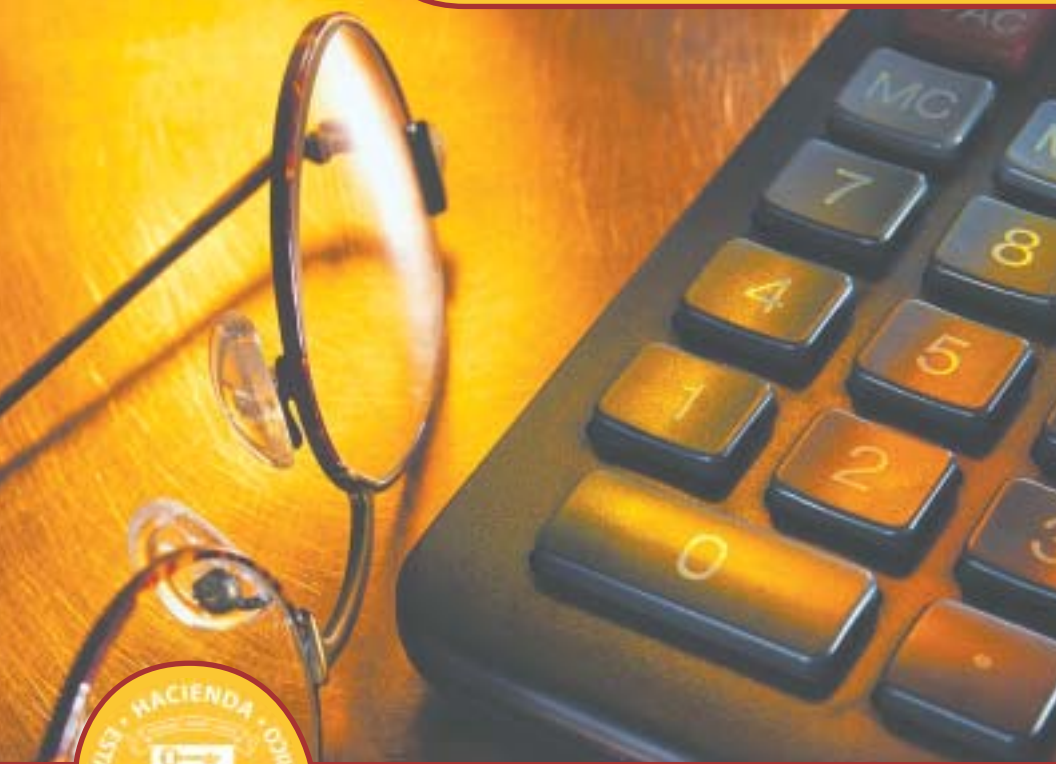


Informative Booklet



**Regarding the Withholding
at Source in Case
of Services Rendered**

MESSAGE FROM THE SECRETARY

Dear Taxpayer:

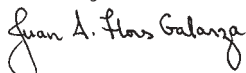
The 7% withholding tax applies to all professionals involved in a trade or business or which generate income in Puerto Rico for services rendered in Puerto Rico. The withholding applies to payments made to a health provider for health services rendered. This represents an advance prepayment of the regular tax which you can claim as a credit when you determine your tax responsibility.

Taxpayers can request a partial or total waiver certificate on the 7% withholding tax if they have fully complied with their taxable responsibilities and do not have tax debts or if they have an updated payment plan.

This booklet answers the most common questions related to the 7% withholding tax. We invite you to read the information herein contained very carefully. For additional information do not hesitate to call 787-721-2020, extension 3611 or 1-800-981-9236. Also, you can call TeleHacienda at 787-721-0510 or toll free at 1-800-981-0675. In addition, you can access our site on the Internet at <http://hacienda.gobierno.pr>.

With your cooperation, we will be able to continue contributing to forge the future of our country and our citizenry.

Cordially,



Juan A. Flores Galarza

Secretary

Department of the Treasury

1. What is the 7% withholding?

The 7% withholding represents a withholding at source from every payment made by a person (including a corporation or partnership), who is engaged in a trade or business or in the production of income in Puerto Rico, to a corporation, partnership or individual, for services rendered in Puerto Rico. This withholding also applies to payments made to a health services provider for health services rendered.

This is not an additional tax; it is an advanced payment of the regular income tax that the taxpayer can claim as a credit in determining his income tax liability.

2. If an individual hires the services of a company to install iron fences in his home, and the payment is over \$1,000, is such payment subject to withholding?

No, because the payor (individual that contracts) is not making the payment in connection with a trade or business or for the production of income in Puerto Rico. These payments are made as a personal activity that is not related with the taxpayer's trade or business.

3. Does the withholding apply to services rendered in my house by a domestic employee or by a gardener?

No, because these payments are not made in connection with a trade or business or for the production of income in Puerto Rico.

4. Does the withholding apply to services rendered by a painter or a gardener in my business or in buildings that I have for lease?

Yes, because these payments are made in connection with a trade or business or for the production of income in Puerto Rico.

5. An individual contracts services in his personal character (i.e., he contracts the services of a lawyer

for his defense) and the payment is made through a third person (i.e., the payment is made through his business or corporation). Are these payments subject to withholding?

Yes, as long as the payments are made through a trade or business or as part of an activity for the production of income in Puerto Rico, such payments will be subject to withholding.

6. Which payments are excluded from the 7% withholding? Which payments are not deemed made for services rendered, thus not subject to the 7% withholding?

The following payments are excluded from the 7% withholding:

- the first \$1,000 paid during the calendar year to the person who rendered the service;
- payments to hospitals and clinics that offer hospitalization services (not including those essentially offering ambulatory services);
- payments to non-profit organizations qualified as such by the Department of the Treasury;
- commissions paid to direct sellers for the sale of consumer products;
- payments to contractors or subcontractors for construction projects, excluding payments for engineering, architectural, consulting, design or other services of similar nature;
- payments to businesses exempt or partially exempt from income tax under the Puerto Rico Tax Incentives Programs;
- payments for services rendered to bona fide farmers who

comply with the requirements for the deduction provided under Section 1023(s) of the Code;

- payments for services rendered by nonresident individuals or foreign corporations or partnerships not engaged in trade or business in Puerto Rico, which are otherwise subject to income tax withholding at source under the Code;
- payments of salaries subject to withholding under Section 1141 of the Code;
- payments to the Government of Puerto Rico, its agencies, public corporations and political subdivisions;
- payments to an eligible carrier, which means a person whose principal trade or business is air transportation, maritime transportation of cargo or passengers, or to provide telephone communication services, between Puerto Rico and any other destination outside Puerto Rico; and
- payments for ecclesiastic services rendered by priests or other ministers of the gospel duly authorized or ordained, including rabbis.

The following expenses incurred by the service provider are not subject to the 7% withholding:

- travel, lodging and meals;
- machinery, equipment and parts furnished by the service provider, if the title of such items is transferred as part of the contract;
- stamps and internal revenue vouchers; and
- financing charges.

In order to exclude the previously mentioned expenses from

the 7% withholding, the service provider should detail these items separately in the invoice submitted to the payor.

7. Which activities do not constitute the rendering of services for purposes of this provision?

The following activities do not constitute the rendering of services, and therefore, are excluded from the 7% withholding:

- contracting of insurance;
- leasing or selling of tangible personal or real property;
- printing;
- selling newspapers, magazines or other publications (including placing advertisements); and
- contracting of radio and television time.

8. Payments to an eligible carrier are not subject to the withholding. What is an eligible carrier? Which payments are excluded?

Payments made directly, or through agents, representatives or other intermediaries, to an eligible carrier are not subject to the 7% withholding.

The term eligible carrier means a person whose principal industry or business is air transportation, maritime transportation of cargo or passengers, or to provide telephone communication services, between Puerto Rico and any other destination outside Puerto Rico.

9. Are payments made to a truck driver for transportation services subject to the 7% withholding?

Yes, payments made to a truck driver are subject to the 7% withholding. However, he may be eligible for a waiver, as further

explained in questions 28 through 44 of this booklet.

10. If a natural or juridical person engaged in trade or business within Puerto Rico makes a payment to a radio or television station for advertisement or other services, will such payment be subject to the 7% withholding?

No, because payments made for contracting radio and television time are not considered payments for services rendered.

11. If a taxpayer has a personal property under a leasing contract, for example a copier, that includes maintenance, which item will be subject to the 7% withholding?

The withholding will only apply to payments made for the maintenance. If the contract does not specify the distribution between the maintenance and the rental portion of the payment, and there is no other method for segregating the payments, the total amount shall not be subject to withholding.

12. Which payments made by a partnership to its partners are subject to the 7% withholding?

Those payments that constitute a guaranteed payment for services rendered. For these purposes, a guaranteed payment is a payment that complies with the following requirements:

- a. must be made by the partnership to a partner;
- b. in consideration for services rendered or for the use of capital;
- c. determined without reference to the partnership's income; and
- d. made to the partner as part of a transaction as a partner.

13. If a person renders services as a minister or priest and his income is not subject to withholding as an employee, will payments be subject to the 7% withholding?

No. Payments for ecclesiastic services rendered by ministers or priests duly ordained are not subject to the 7% withholding.

14. Are nonprofit organizations required to withhold the 7% from payments made to persons rendering services for them?

Yes. Even though these organizations are exempt from the withholding with respect to the services they render, such entities are required to withhold 7% on payments made to a person for services rendered to the exempt entity.

15. Is the withholding applicable when a payment is credited to a bank account, or property is transferred in exchange for services, or a payment is made to a third party to be credited to a service provider account?

Payments in kind, or by means of credits or property, are considered payments for services rendered and, therefore, subject to the 7% withholding.

16. What are payments in kind?

As a general rule, a payment in kind is a payment made in property other than cash in exchange for services. For example, a car transferred to the person that rendered the services. In these cases, the 7% withholding will be determined taking into consideration the fair market value of such property.

17. Are payments made to laboratories subject to withholding?

Payments for laboratory services rendered by medical laboratories are subject to withholding, unless such services are

rendered by laboratories which are an integral part of a hospital or clinic. However, the deductibles paid by the user of the services are not subject to withholding.

18. Are the costs and charges for medicine distribution (Facility or Dispensing Fee) subject to the 7% withholding?

Sale of medicines and other drugstore products, as well as charges paid to the drugstore for medicine distribution, do not constitute payment for services rendered. Therefore, they are not subject to the 7% withholding imposed by the Code.

19. How does the insurance contracting exclusion apply?

The Regulations issued under the Code provide that contracting of insurance does not constitute services rendered. The transaction between the buyer of an insurance policy and the insurance agent represents a sale, therefore, not subject to the 7% withholding. Nevertheless, payments of commissions made by the insurance company to insurance agents constitute payments for services rendered, subject to the 7% withholding.

20. Are payments made to persons who rendered catering services subject to the 7% withholding?

No, because the catering business constitutes essentially the sale of food. Nevertheless, payments made to waiters by a caterer are subject to the 7% withholding, if the waiters are not employees of the caterer.

21. How does the exclusion of the first \$1,000 paid for services apply? For example, I pay \$500 per week to a service provider.

The exclusion applies to the first \$1,000 paid every calendar year. Therefore, in the previous example, payments made during the first two weeks will be excluded, and starting with the third

week, the corresponding withholding (7% or 5%, as the case may be) should be made.

22. How does the exclusion apply to contractors or subcontractors of construction projects?

Payments made to contractors or subcontractors for construction projects are excluded from the 7% withholding. The term construction projects do not include services for architecture, engineering, design, consulting or other professional services of similar nature. If the contractor subcontracts these services, he must withhold 7% from the payments.

Example: ABC Corporation (ABC) entered into a contract with a municipality for the construction of a building. ABC subcontracted an engineering firm as part of the project. ABC is required to withhold the 7% from the payments made to the engineering firm, unless the firm provides the payor with a waiver certificate. The municipality, however, is not required to withhold the 7% from payments to be made to ABC.

23. Can a withholding of more than 7% be made with respect to payments under these provisions?

No. The Code provides a fixed withholding rate of 7% applicable to payments for services rendered.

24. What are construction projects?

The term construction projects is the skill or process of constructing, building or erecting any building or structure such as bridges, homes, buildings, roads, sidewalks or sewers, among others. Also, it includes improvements or land development and the installations that are integral or complementary to such structures, such as the installation of electrical, telephone and plumbing facilities.

25. Can a substantial rehabilitation business be considered a construction business for withholding purposes?

Yes. A substantial rehabilitation business can be considered a construction business and therefore, it would not be subject to the 7% withholding.

26. If a person is engaged in the sale of consumer or usage products, such as encyclopedias, perfumes, Tupperware, Avon or Amway, from a site that is not a retail sales establishment, are the commission payments for these sales subject to the 7% withholding?

No, because these commissions are paid for the sale of use or consumer products where the direct beneficiary of the sale is an individual.

27. If a person is engaged in the sale of beverages to retailers, are the commissions received from these sales subject to withholding?

Yes, because these commissions are paid for sales made to a business and not to the consumer.

28. What is a waiver certificate?

A waiver certificate is a document issued by the Department of the Treasury that grants a special tax treatment with respect to the 7% withholding to all those who are current on their responsibilities with the Department of the Treasury. It is important to clarify that the special tax treatment granted is only with respect to the withholding at source from the payments received for services rendered, and does not exempt the taxpayer from reporting such income on his income tax return.

The waiver can be total (no withholding), in the case of corporations or partnerships, or partial (5% withholding), in case of individuals.

Taxpayers must provide copy of the waiver certificate to the person required to make the withholding with respect to payments for services rendered, so that the right to the waiver be recognized.

29. How can I obtain a waiver certificate?

If you have filed all the required income tax returns and do not owe taxes, the Department of the Treasury will issue a waiver certificate automatically.

30. If an individual renders services under contract and has not received a waiver certificate, what should he do?

The individual must visit the nearest Collections District or the Taxpayer's Service Offices located in San Juan, Bayamón, Caguas, Ponce and Mayagüez. Remember that it is necessary to comply with the requirements of having filed the required returns and not having exigible tax debts. If you owe any taxes, you can either pay them or make a payment plan approved by the Secretary and keep it up to date. If the records show outstanding debts that were already paid or that you understand are incorrect, you must submit evidence to correct them.

31. If an individual receives a partial waiver certificate and he renders services under contract, what is the purpose of this certificate? What should he do?

The purpose of this certificate is to grant him a partial waiver from withholding. Instead of the applicable 7%, he will only be subject to a 5% withholding. The individual must provide copy of the partial waiver certificate to the person making service payments in order to avoid the over withholding.

32. An individual that previously rendered services under a contract receives a partial waiver certificate; now he is a salaried employee whose only source of income is such salary, what should he do?

The provisions of the 7% withholding apply only to services rendered that are not otherwise subject to withholding. In this case, the individual is not subject to the 7% withholding because he is a salaried employee whose only source of income is such salary. Under these circumstances, he should disregard the partial waiver certificate.

33. Who qualifies for a partial waiver certificate?

Individuals who comply with the following requirements:

- a. have filed all their income tax returns, provided they were required to file; and
- b. have paid the tax determined therein, or in case of having any outstanding debts, the same are up to date pursuant to a payment plan approved by the Secretary.

34. Where are the Collections Districts and the Taxpayer's Service Offices located?

For your convenience, we have 10 Collections Districts located throughout the Island. We also have the Taxpayer's Service Offices in San Juan, Bayamón, Caguas, Ponce, and Mayagüez. You can obtain there partial waiver certificates for individuals and total waiver certificates for corporations. At the end of this booklet you will find a list with the addresses and telephone numbers of such Districts and Offices you can visit in order to obtain your waiver certificate or assistance on any other tax matter.

35. Does an individual have the right to obtain a total waiver certificate?

The total waiver certificate is granted only to those individuals who have started an activity of rendering services after December 31, 1994 and comply with the following requirements:

1. Visit the General Consulting Section (Office 601) of the Department of the Treasury in San Juan or any Collections District to complete a sworn statement (Form AS 2614) indicating the following:
 - a. name, social security number and the address of the office or business where the services are rendered;
 - b. description of the service activity;
 - c. date such service activity was commenced;
 - d. account his eligibility for the waiver; and
 - e. attesting that he has not previously availed himself of the benefits of the waiver.
2. Comply with the income tax filing requirements and have no outstanding tax debts. If there was no such obligation to file income tax returns for previous taxable years, the taxpayer must file Form AS 2638, Information About Your Income Tax Return. In order to obtain a recent tax debt certification the individual must visit Office 404 at the Department of the Treasury or any Internal Revenue Collections Office.

This waiver shall be allowed during the first three years counting from the year during which the rendering of service commenced, and may be used by each individual only once in his lifetime.

36. What should be done when the waiver was issued under the husband's name and the wife is the one who renders the services?

The taxpayer must visit the nearest Collections District or any

Taxpayer's Service Office and request a waiver certificate to be issued under his wife's name.

37. What should be done when the waiver was issued under the taxpayer's name and he makes business using a commercial name?

The taxpayer must visit the nearest Collections District or the Taxpayer's Service Office, and request a waiver certificate to be issued under his name and the business name (for example: Juan Taxpayer, d/b/a ABC Maintenance).

38. Which requirements must be met by a corporation or partnership that has not received the waiver automatically, in order to request a total waiver certificate?

In order to request a total waiver certificate, every corporation or partnership (including associations, corporations of individuals and special partnerships) must comply with the following requirements:

- a. have filed all their income tax returns, provided they were required to file; and
- b. have paid the tax determined therein, or in case of having any outstanding debts, the same are up to date pursuant to a payment plan approved by the Secretary.

To request this waiver you can visit the nearest Collections District or the Taxpayer's Service Offices.

39. If a corporation began operations during the taxable year and has not filed an income tax return yet, how can such corporation obtain the waiver?

An official or an authorized representative of the corporation or partnership must visit one of our Collections District or Taxpayer's Service Offices and must submit evidence indicating the date the company began operations in Puerto Rico. A waiver

certificate will be issued to the corporation.

40. If an individual received a total waiver and by mistake was classified as a partnership, what should he do?

He must visit the nearest Collections District or the Taxpayer's Service Offices where a partial waiver will be issued.

41. For how long the waiver certificate will be effective?

Waiver certificates are issued annually and will remain in effect during the entire calendar year for which were issued.

42. If a person is engaged in any activity excluded from the withholding requirement, does he need a waiver certificate?

No. However, if the payor requires you the waiver, you can request an exclusion certification in the General Consulting Section (Office 601 of the Department of the Treasury) or in any tax Collections District.

43. Can an exclusion certificate from withholding be granted to an entity that is not subject to the 7% withholding?

Yes. Nevertheless, the entity must submit evidence showing that it is entitled to the exclusion (i.e., copy of the tax exemption decree or copy of the administrative determination issued to non-profit organizations).

44. Can an exclusion certificate be issued to an individual that is not subject to the 7% withholding?

Yes. The individual must submit evidence of the activity in which he is engaged, including copy of the municipal license, if applicable.

45. What is the responsibility of the withholding agent?

The person acting as withholding agent, that is, the entity to whom the service is rendered, shall withhold the required amount from every payment in excess of the first \$1,000 paid during the calendar year. Also, the withholding agent will be responsible of making the deposit and payment of the amounts withheld to the Secretary of the Treasury, as follows:

- a. the amount withheld must be deposited in any Internal Revenue Collections Offices;
- b. the deposit must be made using the Payment Voucher of Tax Withheld (Form 480.9A). This form is available in the Forms and Publications Division (Office 603) of the Department of the Treasury in San Juan and in every Internal Revenue Collections Office; and
- c. the amounts withheld must be deposited not later than the 10th day of the month following the month in which the withholding was made.

Withholding agents must file an annual informative return to the Secretary, covering the payments and withholdings for the previous year, not later than February 28 of the following year. This return must be filed with respect to every service provider to whom the withholding was made, on Form 480.6B (Informative Return - Income Subject to Withholding) along with Form 480.5 (Summary of the Informative Returns). The return must include the name, address, social security or employer's identification number of the service provider, the amounts paid during the year and the amounts withheld.

If the income is not subject to withholding, you must use Form 480.6A (Informative Return - Income not Subject to Withholding).

Copies of Forms 480.6A and 480.6B shall be remitted to the person receiving the payment not later than February 28 of the

following year. These forms are available at the Employer and Estimated Tax Payments Application Section (Office 511) of the Department of The Treasury.

The withholding agent must retain a copy of the waiver certificates. Also, must file annually the Annual Reconciliation Statement of Income Subject to Withholding (Form 480.6B.1) not later than February 28 of the following calendar year.

It is important to clarify that Forms 480.9A and 480.6B.1 must be filed and completed on the withholding agent's name and not on the name of the person that received the payments for services rendered.

46. Which payments must be included on Forms 480.6A (Informative Return - Income not Subject to Withholding) and 480.6B (Informative Return - Income Subject to Withholding)?

Form 480.6A must include payments of compensation for services rendered not subject to the 7% withholding, as well as those payments over which no withholding was made because there was a waiver certificate in effect or because payments did not exceed the first \$1,000.

Form 480.6B must include all payments made that are subject to withholding, as well as expense reimbursements and payments that include maintenance under leasing contracts.

47. We are a corporation that renders legal services and have a total waiver certificate. On which form does income from services rendered will be reported?

The corporation will receive a copy of Form 480.6A reporting the amount of payments received for services rendered not subject to withholding, which income must be included on the corporation's income tax return.

48. What should you do in order to claim the credit for the amounts withheld, if you do not receive Form 480.6B?

You must include with your income tax return a sworn statement indicating the name, address, employer's identification number, if known, and the telephone number of the person who made the payments, the amount of the payments and the amount withheld. You can also submit payment slips where the amounts withheld are shown.

49. If payments made to an individual during the year are less than \$1,000, what form must be used to report such payments?

If payments are less than \$1,000, they must be reported on the Informative Return - Income not Subject to Withholding (Form 480.6A).

50. How do you claim the credit for the amount of tax withheld?

The amounts withheld will be credited and treated as a payment of estimated tax or of the final tax for the taxable year of the corporation or for the calendar year of individuals.

In order to claim the credit you must attach to your income tax return Form 480.6B provided by the person who made the payments and the withholding.

51. Where can I obtain copy of the Regulation related to the 7% withholding?

Regulation No. 5619 related to the 7% withholding can be obtained at the Puerto Rico Department of State.

52. We are a group of physicians engaged in business as a partnership. Some of the payments for services rendered are received under our individual names, as well as the withholding. Other

payments are received under the partnership's name. Who has the responsibility to inform the income, the partnership or each physician as an individual?

Payments made to the individuals physicians will be included in their income tax return and they can claim the amount withheld against the tax determined. Payments made to the partnership, however, are considered income of the partnership.

53. What other booklets or informative material does the Department of the Treasury have issued in order to provide additional orientation?

The Department of the Treasury is constantly issuing informative booklets and materials for orientation purposes. The following booklets are available and can be obtained at the Department:

- Carta de Derechos del Contribuyente (Spanish only)
- Informative Booklet to Provide Orientation about your Income Tax Return (English and Spanish version)
- Folleto Informativo sobre la Contribución sobre Ingresos de Sacerdotes o Ministros (Spanish only)
- Folleto Informativo para Aclarar sus Dudas sobre Aspectos Contributivos en la Venta de Ciertas Propiedades Inmuebles (Spanish only)
- Folleto Informativo de Herencias y Donaciones (Spanish only)
- Informative Booklet to Provide Orientation on the Income Tax Responsibilities of Federal, Military and Other Employees

For a fast and direct tax orientation, the Department of the Treasury has set up a modern computerized system known as

TeleHacienda. This is an automatic telephonic system that through a recording provides orientation. For information on the topics, refer to Folleto Informativo TeleHacienda.

You can call TeleHacienda at (787) 721-0510 or toll free at (1) (800) 981-0675, any day of the week, 24 hours a day. This service is available only in Spanish.

You can access our site at:

<http://www.hacienda.gobierno.pr>

Also you can let us know your opinion through our E-mail at:

support@hacienda.gobierno.pr

The Taxpayer's Service Offices are located in:

San Juan

Intendente Alejandro Ramírez Building
#10 Paseo Covadonga
2nd Floor, Office 211
San Juan, P.R.

Tel: (787) 724-6666, (787) 721-2020 ext. 3610
and (1) (800) 981-7666
Fax: (787) 725-2319

Bayamón

Gutiérrez Building
2nd Floor
Road #2
Bayamón, P.R.

Next to Hermanos Meléndez Hospital
Tel: (787) 778-4949, (787) 778-4950,
(787) 778-4951, (787) 778-4973 and
(787) 778-4974
Fax: (787) 778-4975

Caguas

Governmental Center
1st Floor, Office 110
Goyco Street, Corner Acosta Street
Caguas, P.R.
Tel: (787) 258-5255, (787) 258-5272 and
(787) 745-0666
Fax: (787) 258-5465

Ponce

Eurobank Building
1st Floor
#26 Hostos Avenue
Ponce, P.R.
Tel: (787) 844-8800
Fax: (787) 842-3856

Mayagüez

Governmental Center
1st Floor, Office 102
#50 Nenadich Street
Mayagüez, P.R.
Tel: (787) 265-5200, (787) 265-5235,
(787) 265-5882 and (787) 265-5285
Fax: (787) 834-3919

For orientation about technical matters you can call:

General Consulting Section

Intendente Alejandro Ramírez Building
#10 Paseo Covadonga
6th Floor, Office 601
San Juan, P.R.
Tel: (787) 723-7085, (787) 723-7086,
(787) 721-2020 ext. 3611 and (1) (800) 981-9236
Fax: (787) 977-8474

The Collections Districts are located in:

Arecibo

Governmental Center
Building B, Office 13
Rotarios Avenue
Arecibo, P.R.

Tel: (787) 880-1388 and (787) 880-1133
Fax:(787) 817-0092

Bayamón

Gutiérrez Building
2nd Floor
Road #2
Bayamón, P.R.

Next to Hermanos Meléndez Hospital
Tel: (787) 740-3366 and (787) 740-3200
Fax: (787) 740-3455

Caguas

Governmental Center
5th Floor, Office 508
Goyco Street, Corner Acosta Street
Caguas, P.R.

In front of Public Transportation Terminal
Tel: (787) 258-1597, (787) 258-1598
And (787) 743-4557
Fax: (787) 747-1435

Carolina

Carolina Government Center
1st Floor
Muñoz Rivera Street
Carolina, P.R.

In front of School of Arts
Tel: (787) 769-7620 and (787) 769-7630
Fax: (787) 768-4150

Guaynabo

Governmental Center
1st Floor, Office 105
Parque de los Niños Avenue
Guaynabo, P.R.
In front of Guaynabo Arts Center
Tel: (787) 272-8422 and (787) 272-8424
Fax: (787) 272-4675

Humacao

Governmental Center
3rd Floor
Cruz Ortiz Stella Street
Humacao, P.R.
Next to District Court of Humacao
Tel: (787) 852-2225, (787) 852-2226
And (787) 852-2257
Fax: (787) 285-5707

Mayagüez

Governmental Center
2nd Floor, Office 211
Nenadich Street #50
Mayagüez, P.R.
Tel: (787) 805-7545, (787) 805-5535
And (787) 831-8231
Fax: (787) 831-6260

Ponce

Governmental Center
1st Floor, Office 101
Las Américas Avenue
Ponce, P.R.
Tel: (787) 843-6775 and (787) 844-2541
Fax: (787) 844-2542

Río Piedras

Muñoz Rivera Avenue #1058

1st Floor

Río Piedras, P.R.

In front of Reliable Building

Tel: (787) 767-8248, (787) 767-8150

and (787) 767-8470

Fax: (787) 765-0885

San Juan

Intendente Alejandro Ramírez Building

#10 Paseo Covadonga

4th Floor, Office 404

San Juan, P.R.

Tel: (787) 721-1110, (787) 721-1114

and (787) 721-1126

Fax: (787) 725-2069