

Main products and services offered by our bank.



The Banco de Crédito y Comercio is authorized, through its license, to offer universal banking services. Among these, financing services stand out, which guarantee a large part of the bank's income.

Bancode is considered the leading bank in serving the Cuban company for what it provides services such as: magnetic card accounts, cash services, transfers, checking accounts, letters of credit, means of payment. Financing with destinations for working capital or investments in various forms of credit: simple, lines of credit, credit lines, discounts.

We offer numerous services to the growing segment of private customers: change of ticket denominations, sale of stamp stamps, magnetic cards.

The activity of raising liabilities is structured in our bank based on a group of savings instruments in both currencies such as: savings accounts for the formation of funds by payment centers and for individuals, time deposits, fixed-term deposits with advance payment of interest and certificates of deposit, opening of collaborator accounts, current accounts and fiscal accounts for non-agricultural cooperatives and for own-account workers, transfers to individuals, of pensioners from the aid of the Spanish State, family remittances through FINCIMEX all directed to this segment.

In addition, loans are granted to natural persons for construction materials and payment of labor, for the purchase of food cooking equipment and attention is paid to the subsidized.

The self-employed sector, the cooperative and the agricultural sector have the possibility of also requesting credits for the development of their activity.

If the client has a Magnetic Card or is interested in having it, he can contact any branch of our province and request it and through the MULTIBANCA Card he can access our most innovative and innovative Electronic Banking services:

Virtual Bandec: which is a whole bank office on your computer, where you can operate with the bank if you need to go to our branches. Now available to legal entities and self-employed workers. It allows you to amortize bank loans, payroll accreditation, fund transfers, contributions to the budget, checkbook request, ONAT payments, voucher recovery, among other operations in real time from the comfort of your office or home at any time of the day. It can be connected from telephone lines, the National Intranet using the internet, Wifi points and the Young Computer Club.

The Kiosk: is another electronic channel that Bandec offers natural persons for the execution of

transactions from their personal accounts. Each branch has a PC destined to provide this service and also the Young Computer Club can access it.

Telephone Banking: pay from your home the telephone bill, electricity, among others. It facilitates the payment of services and other operations from any phone.

Transfermóvil: The bank on the tip of your fingers! The bench that fits in your pocket. It is an android application or USSD codes (for non-android phones) that Bandec offers its clients so that they can quickly and safely carry out various operations with their accounts. It offers you the opportunity to operate from anywhere, enjoying the same benefits that you will find in any of our payment channels. To access the service, the customer must have a cell line, a RED debit card issued by Bandec and a Multibanca Matrix card. If you do not have both or one of the cards, you can request them at the bank branch where you operate your accounts.

Operating with magnetic cards is the most comfortable, safe and economic option, with which you can also make purchases in stores that have POS enabled, without the need to carry cash, obtaining a bonus for your purchases from 5% to 8% on designated dates.

As a complement to the accounts and financing services, non-bank services are offered, such as engineering control and appraisals that complete BANDEC's portfolio of services. Carrying out appraisals allows you to know the truth about your investments and assets, to know the real value of those resources that are the object of a negotiation and to evaluate the efficiency and performance of your assets. They apply to furniture and fixtures, land and buildings, machinery, tools and transport equipment and intangible assets, for tax reasons, sale of assets, expropriation for public interests, for insurance, for the granting of financing, the constitution of businesses, inheritance, mortgage, all kinds of control management, technical-economic controls, physical and documentary verifications.

### **Branch network, Contacts:**

Branch 3451 E-Major General Staff, Central Army. Gelphi 45269361

Branch 3461-Matanzas Milanés No.28029 corner Jovellanos 45242498

Branch 3471-Matanzas Town Hall No.8318 corner of Independence 45242325

Branch 3501-Cárdenas Calle Princesa No.62 e / Ayllón y Ruiz 45522058

Branch 3521-Varadero Avenida Primera 33501 e / 35 y 36 45612020

Branch 3541-Martí Cosme de la Torriente No.22 between Maceo and Clotilde García 45569564

Branch 3581-Colón Camilo Cienfuegos No.32 e / Ricardo Trujillo and Calixto García 45312163

Branch 3621-Perico Infiesta No.65 e / Bernal y Ramón Illa 45377426

Branch 3661-Jovellanos Calle 11 No.1211 e / 12 y 12-A 45814004

Branch 3701-P.Betancourt Calle 24 No.2502 e / 25 y 27 45898403

Branch 3721-Limonar Máximo Gómez No.23 e / Brigadier y Capitán Calderín 45235124

Branch 3781-U.de Reyes Independencia No.67 e / Israel Cabrera and Antonio Maceo 45412108

Branch 3801-C. from Zapata Carretera de Playa Larga to Buena Ventura, Cienaga de Zapata 45987147

Branch 3841-J.Grande Martín Marrero No.60 e / martí y Reyes 45912616

Branch 3861-Calimete Independencia No.98 e / Peatonal 2 y Calle 4 45375492

Branch 3891-Los Arabos Antonio Maceo No.12 e / Martí and José M. Gómez 45379484

Provincial Address Calle Independencia No. 28604 e / Ayuntamiento y Jovellanos, Matanzas 45245061

ATM network (address, bills that you dispense and in which coins, a telephone or mail for that topic if you want to report something).

ATM IN THE BRANCHES OF BANDEC		
ATM	Address	Coins and Banknotes that you dispense
596	Estado Mayor, Ejército Central, Gelpis Matanzas	CUP 100,20,5 y CUC 10
597	Estado Mayor, Ejército Central, Gelpis Matanzas	CUP 50,10,5 y CUC 5
404	Milanés #28029 esq. Jovellanos, Matanzas	CUP 100,20,5 y CUC 5
198	Independencia #51 e/ Ayuntamiento y Jovellanos, Matanzas	CUP 50,10,5 y CUC 5
199	Princesa Road #62 e/ Ayllón y Ruíz, Cárdenas	CUP 100,20,5 y CUC 5
589	Princesa Road #62 e/ Ayllón y Ruíz, Cárdenas	CUP 50,10,5 y CUC 10
48	Ave. Primera #3501 e/ 35 y 36 Varadero	CUP 50 y CUC 50,10,5
201	Ave. Primera #3501 e/ 35 y 36 Varadero	CUP 20,5 y CUC 20,5
958	Cosme de la Torriente #22 e/ Maceo y Clotilde García, Martí	CUP 50,10,5 y CUC 10
959	Cosme de la Torriente #22 e/Maceo y Clotilde García, Martí	CUP 100,20,5 y CUC 5
685	Camilo Cienfuegos #32 e/Ricardo Trujillo y Calixto	CUP 100,20,5 y CUC 5

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	García, Colón	
686	Camilo Cienfuegos #32 e/Ricardo Trujillo y Calixto García, Colón	CUP 50,10,5 y CUC 10
872	Carretera de Playa Larga a Buena Ventura, Ciénaga de Zapata	CUP 50,10 y CUC 20,5
873	Carretera de Playa Larga a Buena Ventura, Ciénaga de Zapata	CUP 100,20,5 y CUC 10

<b>DISPLACED ATMS SERVED BY SEPSA</b>		
<b>ATM</b>	<b>Address</b>	<b>Coins and Banknotes that you dispense</b>
206	Varadero Airport Avenida Mártires de Barbados Km 5 1/2	CUP 20,5 y CUC 50,10
207	Varadero Airport Avenida Mártires de Barbados Km 5 1/2	CUP 50,10 y CUC 20,5

For any complaint or claim, call the Provincial Directorate of Bandec Matanzas at the Caja Department at 45 280099 or 45 245061 ext 131