

TAX POLICY OF IFS AND SUBSIDIARIES

1. Objective

The administration of the tax matters of Intercorp Financial Services Inc. (“IFS”) and subsidiaries is carried out by applying the good tax practices and acting with transparency, clarity, order and coherence, with the purpose of complying with their tax liabilities responsibly and efficiently.

2. Scope of Application

This Policy applies to IFS and all its subsidiaries, and it must be submitted to the approval of the Board of Directors or Shareholders’ Meetings, as applicable, in each subsidiary.

3. Our commitments

3.1 Guidelines

In the compliance of the tax liabilities of IFS and subsidiaries, as well as in their relationship with the Tax Administration, its corresponding employees and executives shall be governed by the following guidelines:

- a. Compliance of the tax rules in the different countries and territories where IFS and subsidiaries operate.
- b. Adoption of business and strategic decisions based on a reasonable and informed interpretation of the applicable tax rules.
- c. Mitigation of significant tax risks, ensuring that taxation is a reflection of the business activity developed.
- d. Collaboration with the authorities on tax matters based on respect of the law, transparency, and good faith, notwithstanding the legitimate disputes that, respecting the abovementioned principles and in defense of social interest, may arise with said authorities due to a different interpretation of the applicable rules.

3.2 Good tax practices

In order to implement the Tax Policy of IFS and subsidiaries, they and their employees, and executives will comply with the following rules:

- a. Execute legal strategies, figures and structures that respect the tax law and the applicable good commercial practices.
- b. Manage tax matters in an orderly and expert manner to guarantee the compliance of tax liabilities and the management of those risks of tax nature.
- c. Adopt tax positions based on sound legal, economic, and business reasons or on commonly accepted practices. No schemes or practices are used for abusive tax planning, tax evasion and/or simulation of operations.
- d. Align the other commercial, corporate, ethical, and reputational policies of IFS and subsidiaries with the Tax Policy.
- e. Refrain from using artificial or improper structures unrelated to the business activities with the purpose of concealing or reducing the transparency of their activities.
- f. Follow the recommendations of the codes of good tax practices implemented in the countries where IFS and subsidiaries develop their activities.
- g. Facilitate the information and documentation with tax significance requested by the competent Tax Administrations, in the shortest term possible and in the way and conditions required.

- h. Adequately implement, within the terms established, the tax normative changes that have an impact on the development of the activities of IFS and subsidiaries.
- i. Apply the arm's length principle in their operations between related parties.
- j. Adequately keep the legal, commercial, accounting and tax books and documents within the applicable statute of limitations in each country where IFS and subsidiaries develop their activities.
- k. Take advantage of the tax benefits granted by the law, without compromising the legal action and reputation of IFS and its subsidiaries.
- l. Avoid the use of structures in jurisdictions qualified as non-cooperative or low or no- taxation jurisdictions according to the tax havens standards defined by the OECD, that have abusive or tax evasion purposes.
- m. Timely file and pay taxes.

As part of the execution of the Tax Policy, the payment of taxes by IFS and subsidiaries is made in all and each of the territories where they have been caused, according to the corresponding rules, in order for the benefits for said collections to be reflected in the territories where they have commercial presence.

4. Verification of the compliance with the tax policies

The General Managements will be responsible for supervising the compliance with this Policy in IFS and subsidiaries, actively and permanently participating in their implementation and execution in this matter.

Whenever the competent General Management of IFS or its subsidiaries considers it convenient to submit to the consideration of its corresponding board of directors any act or situation or economic relationship connected to the tax strategy, or a particular act or situation, or which is framed within any kind of tax planning, this event must be expressly mentioned as a point of the agenda of the corresponding meeting and must have the corresponding technical support, so that the directors may issue an opinion regarding it.

Lima, May 12, 2022