

**REPUBLIC OF PANAMA  
SUPERINTENDENCY OF BANKS**

March 18<sup>th</sup> of 2005  
**CIRCULAR N° 19-2005**

Reference: Electronic Banking.

General Manager

Dear Sir:

This is to kindly remind you of the fulfillment of Section 9 of the Agreement N° 5-2003, related to the information to be provided by the bank to the clients about the use of the electronic banking service.

In particular, this Superintendency wishes to remind you that pursuant to letter g) of Section 9 of the cited Agreement, the Bank must conspicuously include or specify in its website, as well as in its electronic Banking contract, its Supervisory Body, which is in this case the Superintendency of Banks of Panama.

We would appreciate that the General Manager take the precise measures and instruct accordingly, in order to perform the necessary adjustments in compliance with this letter.

Kind Regards,

Delia Cardenas  
Superintendent

