



## TERMS AND CONDITIONS

### **Securities Investor Protection Corporation (SIPC)**

You may obtain information about SIPC, including the SIPC brochure, by contacting SIPC at (202) 371-8300 or on the SIPC website at <http://www.sipc.org>

### **Regulation Best Interest (BI) Disclosure**

As a registered broker-dealer, Banorte Securities International Ltd., “BSI” hereinafter, is committed to acting in the best interest of retail customers when making recommendations, without placing BSI’s or the financial professional’s interests ahead of the customer’s interests.

### **Business Continuity Plan**

BSI has developed a Business Continuity Plan for how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions are unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information regarding our business continuity plan.

### **Contacting Us**

If after a significant business disruption you cannot contact us as you usually do at +1 (713) 980-4600, or go to our web site at [www.banortesecurities.com](http://www.banortesecurities.com). If you cannot access us through either of those means, you should call or visit the website of your account’s custodian, Pershing LLC, for instructions on how it may provide services to you in the event of a significant business disruption, such as prompt access to funds and securities, entering orders and processing other trade-related, cash, and security transfer transactions for your account(s). Pershing LLC’s phone number and website information are listed on your account statement.

### **Our Business Continuity Plan**

We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm’s books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.



Our business continuity plan addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Our clearing firm, Pershing LLC, backs up important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our clearing firm that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments within 24 hours. Your orders and requests for funds and securities could be delayed during this period.

### **Varying Disruptions**

Significant business disruptions can vary in their scope. For example, they could affect only our firm, the entire building our firm is located in, the business district where our firm is located, and the city where we are located, or even the entire region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within 24 hours. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area, and recover and resume business within 48 hours. In either situation, we plan to continue our business, transfer operations to our clearing firm if necessary, and notify you through our website, [www.banortesecurities.com](http://www.banortesecurities.com). If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customers' prompt access to their funds and securities.

### **For more Information**

If you have questions about our business continuity planning, you can contact us at +1 (713) 980-4600.

### **USA Patriot Act/Anti-Money Laundering Procedures and Customer Identification Program**

The USA PATRIOT Act (Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism) was enacted to strengthen the United States government's ability to combat terrorist financing and money laundering. The USA PATRIOT Act requires financial institutions like BSI to obtain, verify, and record information that identifies each person or entity with a relationship at a financial institution. When opening an account, BSI is required to obtain your name, address, taxpayer identification number and other information and documentation that will be utilized to verify your identity. While



BSI may be required to disclose this information pursuant to applicable laws, rules, or regulations, it will otherwise be retained in confidence according to our Privacy Policy.

As required by federal law, if BSI is unable to verify your identity, we will not be able to open an account or establish a relationship with you. BSI reserves the right to request additional information or documentation at any time at its sole discretion. Material changes in account information should be forwarded in writing to BSI at Banorte Securities International, Ltd., 5075 Westheimer, Suite 975W Houston, Texas 77056, Attention: Compliance Department.

### **Customer Complaint Notice – SEC Rule 17a-3(a)(18)(ii) Disclosure Statement**

Banorte Securities International, Ltd., in accordance with SEC Rule 17a-3(a)(18)(ii), is furnishing this statement to provide you with a name, telephone number and address, in the event you need to report or notify us of a possible complaint relating to your account. If for any reason you feel you have a complaint, please contact our offices immediately, either by mail at Banorte Securities International, Ltd., 5075 Westheimer, Suite 975W Houston, Texas 77056 ,Attention: Compliance Department, or by phone to +1 (713) 980-4600, and ask to speak with our Compliance Officer.

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