \$12.50 |
| | | From \$10,000.01 to 20,000 | 1/8%, minimum \$25 |



MULTIBANK SERVICES - RATES AND CONDITIONS

| MULTIBANK SERVICES | | |
|--|--|---|
| Service | Concept | Rates |
| Documentary Collections | More than \$20,000 | 1/16%, minimum \$25 |
| | Return of simple collections received | \$15 |
| | Simple collections sent | |
| | Up to \$20,000 | 1/2%, minimum \$25 |
| | From \$20,000.01 to 50,000 | 1/4% |
| | More than \$50,000 | 1/8% |
| | Courier cost | \$75 |
| | Return of simple collections sent | \$25 |
| | Documentary collections sent | 1/2%, minimum \$50 |
| | Courier cost | \$75 |
| | Documentary collections received | |
| | Notification | 1/2%, minimum \$50 |
| | Payment | Transfer Fee |
| | Follow-up for payment failure | \$5 per notification |
| | Correspondence (mail) | \$6 |
| Return of documentary collections received | 1/2%, minimum \$50 | |
| Courier cost | \$75 | |
| SWIFT Commission | \$ 30 | |
| Correspondent's expenses | If applicable | |
| Stamps or fiscal stamps | | |
| Time Drafts (Out of the Republic of Panama and to be paid at it per each \$100.00 or fraction of hundred of the draft value) | \$0.05 | |
| Time Drafts (In the Republic of Panama, to be paid at it, per each \$100.00 or fraction of hundred of the draft value) | \$0.10 | |
| Export Letters of Credit | Notification | \$150 |
| | Confirmation | 1/2% quarterly or fraction, minimum \$150 |
| | Use or submission of documents | 1/2% minimum \$50 |
| | Handling of documents without confirmation | \$75 |
| | Acceptance | 1/4% monthly or fraction, minimum \$100 |
| | Amendment due to time extension | 1/8% monthly or fraction, minimum \$50 |
| | Amendment due to increase in the amount | 1/8% for the increase, minimum \$50 |
| | Other amendments | \$100 per amendment |
| | Correspondence (mail) | \$25 |
| | Courier cost | \$75 |
| | Past due and unused credit | \$50 |
| | Past due credit (Re-opening) | 1/8 % Flat |
| | Discrepancy | \$50 per set of documents |
| | SWIFT commission | \$100 per opening, \$50 rest |
| | Correspondent's expenses | If applicable |
| | Investigations | Min: \$25 - Max: \$50 (based on complexity) |
| | Transfers under letters of credit | 1/4 % Flat |
| | Transfer of letters of credit | 1/8 % Flat |
| | Copies of documents | \$50 |
| | Stamps or fiscal stamps | |
| Time Drafts (Out of the Republic of Panama and to be paid at it per each \$100.00 or fraction of hundred of the draft value) | \$0.05 | |
| Time Drafts (In the Republic of Panama, to be paid at it, per each \$100.00 or fraction of hundred of the draft value) | \$0.10 | |
| Import Letters of Credit | Opening | 1/2% quarterly or fraction, minimum \$100 1/8% additional per month or fraction, minimum \$100 |
| | SWIFT commission | \$100 |
| | Use or submission of documents | 1/2%, minimum \$50 |
| | Payment | 1/4%, minimum \$25 |
| | Acceptance | 1/8% monthly or fraction, minimum \$25 |
| | Amendment due to time extensión | 1/8% monthly or fraction, minimum \$50 |
| | Amendment due to increase in the amount | 1/2% for the increase, minimum \$50 |
| | Other amendments | \$50 per amendment |
| | Correspondence (mail) | \$25 |
| | Discrepancy | \$50 per set of documents |
| | Past due and unused credit | \$50 plus expenses |
| | Past due and used credit (Re-opening) | 1/16% Flat |
| | SWIFT commission (except for openings) | \$50 |
| | Correspondent's expenses | If applicable |
| | Investigations | Min: \$25 - Max: \$50 (based on complexity) |
| | Transfers under local letters of credit | 1/4 % Flat |
| | Stamps or fiscal stamps | |
| | Time Drafts (Out of the Republic of Panama and to be paid at it per each \$100.00 or fraction of hundred of the draft value) | \$0.05 |
| Time Drafts (In the Republic of Panama, to be paid at it, per each \$100.00 or fraction of hundred of the draft value) | \$0.10 | |
| Temporary interests | 20% per year | |
| FECI Interest | 1 % FECI per year if applicable | |