

INSTITUTIONAL PRESENTATION

C6BANK



A complete bank in one app

C6 Bank is a bank that **was born to assist individuals and businesses**. With no physical branches, the institution is putting together a complete range of products and services to meet the needs of all our clients, from individual customers to corporates.



10 million clients in all Brazilian cities in 2 years

C6 Bank was authorized by Brazil's Central Bank to operate as a multibank in January 2019. In August of that same year, the bank was officially launched on the market and, five months later, reached one million accounts.

Today, C6 Bank has more than 10 million clients in all 5,570 Brazilian cities.



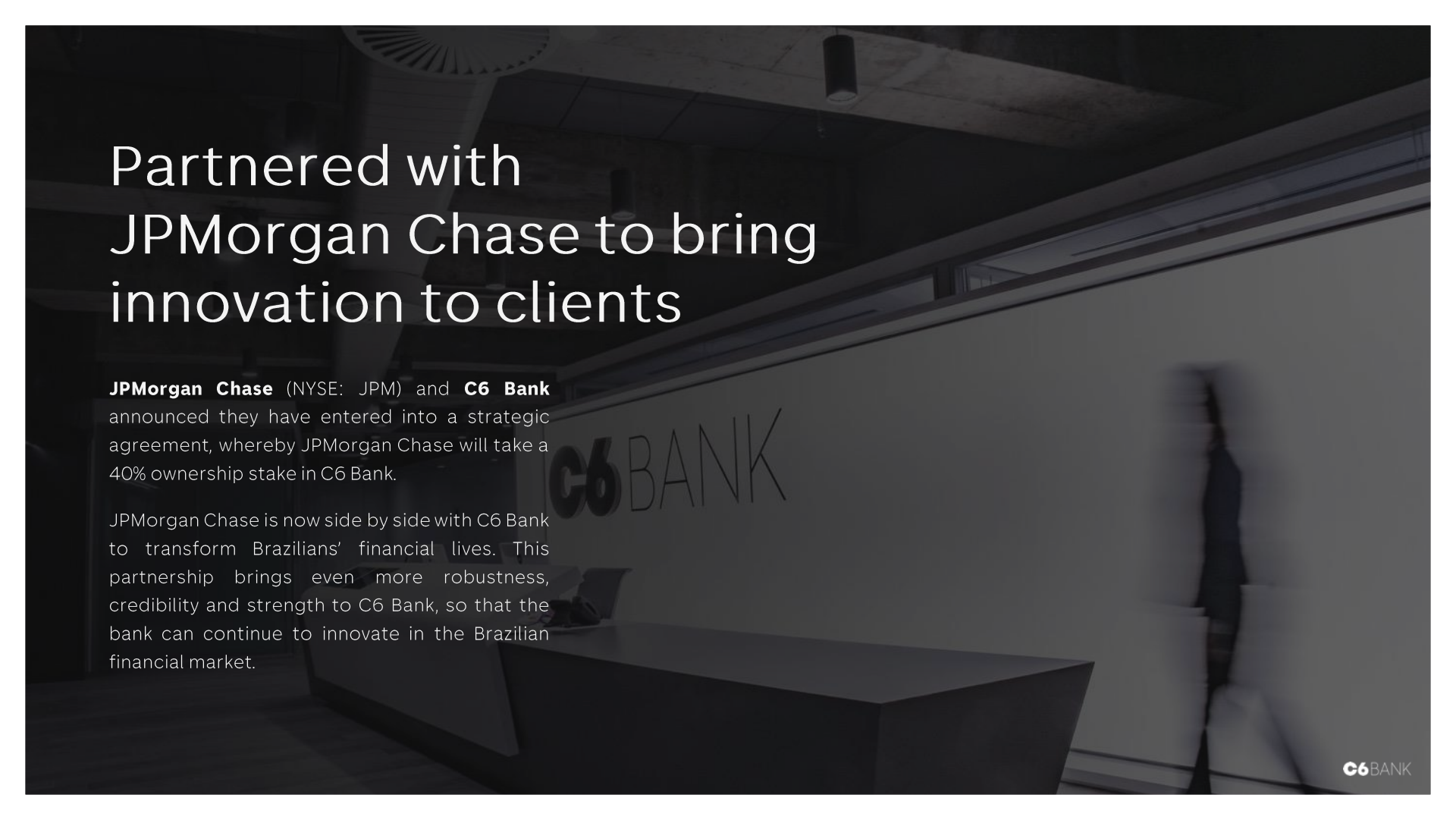
Managed by those who understand about banking and technology

C6 Bank **assembled a team** that draws on the knowledge of professionals with vast experience in the **financial market**, as well as the skill of hundreds of developers and **experts in technology**.

The financial institution has also formed ties with a group of other technology companies, including:

- **PayGo**, payment processing technologies
- **Setis**, whose software is implemented in over four million payment terminals
- **C6 Seg**, assistance in insurance and re-insurance
- **IDEA9**, start-up in corporate education

Besides this, the group includes a broker in São Paulo. Together, the companies **rely on more than 2,000 collaborators**.



Partnered with JPMorgan Chase to bring innovation to clients


















JPMorgan Chase (NYSE: JPM) and **C6 Bank** announced they have entered into a strategic agreement, whereby JPMorgan Chase will take a 40% ownership stake in C6 Bank.

JPMorgan Chase is now side by side with C6 Bank to transform Brazilians' financial lives. This partnership brings even more robustness, credibility and strength to C6 Bank, so that the bank can continue to innovate in the Brazilian financial market.

PRODUCTS & SERVICES
INDIVIDUAL

INDIVIDUAL CUSTOMERS

A complete bank available in one app

-  Accounts exempt from maintenance fees
-  No-fee express wire transfers (TED) to any bank
-  Free withdrawals at Banco24Horas ATMs
-  C6 Card: multi-card with no annual fees
-  C6 Carbon Card: the C6 Bank black card
-  Deposit via slip payment
-  C6 Tag
-  C6 Pay
-  C6 Invest
-  Conta Global (Dollars and Euros)
-  Conta Global de Investimentos
(investment international account)
-  C6 Store
-  Átomos Program
-  Topping up pay phones
-  Overdraft
-  Loans
-  FX

PRODUCTS & SERVICES
COMPANIES

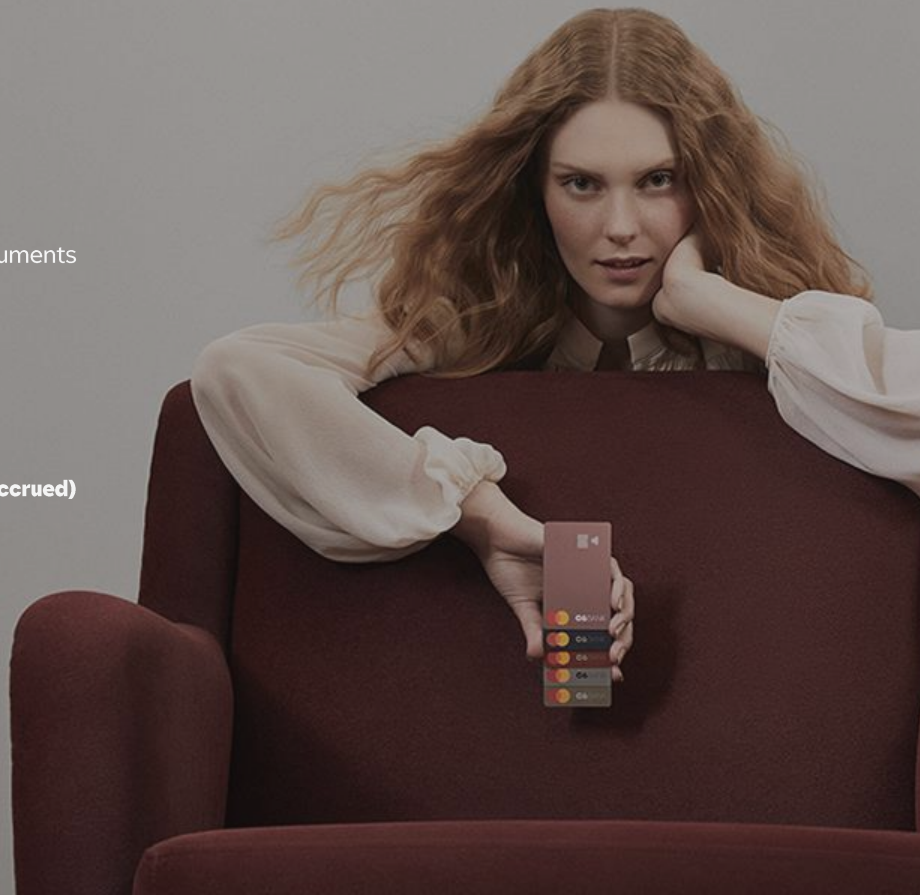
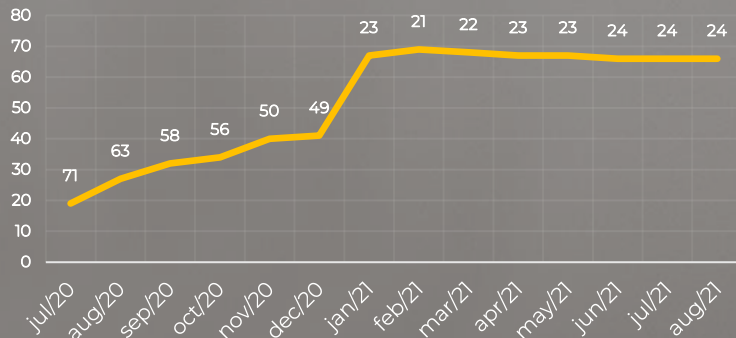
FX Market Overview - C6 Bank

- The Central Bank of Brazil, known as “BACEN” , regulates all the country’s currency flows, **IN and OUT**. According to the local regulation, the Brazilian FX regime does not permit free convertibility of the currency;
- FX transactions must be executed with an Institution **regulated** by BACEN;
- C6 Bank **assembled a team** that draws on the knowledge of professionals with vast experience in **FX**, which offers a Taylor-made service to our clients.
- We serve not only **Corporates** (i.e. export and import of goods/services and **inbound/outbound** payments), but also **Non-resident individuals, Funds, Family offices etc;**
- Our solution’s portfolio can be combined and formatted to meet the client’s needs, allowing efficient payments, reducing risks and managing **multiple currencies** (USD, EUR, GBP, CAD, CHF, JPY, CNY);
- Our intermediate Bank is **JP Morgan**;
- C6 Bank **does not** require the clients to open a **bank account to trade FX**, only a register account is sufficient.

FX Capabilities

- Wide range of **FX/hedging options** and tailored solutions;
- **Digital signature**;
- Dedicated traders with **extensive** market experience;
- Online FX tools for execution – **Bloomberg and 360T**;
- **Trade Finance solutions**: recent implementation of lending instruments (**ACC/ACE and NCE**);
- Best-in-class **back and middle** office teams to support our clients;

BACEN´s FX Ranking - C6 Bank evolution (Accrued)



Thank you!

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OPEN BANKING

OVERVIEW

Open Banking Brazil

Context

Open Banking is a set of technologies and rules intended to give the user freedom and control over his or hers financial life.

In this model of data privacy, private individuals and legal entities **are the owners** of his or hers banking information. They may also decide when and who they are sharing these data with securing the usage's specificity and it's timescale.

This happens through sharing data and services between financial institutions under the customers consent.

The whole process is enabled by APIs of padronized integration of systems*

Range:

- **Information of products and services.**
- **Client's register and transactional data (account, credit and investments).**
- **Payments: PIX, TED/DOC or Billets.**

OpenBanking

openbankingbrasil.org.br

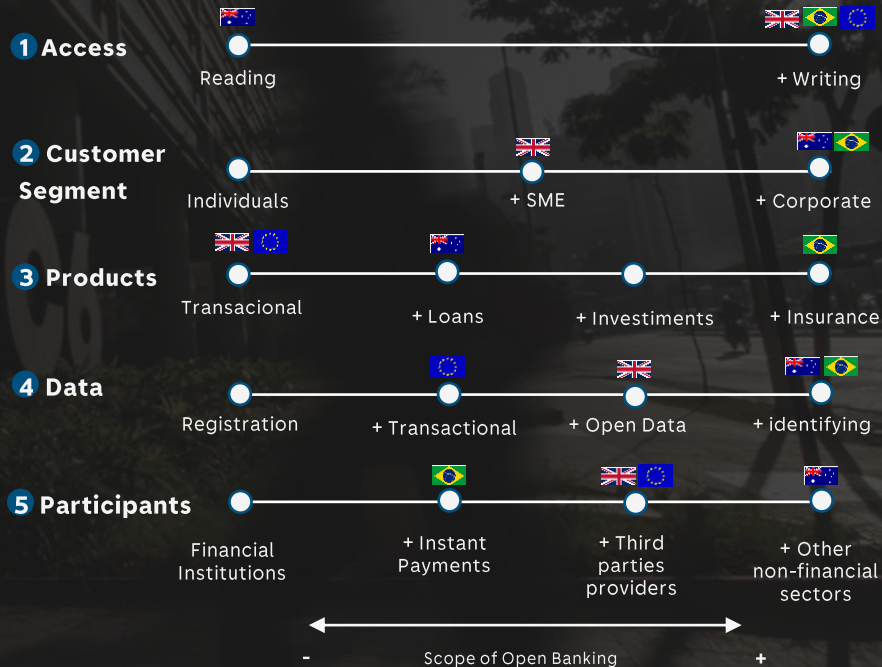


Open Banking

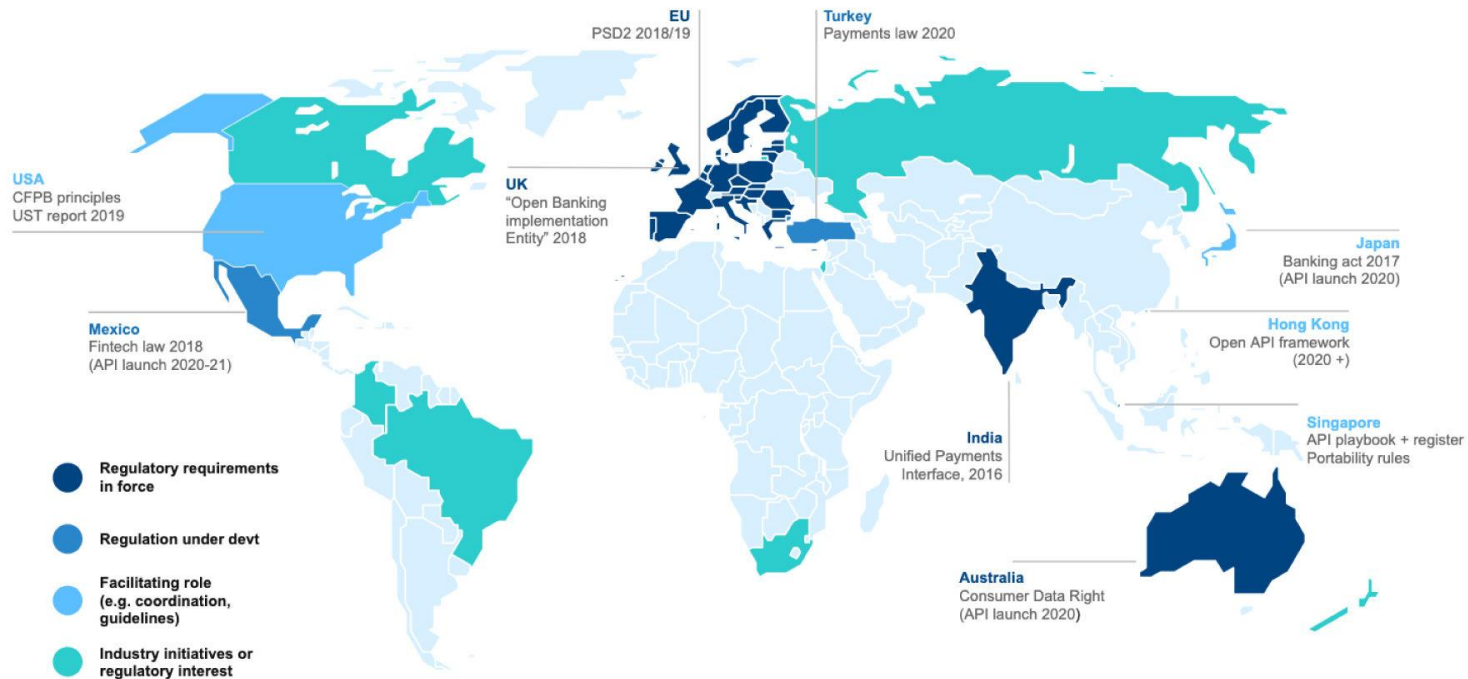
Around the world

- **Brazil is the widest country in terms of scope**, while the others have a transactional focus.
- **All of the countries allow data edition, except for Australia**, which is read-only.
- **The UK focuses on data exposure for SME clients**, while the other's scope is all portfolios.
- **Brazil has the most restricted access to data while Australia is the most open.** United Kingdom and Europe are open to third parties.

DIMENSIONS



Approaches to open banking regulation (i)



Open Banking

Brazilian General Data Protection Law (LGPD)

Context

The Brazilian General Data Protection Law was sanctioned and entered into force in Brazil on 9/18/20. The law sets out a number of rights and duties related to how personal data should be handled. It is important not only for companies, but also for each of us to know what can and cannot be done with our information.

Applicability

The law enforcement impacts several relationships in our lives, such as commerce and services. In other words, any relationship that involves the use of that information. It determines the special treatment for data such as identity number, social security number or e-mail, as well as data such as racial or ethnic origin, religious conviction, political opinion, union membership, religion or political party.

Security

Open Banking operates under the regulation of Central Bank of Brazil and one of the system's objectives is to guarantee the security and protection of the data that will be shared, all complied with LGPD's obligations. The implementation of Open Banking respects several precautions and uses existing technologies to ensure consent and authorization to access your information and how it will be used.

Open Banking

Use cases to be exploited in a nascent market

Onboarding

*Optimize
registration*

Authorization to receive data from another institution, to facilitate the filling of the proposal.

Credit and Collection

Best credit rates

Authorization to receive transaction history, in order to complement the credit assessment.

PFM / BFM

*Personal/Business
Finance
Management*

OB data aggregation will enable the offering of dashboard and financial management services with the most enhanced capability.

Partnerships

*Integrations to
generate
partnerships*

Partnerships between banks and other institutions specialized in specific services for the generation of a benefit network, customized services and more competitive fees.

Open Finance/ Insurance

Personalized offers

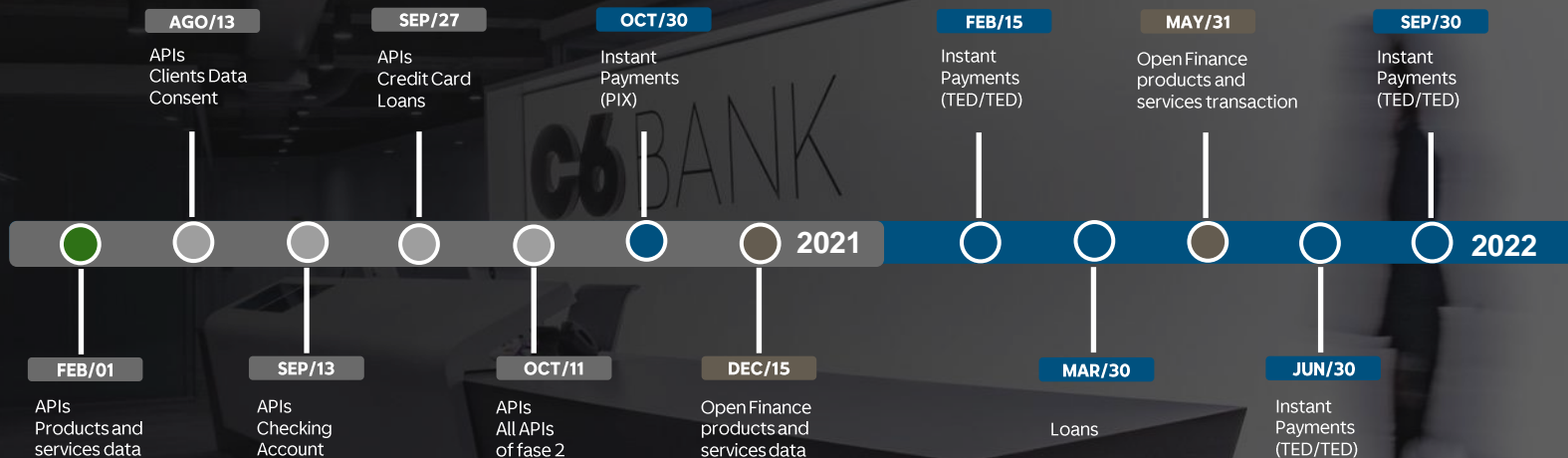
Insurance and Investment services and products suited to the client's profile.

OPEN BANKING

The complete release of Open Banking Brazil is scheduled to Sep/2022

- Fase 1 – Open Data
- Fase 2 – Open data
- Fase 3 – Instant Payments
- Fase 4 – Open Finance

TIMELINE



C6BANK

