

Informative Brochure "Digital Account".

Banco Monex, S.A., Institución de Banca Múltiple, Monex Grupo Financiero

The Digital Account is a multi-currency bank account with geographic coverage in national territory, which allows you to manage your company's treasury resources quickly, maintaining balances in different currencies: pesos, US dollar, Canadian dollar, euro, sterling pound, Swiss franc, Swedish krona, and yen.



Multicurrency bank account



Access to Monex Digital Banking



Pays interest when the average monthly balance exceeds \$50 thousand pesos.

Requirements to open the account:

- Corporate information of the legal entity.
- Proof of updated and complete tax status (Not older than five years).
- Active FIEL.
- Proof of address of the client, not older than three months.
- Current and legible official identification of the legal representatives or attorneys-in-fact and designated participants.
- IDs, proof of address (national and foreign when applicable and considered high risk), RFC, CURP, TIN (when applicable), telephone, mail, and occupation of the real owners.

**In case any of the representatives is a foreigner, a Migratory Form, Passport, and proof of address valid of no more than three months are required.

Costs and Fees:

CONCEPT	AMOUNT (maximum applicable)	PERIODICITY
Clarifications of payment orders (transfer) sent to a foreign country	\$690.00 USD	Per Event
Non-favorable account clarifications (unrecognized movements or charges)	\$20.00 USD	Per Event
Account management in Euros	0.80% EUR SPM	Monthly
Certified check in US dollars	\$25.00 USD	Per Event
Certified check in Mexican pesos	\$250.00 MXN	Per Event
Cashier's check in US dollars	\$15.00 USD	Per Event
Cashier's check in Mexican pesos	\$150.00 MXN	Per Event
Own bank check drawn in Swedish kronor from an account in a bank in Europe for delivery to the client	\$69.00 USD	Per Event
Own bank check drawn in currencies other than US dollars from an account in another Mexican bank for delivery to the client	\$1.50 USD	Per Event
Own bank check drawn in US dollars from an account in another Mexican bank for delivery to the client	\$1.50 USD	Per Event
Own bank check drawn in US dollars from an account in a US bank for delivery to the client.	\$50.00 USD	Per Event
Own bank check drawn in Australian dollars from an account in a European bank for delivery to the client	\$69.00 USD	Per Event
Own bank check drawn in Canadian dollars from an account in a Canadian bank for delivery to the client	\$69.00 USD	Per Event
Own bank check drawn in euros from an account in a European bank for delivery to the client	\$69.00 USD	Per Event
Own bank check drawn in Swiss francs from an account in a European bank for delivery to the client	\$67.00 USD	Per Event
Own bank check drawn in pounds from an account in a European bank for delivery to the client	\$72.00 USD	Per Event
Own bank check drawn in Mexican pesos from an account in another Mexican bank for delivery to the client	\$15.00 MXN	Per Event
Return of remittances to a foreign country in US dollars	\$25.00 USD	Per Event
Return of remittances to a foreign country in Canadian dollars	\$25.00 USD	Per Event
Return of remittances to a foreign country in euros	\$25.00 USD	Per Event
Return of remittances to a foreign country in pounds	\$25.00 USD	Per Event

Return or cancellation of payment order to a foreign country (transfer), issued or received	\$30.00 USD	Per Event
Issuance of additional account statement	\$10.00 USD	Per Event
Issuance of payment order (transfer) between domestic banks in US dollars.	\$1.20 USD	Per Event
Issuance of payment order (transfer) between domestic banks in euros	1.20 USD	Per Event
Issuance of payment order (transfer) between domestic banks in Mexican pesos	\$15.00 MXN	Per Event
Issuance of payment order (transfer) to a foreign country (with guarantee) in euros	\$118.00 USD	Per Event
Issuance of payment order (transfer) to a foreign country (with guarantee) in pounds	\$144.00 USD	Per Event
Issuance of payment order (transfer) to a foreign country (with guarantee) in yen	\$102.00 USD	Per Event
Issuance of payment order (transfer) to a foreign country in Canadian dollars	50.00 USD	Per Event
Issuance of payment order (transfer) to a foreign country in Swedish krona	\$69.00 USD	Per Event
Issuance of payment order (transfer) to a foreign country in US dollars	50.00 USD	Per Event
Issuance of payment order (transfer) to a foreign country in Australian dollars	71.00 USD	Per Event
Issuance of payment order (transfer) to a foreign country in euros	\$69.00 USD	Per Event
Issuance of payment order (transfer) to a foreign country in Swiss francs	67.00 USD	Per Event
Issuance of payment order (transfer) to a foreign country in pounds	72.00 USD	Per Event
Issuance of same day interbank (SPEI) payment order (transfer)	\$5.00 M.N.	Per Event
Same-day or scheduled remittances to foreign countries	2% of the check amount in USD	Per Event
Default in the settlement of an agreed transaction	15% of the amount defaulted MXN	Per Event
Detailed monthly account report	\$15.00 MXN	Per Event
Account maintenance and management	\$ 2,000.00 MXN	Annual
Electronic transfer order in USD (SPID)	\$5.00 USD	Per Event
Receipt of payment order (transfer) from a foreign country in Swedish kronor	\$68.00 USD	Per Event
Receipt of payment order (transfer) from a foreign country in US dollars	\$25.00 USD	Per Event
Receipt of payment order (transfer) from a foreign country in Australian Dollars	\$68.00 USD	Per Event
Receipt of payment order (transfer) from a foreign country in Canadian dollars	\$49.00 USD	Per Event
Receipt of payment order (transfer) from a foreign country in euros	\$62.00 USD	Per Event
Receipt of payment order (transfer) from a foreign country in Swiss francs	80.00 USD	Per Event

Receipt of payment order (transfer) from a foreign country in pounds	80.00 USD	Per Event
Replacement of electronic security device (Token, e-Key, Netkey, secure access cards, etc.)	\$500.00 MXN	Per Event
Same day delivery and receipt of diverse documentation (checks, deposits, agreements, etc.).	\$800.00 MXN	Per Event
HUB Monex Service (use of infrastructure)	\$3,000.00 MXN	Monthly (6 months minimum)
Cost per User/Extra Connection at HUB Monex	\$750.00 MXN	Monthly (per additional user)
Setup of a new payment receipt file type in HUB Monex	\$50,000.00 MXN	Per event
Cost per Extra File/Operation per day at HUB Monex	\$50.00 MXN	Per Event
Previous Date Account statement inquiry (MT940) at Monex HUB	\$10.00 MXN	Per event (Per day)
Monthly Account Statement Inquiry (MT940) at HUB Monex	\$240.00 MXN	Calendar month
Cancellation of CLS transaction	\$15.00 USD	Per Event
Correction of transaction processed in CLS	\$15.00 USD	Per Event
Use of SWIF Infrastructure for CLS	\$10.00 USD	Per Event
Extemporaneous CLS transaction	\$15.00 USD	Per Event
Transaction processed in CLS	\$24.00 USD	Per Event

TAR:

Pre-tax TAR for peso term deposits as of February 1, 2024. Real TAR is the yield you would earn after discounting for estimated inflation. Rates subject to change without notice.

		Range of Investment in Mexican pesos		1	2 to 6	7 to 29	30 to 59	60 to 179	180 to 360
Nominal TAR	50,000	999,999	1.39%	1.88%	4.95%	6.42%	6.33%	6.52%	
	1,000,000	4,999,999	2.50%	2.99%	5.65%	7.12%	7.01%	6.55%	
	5,000,000	9,999,999	2.57%	3.05%	5.69%	7.18%	7.07%	6.65%	
	10,000,000	19,999,999	2.59%	3.08%	5.74%	7.21%	7.09%	6.69%	
	20,000,000	50,000,000	2.61%	3.10%	5.79%	7.24%	7.12%	6.73%	
	50,000,001	And more	2.63%	3.12%	5.83%	7.26%	7.15%	6.77%	
Real TAR	50,000	999,999	-2.29%	-1.82%	1.13%	2.56%	2.47%	2.65%	
	1,000,000	4,999,999	-1.22%	-0.75%	1.81%	3.23%	3.12%	2.68%	
	5,000,000	9,999,999	-1.15%	-0.70%	1.85%	3.28%	3.18%	2.77%	
	10,000,000	19,999,999	-1.13%	-0.67%	1.89%	3.31%	3.20%	2.81%	
	20,000,000	50,000,000	-1.11%	-0.65%	1.94%	3.34%	3.23%	2.85%	
	50,000,001	And more	-1.09%	-0.63%	1.99%	3.36%	3.26%	2.89%	

Pre-tax TAR for dollar term deposits as of February 1, 2024. Real TAR is the yield you would earn after discounting for estimated inflation. Rates subject to change without notice.

	Range of Investment in US dollars		1	2 to 6	7 to 29	30 to 59	60 to 179	180 to 360
Nominal TAR	10,000	99,999	0.51%	0.52%	3.17%	3.96%	3.97%	3.99%
	100,000	499,999	0.51%	0.52%	3.17%	3.96%	3.99%	4.00%
	500,000	999,999	0.52%	0.52%	3.18%	3.97%	4.01%	4.03%
	1,000,000	4,499,999	0.52%	0.53%	3.19%	3.97%	4.02%	4.06%
	5,000,000	9,999,999	0.52%	0.53%	3.19%	3.98%	4.02%	4.06%
	10,000,000	49,999,999	0.52%	0.53%	3.20%	3.98%	4.04%	4.08%
	50,000,000	And more	0.52%	0.53%	3.20%	3.99%	4.05%	4.09%
Real TAR	10,000	99,999	-3.14%	-3.13%	-0.58%	0.18%	0.20%	0.21%
	100,000	499,999	-3.14%	-3.13%	-0.58%	0.18%	0.22%	0.22%
	500,000	999,999	-3.13%	-3.13%	-0.57%	0.19%	0.23%	0.25%
	1,000,000	4,499,999	-3.13%	-3.12%	-0.56%	0.19%	0.24%	0.28%
	5,000,000	9,999,999	-3.13%	-3.12%	-0.56%	0.20%	0.24%	0.28%
	10,000,000	49,999,999	-3.13%	-3.12%	-0.55%	0.20%	0.26%	0.30%
	50,000,000	And more	-3.13%	-3.12%	-0.55%	0.21%	0.27%	0.31%



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 Telephone number: +(52) 55-53-400-999
<https://www.condusef.gob.mx>

UNE - Specialized Customer Service Unit of Banco Monex:
 Telephone: +(52) 55-5231-0322 and +(52) 55-5231-4576.
 E-mail: une@monex.com.mx