

LIST OF EXCLUSIONS

Banco Internacional del Perú S.A.A.

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Banco Internacional del Perú S.A.A. - Interbank will not take credit operations related to:

- › Production or commercialization of weapons or military equipment.¹
- › Political campaigns financing.
- › Production or activities that include forced labor or child exploitation.²
- › Production or commercialization of products or activities considered illegal in Peru or by international conventions or agreements.
- › Production or commercialization of tobacco.³
- › Any activity related to pornography or prostitution.
- › Commercialization of wild fauna and flora and related products, regulated under the International Convention on International Endangered Species (CITES).
- › Production, use, or international commercialization of hazardous materials, such as radioactive materials, loose asbestos fibers, and PCB products (Polychlorinated biphenyls).⁴
- › International commercialization of waste and scraps, unless they comply with the Basel Convention and related regulations.
- › Trawling in a marine environment using nets over 2 kilometers in length.
- › Production, use, or commercialization of substances that promote the deformation of the ozone layer, pharmaceutical products, pesticides, and other hazardous substances subject to international prohibitions and subject to gradual disuse.⁵
- › Activities that cause significant change or deterioration in the critical habitat.^{6 7}
- › Production and distribution of racist and anti-democratic material.
- › Significant alteration/damage or elimination of cultural heritage.
- › Relocation of indigenous peoples from their native and traditional lands.



1. This applies when these activities are a substantial part of the primary operations of a Client's project.
2. According to the International Labor Organization (ILO) conventions, forced labor refers to any non-voluntary work or service obtained from an individual under threat, force, or punishment. The term "Child" implies that workers should be hired only if they are at least fourteen (14) years of age as defined in the ILO Convention on Fundamental Human Rights unless Peruvian legislation specifies mandatory school attendance or minimum age to work, in such cases the highest age will be applicable.
3. This applies when these activities are a substantial part of the primary operations of a Client's project.
4. This does not apply to purchasing medical equipment, quality control (measurement) equipment, and any other equipment where the radioactive source is negligible and/or adequately protected.
5. Substances that damage the ozone layer: chemical compounds that react to or remove stratospheric ozone resulting in "holes in the ozone layer." The Montreal Protocol lists ozone-depleting substances and their reduction targets and implementation timelines.
6. Significant change: elimination or severe reduction of habitat integrity caused by a significant long-term change in land or water use or habitat modification that substantially reduces the habitat capacity to maintain the viable population of native species.
7. Critical habitat: includes areas with high biodiversity value that meet the criteria of the World Conservation Union (IUCN), including necessary habitat for the survival of endangered or endangered species, as defined in the IUCN Red List of Threatened Species or as defined in the national legislation, areas with a special significance for endemic species or restricted range of species, sites that are critical for the survival of migratory species, global support areas that concentrate significant numbers of individuals of gregarious species, areas with sets of species or that are associated with critical processes of evolution or provide a key service to the ecosystem, areas with a biodiversity of social, economic, or cultural importance to local communities. Primary forests or forests of high conservation value are considered critical habitats.

