



Itaú Unibanco's  
Commitment

# Financial education

**INSTITUTIONAL RELATIONS AND  
SUSTAINABILITY OFFICE - 2024**

# Itaú Unibanco´s Commitment to Financial Education and Inclusion

## 1. General Principles

The purpose of this document is to reinforce the commitment of Itaú Unibanco to promoting Financial Education and Inclusion to clients and society. These concepts are guided by the definition of Financial Citizenship proposed by the Central Bank of Brazil.

We are committed to fostering productive and Financial Inclusion through entrepreneurship, and to adopting Financial Education measures that promote a balanced and planned use of financial solutions.

Our commitment is included in the bank's Sustainability and ESG strategy as a way of managing and promoting benefits to clients and society regarding these topics relevant to the organization. For further details on the strategy, please see the sustainability institutional page.

In a more comprehensive sense, this agenda relates to the *Sustainable Development Goals*, proposed by the United Nations. The actions implemented in the context of this commitment have potential to contribute to the targets listed below:



- **SDG 1: No poverty**
  - **Target 1.4:** By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance.
- **SDG 8: Decent work and economic growth**
  - **Target 8.10:** Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all.
- **SDG 10: Reduced inequalities**

- **Target 10.2:** By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status.

## 2. Governance

The Institutional Relations and Sustainability Office and the Corporate Compliance Office are responsible for managing the topic and their mission is to define guidelines, train and engage the bank's departments in the design of inclusive solutions, financial guidance measures and attention mechanisms for different client profiles.

Itaú Unibanco's Commitment to Financial Education and Inclusion is approved by a member of the Executive Committee and is a nationwide commitment.

We define guidelines to the Financial Education and Inclusion topics in reference documents to the organization. The Environmental, Social and Climate Responsibility Policy includes the provisions for Financial Inclusion and Entrepreneurship as a strategy to contribute to social development.

In our Client Relations Policy, which includes a half-yearly report in our Ombudsman's Report, and in the Corporate Integrity, Ethics and Conduct Policy we present the goals and guidelines for the promotion of education measures in the different stages of client relations as a way of supporting conscious financial decision making.

## 3. Financial Inclusion

Our work focus in the Financial Inclusion agenda is to offer financial solutions and training on the conscious use of products and services for all audiences, including actions aimed at entrepreneurship.

Learn more in the *Diversity and Development* pillar of Itaú Unibanco's ESG strategy.

## 4. Financial Education

The Financial Education measures must contribute to maintaining the Financial Health of consumers, which is understood based on the definition by the Brazilian Federation of Banks (FEBRABAN)<sup>1</sup> as follows:

- Be able to meet one's financial obligations;

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<sup>1</sup> Brazilian Financial Health Index developed by FEBRABAN. Available on <https://indice.febraban.org.br/>.

- Be able to make good financial decisions;
- Feel safe in relation to the financial present and future;
- Be free to make choices that allow one to enjoy life.

For this purpose, Itaú Unibanco intends to:

1. Offer financial education content to clients and society, in different formats and channels;
2. Promote the integration of the topic into business to contribute to people's financial health ;
3. Share results and information on the initiatives in our annual reports and other official channels.

## **5. Assessment and reporting of results**

For further details, please see our ESG Annual Report.