

BBVA

Creando Oportunidades

Restricted Area Trust

Fiduciary Department

2023





Creando Oportunidades

¿WHO ARE WE?

With more than 1,800 branches in the country, BBVA is Mexico's strongest financial group, leading the Trust's market since 1932.

Our Fiduciary manages 26,877 trust business around the Mexican Republic with a cumulative of \$407,315,000,000.00 pesos of heritage.



Local Experience and Worldwide Support at your service

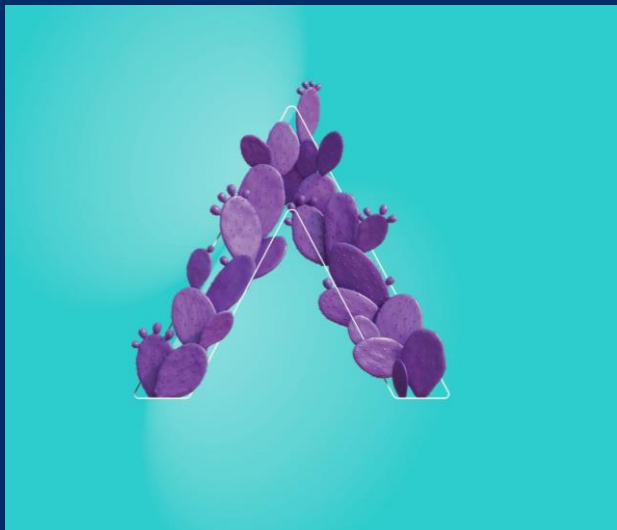
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- Fiduciary BBVA has the most extensive experience in the administration and operation of fiduciary businesses, as well as having the most solid and modern fiduciary infrastructure in the country, which allows us to be leaders in the market.
- The rating agency Standard & Poor's granted fiduciary BBVA and its management team the qualification of "EXCELLENT" in the performance of its functions.



Local Experience and Worldwide Support at your service



- We have more than 100 highly qualified specialists nationwide.
- Ability to negotiate transactions with complex documentation.
- State-of-the-art technology in digital systems and platforms, coupled with a renewed network of **1,800 branches** and **11,600 ATMs** nationwide.



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CUSTOMER SERVICE

In BBVA Trustee:

- We care about knowing our customers, as well as their needs, in order to provide them with the most appropriate products and solutions;

We provide 4 Representation and Monetary Administrators for each new business;

- We quickly and efficiently manage operating instructions and requirements with maximum 24-hour care levels;
- We work with the vision of establishing lasting links with our customers;
- We assume that customer satisfaction is a key factor in our professional development.



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What is the Restricted Area?

In Mexico, foreigners can not acquire real estate in the so-called "Restricted Area" (national territory zone of 100 km along the borders and 50 km along the beaches); Only the use and enjoyment of real estate is allowed by the constitution of a trust contract.





The contract that allows foreigners to acquire the use and enjoyment of a property located in the restricted area, while the Fiduciary retains ownership of the property.

The Fiduciary is legally the owner, but the foreigner is the beneficiary of the use and enjoyment of the property.

IS YOUR HOME!

¿How it works?

Who is Involved:

- *Seller of property (Settlor)*
- *BBVA (Fiduciary)*
- *Foreign Buyer (Trustee)*
- *Substitutes or Beneficiaries*

What is the process?

1 Request a Permit from the S.R.E.*

2 Notary Contract in Public Deed

3 Trust Formalization

4 Registry in the National Foreign Investment Bureau

What characteristics does the trust have?

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Heritage Autonomy

- ✓ Contract duly regulated and with the legal force that valid the rights of our foreign client regarding their property.

Secrecy

- ✓ The contract is entered into in a public deed, and the property will be registered in the name of the Fiduciary at the Public Registry of Property.

Security

- ✓ The purposes will be fulfilled and will be executed only according to the instructions of our foreign client.

Unattachable

- ✓ The owner formally is BBVA Fiduciary, which is not legally an attachable property of our client.



Main Advantages

Allows foreigners:

"Having a house" on beaches and borders of Mexico;

Enjoy at all times your home;

Keep safe the property



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¿ What do we focus on?

Objective Market

- Residential property for residential use
- (Houses and / or apartments built)
- Land and lots (With area no more than 1000m2 for Residential Use)



Business restrictions of the BBVA Trust

From the Trustee:

- *Some nationalities of high risk;*
- *Politically Exposed Persons Abroad;*
- *Companies of foreign nationality.*

From the property:

- Ejidal land;
- Rustic properties;
- Properties with levies; Properties resulting from judicial or administrative immatriculation;
- Territorial government regularization (CORETT or other similar case)

**Any case could be analyzed by our legal department*



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Requirements

- Of the Seller (Moral or Physical Person)
- Foreign buyer
- Substitutes
- Legal Representative
- The property



Of the Settlor (seller) Companies:

- Copy of the company's articles of incorporation with the seal of registration before the RPPC;
- Copy of the deed containing the statutory changes and detailing the current shareholding with data of inscription before the RPPC;
- Copy of R.F.C.
- Copy of valid proof of address. (No more than 2 months);
- Copy of the proxy for acts of dominance of the legal representative of the company registered with the RPPC;
- Copy of official identification of the legal representative;
- Proof of address of the legal representative;
- Representative CURP and RFC;
- Identification, proof of address, CURP and RFC of the shareholders of the company.

In addition the following information of the company and the representatives:

Phone: _____

Email: _____

Of the Settlor (Person):

- Valid and legible official identification (IFE, Passport);
- Copy of valid proof of address. (No more than 2 months);
- Copy of R.F.C.;
- Copy of birth certificate.
- Copy of marriage certificate in your case.
- If you acquired being married under the conjugal partnership, the same information of the spouse is required.

Phone: _____

Email: _____

Requirements

- Of the seller (Company or Person)
- Foreign buyer
- Substitutes
- Legal Representative
- The property

From the Trustee (foreign buyer)

- Copy of valid passport. It must be legible;
- Copy of document accrediting the migratory situation in Mexico;
- Copy of Proof of address of your country of origin with antiquity no longer than three months (telephone bill, electricity, gas, etc.);
- RFC and CURP if you have this documentation
- Social Security Number and Tax Identification Number of the country of origin. (Indispensable);
- Fill in the Administrative Data format.

From the substitute trustees:

- Copy of identification (s) and in the case of foreigners, copy of Passport of whom is indicated as Trustee (s) Substitute (s) for the case of death of the holder;
- RFC and CURP, or Social Security number and Tax Identification number of the country of origin, (Indispensable);
- Copy of Proof of address of your country of origin with antiquity no longer than three months (telephone receipt, electricity, gas, etc.);
- Copy of document accrediting the migratory situation in Mexico (in case they are in national territory).

Of the Legal Representative

- Copy of the power granted by Mexican Notary or in case of power granted abroad, must be legalized or apostilled and translated by national expert;
- Copy of the official identification (passport for foreigners) of the proxy;
- Proof of address of the Legal Representative;
- RFC and CURP;
- If you are a foreigner, copy of document that accredits the immigration status in Mexico.

Of the Property

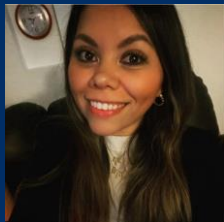
- Copy of deed or property title, registered in the Public Registry;
- Copy of the Condo Regime, registered in the Public Registry. (If applicable);
- Copy of the Freedom of Liens Certificate of the property;
- Copy of payment of the Property Tax (last).



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WE ARE YOUR
BEST CHOICE...

SOMOS TU
MEJOR OPCIÓN...



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