

LIST OF EXCEPTIONS ON THE RIGHT OF ACCESS TO INFORMATION

- a. Communications, documents, and/or requests referring to credit applications of clients;
- b. Highly confidential communications or documents, and/or communications addressed to the President & CEO;
- c. Cash, checks and/or its equivalent;
- d. Requests which may cause or result in any deviation of the standard operating procedures in any of the core or support processes of the corporation;
- e. Requests whose function, purpose, and/or objective are not properly defined or indicated in the communication;
- f. Requests which are from unknown source or sent anonymously;
- g. Requests which would expose the corporation or its clients or stakeholders to unnecessary harm or peril, except upon lawful orders of the appropriate government or regulatory authority;
- h. Requests which will unnecessarily disclose confidential information of the clients of the corporation or would cause the corporation to violate the confidentiality of records;
- i. Requests which are unlawful in nature or are designed or intended to embarrass clients or the corporation, whether such intention is apparent or implied;
- j. Request which are alien or not in any way connected to any of the process, business or clients of the corporation;
- k. Requests which are covered by the Data Privacy Act, General Banking Law, Law on Secrecy of Bank Deposits, Foreign Currency Deposit Act, Anti-Money Laundering Act and Credit Information System Act;
- l. Other analogous circumstances or requests;