

FACTS **WHAT DOES BANCO INTERNACIONAL DE COSTA RICA, MIAMI AGENCY DO WITH YOUR PERSONAL INFORMATION?**

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account Balances and transaction history
- Credit History and account transactions

When you are *no longer* our customer, we continue to share your information as described in this notice.

How? All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons BICSA, Miami Agency chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BICSA-Miami Agency share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	No	We don’t share
For joint marketing with other financial companies	No	We don’t share
For our affiliates’ everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes— information about your creditworthiness	No	We don’t share
For nonaffiliates to market you	No	We don’t share

QUESTIONS? Call (305) 455-3100 or go to <https://www.bicsa.com>

Who we are

Who is providing this notice?

Banco Internacional de Costa Rica S.A., Miami Agency.

What we do

How does BICSA, Miami Agency protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We also maintain other physical, electronic and procedural safeguards to protect this information as well as limit access to this information.

How does BICSA, Miami Agency collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit card or provide account information.

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Financial services providers such as banks, securities broker dealers, and investment managers.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *BICSA, Miami Agency does not share with nonaffiliates so they can Market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *BICSA, Miami Agency does not have any joint marketing partners.*

Other important information

If, in addition to federal law, you are protected by specific state and local regulations concerning information sharing and marketing, BICSA Miami Agency will fully comply with these regulations as well.

We may report information about your account(s) to credit bureaus. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report.

We have arrangements with companies whose experience is essential for our own services to operate properly. These companies, some of which may be located outside the United States, work at BICSA Miami Agency's direction, only receive the information necessary to perform these functions, and adhere to BICSA Miami Agency's data security guidelines.