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Services provided to the population

Commercial Area

In this area, the products and services provided to customers are materialized; It is where the critical moments or moments of truth occur in the service quality process (customer-bank interaction).

It is the area where the bank's income is generated from the results of customer service, which may be natural or legal persons.

Natural persons: population over 18 years and TCP.

Legal persons: companies, CNA, CCS, UBPA, CCSF, CPA.

products

Savings accounts

1.1 Demand accounts

- a) Ordinary savings
- b) Accounts for the future

1.2 Time deposits

Fixed term

Certificates of Deposit

Magnetic cards

- a) Pensions
 - b) Payroll.
- c) Savings account (CUP or CUC).
 - d) Accounts in USD.
 - e) Wholesale Cards

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3- Other types of accounts:

Current accounts

Tax bank accounts

Financing (credits)

Social credits

Credits for construction materials

And / or labor.

Perpetual surface law Credits for consumer goods Purchase of cooking module Credits for working capital.

- g) Investment credits.
- h) Credits for agricultural activity.

Products and services

Electronic banking

- a) Remote banking. (Product)
- b) Mobile banking. (Service)
- c) Telephone banking
- d) ENZONA platform
- e) Payment gateway.

Fundamental services provided to third parties:

Payment to retirees.

ONAT tax collection.

Charging for electricity, telephone.

Payment of farm leases.

Issuance of home ownership titles.

Personal banking

Savings Account Modalities:

Ordinary savings
Accounts for the future

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Savings accounts in US dollars Savings accounts in Cuban convertible pesos

Fundamental operations in Savings Accounts:

Opening

Deposits

Extractions

Closing

Transfer

Loss or deterioration of notebooks

Personal banking

Short, medium and long-term deposit modalities:

Fixed deposit

Fixed-term deposit in national currency with advance payment of interest

Certificate of deposit

The imposition terms are 3, 6, 12, 24, 36 and 60 months. Not extendable at maturity, nor does it admit the designation of beneficiaries. You can endorse third parties.

Business Banking

Portfolio of products and services Popular Savings Bank

Financing	Bills of exchange and promissory note
Sovereign risk financing	Bank guarantee and letter of guarantee
Popup Background	Local letter of credit
Revolving fund	Current account
Escrow	Tax bank accounts
Leasing	Wholesale cards
Budgeted financing for livestock and	Remote banking
agriculture	Mobile banking
Factoring	Magnetic cards
	Cleaning

Types of financing:

Loans: When all the money is granted at once and it is amortized according to agreed terms. Lines of Credit (revolving and non-revolving): When the money is granted by intakes and deadlines are set for amortization.

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These modalities are conditioned to the type of production process and can be requested for working capital or investments and there are also agricultural credits.

Commercial Area

Other products and services are also offered in Business Banking:

Budgetary financing for livestock and agriculture: These activities are financed and the state budget assumes a percentage of the interest.

Financial Leasing: The Bank acquires a property in property that is leased to a client entity, which pays fixed fees according to the agreed term. Valid for the GELMA group of MINAGRI.

Attention To Population

The population is served Monday through Friday from 8:00 am to 7:00 pm

Director: Carlos Luis Valenzuela Beruvides

Email: Carlos.Luis@a3492.bpa.cu

Telephone 45523939

Commercial Manager: Danisa Domínguez Acosta

Telephone 45522636/45523939

Savings Bank Manager: Annia rosa Sanchez Morena

Telephone 45523939

Effective Manager: Xiomara Rodríguez Del Valle

Telephone 45523939

Recovery Manager: Niurka Valenzuela Díaz

Telephone 45522669

Savings Bank Located in Cristina Between Andreanis and La Coste Cast March 13

Head of Savings Bank: Anneris Rodríguez Cabrera

Tannery Savings Bank Located in Real Between Tannery and Health

Head of the Savings Bank: Ana María Galido Herrera

Brisas del Mar Savings Bank located in Calzada Between Campiña and Palma

Savings Bank Manager: Mailin Bermude Batista Camarioca Savings Bank Sito Carretera Matanzas,

Head of Savings Bank: Yanetsi Santos Pérez

Contacts

Municipal Branch; 45523939-45522636 Savings Bank March 13: 45 518951 Savings Bank Tannery: 45523858

Brisas del Mar Savings Bank: 45 523475 Camarioca Savings Bank: 45 668284

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