Republic of Panama Superintedency of Banks

March 11, 1999 CIRCULAR Nº 09-1999

Mr. General Manager At your Office

Dear Sir:

We would like to remind you that next March 15 we celebrate in Panama Consumer's Day. As part of the celebration, we suggest that each Bank promote some type of activity or send a message that highlights the importance and advisability of good relations with users of banking services.

The occasion would be favorable to send special greetings to clients, offer some type of especial recognition on this day – or that week – and, in general, to illustrate clients on their rights and obligations, as well as creatively decorate the main offices where you receive the public.

We are sure of receiving your collaboration and remain,

Yours Sincerely,

Mario L. Romero, Jr. Superintendent

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