



GENERAL INFORMACION

PRODUCTS

The products and services provided by the *Corporación Financiera de América del Norte, S.A de C.V., SOFOM, E.N.R.* (COFIDAN) can be found in the corresponding section of the website of the North American Development Bank at www.nadbank.org.

FEES

The fees that COFIDAN charges are for the loans it provides for environmental infrastructure projects, and they apply equally to all products, segments and concepts.

The fee charged is 3/4 of one percent on undisbursed loan balances.

If a foreign exchange hedge is contracted for a loan, the cost of breaking the hedge will be charged to the borrower, as determined in each case.

At loan closing, COFIDAN collects the technical, financial and legal expenses incurred in analyzing the financial viability of each individual project. Consequently, these costs vary from project to project.

SLOGANS

We remind you that:

- a) "Opting for a variable rate on your loan may result in higher interest payments."
- b) "Defaulting on your obligations may generate late fees and penalty interest."
- c) "Contracting loans beyond your ability to pay can affect your credit history."
- d) "Paying only the minimum amount lengthens the payment time and increases the cost of the debt."
- e) "The guarantor, joint obligor or co-borrower will be liable as the principal obligor to the Financial Entity."
- f) If the loan provided includes adjustments based on foreign currency, UDI or other variables: "The payments of that loan will vary in accordance with the benchmark currency or index."
- g) When the payment due date falls on a non-business day, payment may be made the next business day without any additional charge.

FOR INQUIRIES OR CLAIMS

Any clarification must be made within 90 days as of the final date of the period. Specialized Inquiries and Claims Unit, Tel 011 [52] (55) 9000-3280 / 5581-3469 Fax 011 [52] (55) 5697-4958 agonzalez@nadb.org, open Monday through Friday from 9:00 a.m. to 2:00 p.m. and 4:00 p.m. to 6:00 p.m. CONDUSEF- Tel. 011 [52] (55) 5448-7000.- www.condusef.gob.mx.