

GUIDELINES FOR USING BANRED CARD

This document is submitted to you with the purpose of providing you with the information on the services of ATMs and BANRED-MAESTRO Debit Cards (hereinafter, the "Card") issued by Banque Heritage (Uruguay) S.A. (hereinafter, the "Bank") and the Contract for the Lease of ATMs and debit card, Banred-Maestro Card (hereinafter the "Contract")

WITHDRAWALS AND DEPOSITS¹

- a) The Client may make cash withdrawals and inquiries on a 24x7x365 basis
- b) The Client is authorized to operate (deposits in cash and/or checks issued against Banks of Uruguay and withdrawals) at BANRED ATMs in Uruguay and in associated networks abroad. Client may withdraw a maximum of \$U 20,000.- (Twenty Thousand Uruguayan Pesos) and US\$ 1,000.- (One Thousand United States Dollars) per day. The Client may make up to five withdrawals per day, without any cost. The abovementioned limits may be modified, and notice will be given to the Client duly in advance. Likewise, maximum cash withdrawal limits abroad may vary according to the ATM's managing entity.
- c) Balances and movements reported at the ATMs will be those effected at closing of the business day before the transaction was made.
- d) Cash withdrawals outside Uruguay may only be made in the local currency of the country where the Client is operating. If the Client intends to use the Network in Brazil, the right option to choose for cash withdrawals is "ContaPoupança".

PURCHASES

- a) The Client is authorized to make purchases (POS) in Uruguay and abroad at all shops affiliated to the MAESTRO network.
- b) The maximum daily purchase limit will be \$U 20,000.- (Twenty Thousand Uruguayan Pesos) and US\$ 1000.- (One thousand United States Dollars). For purchases made abroad, the fees to be charged to purchasers will be deducted from the maximum limit reserved for purchases.
- c) Purchases made must be in the same currency as the balance available in the account (for example, if the Client makes a purchase in Uruguayan Pesos, he/she must have the said balance in his/her account and in the same currency).

COSTS

Any transaction made by the Client in Uruguay in a network other than BANRED, will bear an additional charge. BANRED costs per transaction are:

Withdrawals:	Up to 5 - Free of charge From 6 – USD 1
Deposits:	Free of charge
Purchases (POS):	Free of charge
Other transactions:	Free of charge
Movements in REDBROU network:	USD 1.50

Inquiries on balances, movements or exchange rates made at BANRED (Uruguay) will bear no extra charges or transaction limits.

Transactions made by the Client in authorized networks abroad will bear the following additional charge:

Red Link – fee: inquiries/withdrawals	USD 1.50
Red Link - additional charge for cash withdrawals	USD 4.50

¹ Certain functionalities may be restricted according to the type of card; please consult the "Account Service Department".

Red Banelco - fee: inquiries/withdrawals	USD 1.50
Red Banelco – additional charge for cash withdrawals	USD 4.50
Red Cirrus – fee: inquiries/withdrawals	USD 4.50
Red Cirrus – additional charge for cash withdrawals	It varies according to the Bank that manages the ATM

Reprints of cards will have a fee of USD 5.

All costs above may be modified pursuant to the Contract of Conditions Applicable to Banking Services subscribed by Banque Heritage (Uruguay) S.A. and its Clients.

ASSIGNATION AND CHANGE OF PIN

Upon an attempt to change the PIN, the system will give a maximum of three possibilities, thereafter the card will be blocked automatically. The PIN must consist of four digits.

We recommend our clients that, whenever they need to change their PIN, whether at their own discretion or following a request by the network, they should complete the PIN change transaction and withdraw their card. Afterwards they may continue to make other transactions by re-inserting the card and typing the new PIN.

Cards picked up personally at Banque Heritage premises won't have a PIN assigned. Clients must assign a PIN immediately after having received the card.

DUTIES AND LIABILITIES OF USERS

With the purpose of maintaining the maximum safety standards and mitigating the risk of access by non-authorized persons, the disclosure of Clients' personal information and the giving of fraudulent instructions to the prejudice of our Clients, we describe below the duties and liabilities of the Clients:

- a) To use the Card, PIN or CIP in accordance with the conditions set out under this document and the Contract.
- b) To request the Bank, or to whomever it may designate, any information he/she deems necessary to access the service for the first time, or upon any doubt arising thereafter.
- c) To change and update the PIN or CIP by following the recommendation given by the Bank.
- d) Not to disclose the PIN or CIP, or any other code, and not to write them down on the Card or on any other paper kept with them, and to adopt the appropriate measures to ensure its safety.
- e) To keep the Card in a safe place and check its existence periodically.
- f) To destroy expired Cards or return them to the Bank as appropriate.
- g) Not to type the PIN or CIP in the presence of any third persons, even if they intend to help, or give the Card to any third party, as it is for personal use only.
- h) Not to use the Card upon the appearance of abnormal operating conditions or messages.
- i) Not to answer any communication attempts made by any means or ways not agreed with the Bank.
- j) In the event of loss, theft, robbery, forgery, fraudulent use of the Card and/or cloning² of Cards or passwords or codes, or the use by any third party of the information contained thereunder without Clients' authorization, the Clients bind themselves to report it immediately at the offices of the Bank.

² Form of fraud whereby a copy of the codes of the card magnetic band is obtained

You may also contact the Bank in any of the foregoing events or if you have any problem with your Card, at 2916 01 77 from Monday to Friday from 10:00 am to 6:00 pm, or BANRED at 2916 12 34 twenty four hours a day, every day of the year.

You must also notify the Bank about: (i) any transactions that have not been effected correctly; (ii) the recording in your account of any transactions you have not effected; (iii) failures or anomalies detected in the use of the service (such as cards withheld, differences between the cash delivered or deposited and the amount printed on the receipt, no receipt issued, upon detecting the existence of a foreign device inside an ATM or excessive delays in the performance of a transaction, etc.).

The Client will be responsible for any transactions made without his/her authorization through the use of the Card, until the Bank receives notice by the Client of the loss, theft, robbery, forgery or fraudulent use of the Card and/or the cloning of the Card or passwords or codes, unless it derives from a failure in the Card security system not attributable to the Client.

Without prejudice to the foregoing, the Bank accepts no liability if, after the notice has been received, it verifies that the transactions were made by the Client or with his/her authorization.

SECURITY RECOMMENDATIONS FOR USERS

As there have been detected some cases of cloning of Debit Cards with magnetic band, we recommend you to pay attention to abnormal circumstances, such as any strange devices within an ATM or excessive delays in carrying out the transactions.

We further request you to change your PIN or CIP in case you believe that they may have come to the knowledge of a third party for any circumstance whatsoever.

The Bank will never ask you to communicate your confidential data by telephone or mail. Do not answer any communication attempts made by any means or ways not agreed with the Bank (including emails that require typing your PIN or CIP, even if they bear any Bank logos). In order to access the Bank page in the Internet, you must enter the web site address www.heritage.com.uy in the browser, rather than by using any hyperlinks provided by emails or other means.

Please check the amount printed in the receipt before leaving the ATM.

Please check and verify your account statements periodically, to ensure that they duly reflect the activity thereof.

Never lose sight of your card. If you have to deliver it to a shop assistant, verify that you have it returned within a reasonable time.