

Important information

Read this document carefully before using the BBVA global net cash service. It contains important information on on-line electronic banking security.

Security measures

There are underlying risks to using Internet or any on-line services (e.g. loss of confidential information or identity theft). The following security tips can help you mitigate these risks:

- Never give out personal information, reference numbers or company codes, user names, passwords, transaction keys, **Global Security Devices**, accounts or any other confidential information that can be used improperly by third parties.
- Memorize your passwords. Do not write them down or save them electronically (e.g. computer, cellular phone or PDA).
- Do not allow others to see you key in your PIN numbers and do not access the service in public places or through unknown devices.
- Change your passwords on a regular basis, at least once a month.
- Install anti-virus, anti-spyware/adware software and a firewall on your equipment and update them frequently. This will prevent intruders from accessing your information.
- Always access the on-line banking service by typing **www.bbvapivot.com** in the explorer address bar. Never use links. Beware of fraudulent mails requesting confidential information (e.g. passwords or codes) and providing links to the "service".
- Delete without opening e-mails from unknown people or companies, as they may contained viruses or software that could jeopardize your information.
- Never install or download Internet software from an unknown source or pirate software, which may contain viruses or programs designed to obtain information.
- Never leave your computer without logging off from a **Net** session.
- Always validate the security certificate of our service by double clicking on the padlock appearing in the lower right part of the explorer window, which shows the correct URL **www.bbvapivot.com**
- Visit **www.bbva.com** frequently for updated information on risks and risk control measures.

Remember, BBVA will never ask you to update
any information by e-mail.

Contact the Customer Service Area if you have any questions or need
any clarification:

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