INTELIGO BANK

Tax Policy

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Tax Policy

Code: DFIN-POL-001

General Overview of the Tax Policy

Objetive

To apply good tax management practices, acting transparently, clearly, orderly and coherently in a responsible and efficient manner.

Scope

Applies to the Departments responsible for applying good tax management practices

Intercorp Financial Services Corporate Documents

- Corporate Code of Ethics
- Corporate Compliance Policy
- Intercorp Group Tax Policy

Documents Related to External Rules and Regulation

Central Bank of The Bahamas

- Guidelines for a good management of the risks related with financial crimes in The Bahamas.

International Rules and Regulations

- FATCA Regulations
- CRS Regulations

Superintendency of Banks of Panama

- Rule Nº 002-2019 (dated 11th April 2019) “Modifying Rule Nº 10-2015 regarding the prevention of the Undue Use of Banking and Trust Services”.
- Rule Nº 014-2020 (dated 15th December 2020) “Whereby Article 5 of Rule Nº 002-2019 is being modified”.

Other Related Policies and Processes

Manuals

- Corporate Governance Manual
- Code of Ethics and Conduct

Responsibilities

Corporate and Legal Governance Manager: Ensure full compliance with the Bank's tax and fiscal obligations, managing tax matters in an orderly and professional manner, adopting positions based on solid legal and business grounds, and ensuring the application of best practices and the guidelines established in the Tax Policy.

Financial and Accounting Manager: Ensure the proper application of the Tax Policy in the Bank's financial and accounting processes, guaranteeing compliance with tax obligations, the timely implementation of regulatory changes, the proper preservation of tax documentation, and transparency in transactions with related parties.

General Manager: Oversee the implementation and compliance of the Tax Policy, ensuring that strategic decisions on tax matters are made with transparency, technical soundness, and adherence to regulations. Likewise, ensure the use of appropriate legal structures, avoiding artificial or contrived practices, and promote the adoption of sound tax practices in all the Bank's activities.

Definitions

Free Competition: Possibility that any natural or juridical person has to participate in some economic activity as seller or buyer, with full freedom to decide when to get into or out of the market and without anyone being able to impose any conditions on the trading relationship.

Tax Declarations: Filing or Payment of the taxes established pursuant to the laws of each country, where the failure to comply therewith may lead to monetary sanctions and/or prison sentences.

Policy Administration

The Financial and Accounting Manager is responsible for reviewing, updating, and modifying this policy when applicable.

Sanctions

Any failure to comply with this Policy shall result in sanctions and disciplinary measure against the Employees, as established in the Code of Ethics and Conduct.

General Guidelines of the Tax Policy

Good Tax Management Practices

The Corporate and Legal Governance Manager is responsible for the following:

- Managing the tax matters in an orderly and expert manner to ensure compliance with the tax obligations and the management of the risks of a tax nature.
- Adopting tax positions based on solid legal, economic and business grounds or on commonly accepted practices. Any simulation of operations and/or abusive tax planning practices are being prohibited.

Good Tax Management Practices (continued)

- Overseeing that the taxes are being declared and paid in a timely manner whenever applicable.
- Assuring compliance with an adequate preservation of the legal, business, accounting and tax documents and books.
- Checking and approving any modifications to the Tax Policy, assuring that they are adequately in line with good practices whenever applicable.
- Assuring compliance with the guidelines established in the Tax Policy.

The General Manager is responsible for the following:

- Overseeing compliance with the Tax Policy, actively and constantly participating in its implementation and execution.
- Submitting, to the consideration of the Board of Directors, any particular or economic situation or act that may be related to the Bank's tax strategy or falls in the framework of any kind of tax planning. Those should be mentioned expressly as points of the agenda for the corresponding meeting and come with their technical substantiation, so that the Directors will be able to pronounce an opinion thereon.
- Contracting, whenever required, outside consultants for issuing a report regarding the Tax Code Norms that apply to the Bank.
- Executing legal structures, figures and strategies that respect the tax laws and applicable good business practices.
- Abstaining from using artificious or improper structures unrelated to the Bank's activities.
- Following the recommendations of the codes of good tax practices being implemented in the regulations that apply to the Bank.

The Financial and Accounting Manager is responsible for the following:

- Bringing the Bank's policies, processes and procedures in line with the Tax Policy.
- Facilitating such documentation and information as competent Tax Authorities may request with a tax transcendency, in the shortest amount of time possible and in the required form and under the required conditions whenever applicable.
- Collaborate with tax authorities in a timely manner, in accordance with their requirements and in defense of the public interest, providing any requested information and documentation.
- Adequately implementing, within the terms established thereto, such tax regulation changes as may impact the development of the Bank's activities.
- Applying the principle of free competition ("arm's length") in their operations between related parties.
- Adequately preserve the legal, business, accounting and tax documents and books, within the applicable legal prescription terms.
- Timely filing the declaration and making payment of the applicable taxes.