

CAIXA CARTÕES HOLDING S.A.

MATERIAL FACT

CAIXA Cartões Holding S.A. (“**CAIXA Cartões**”), a wholly-owned subsidiary of CAIXA Econômica Federal (“**CAIXA**”), hereby announces to the Brazilian society, its customers, employees and the market in general the conclusion of the transaction to form a new joint venture with the consortium made up of the partners VR BENEFÍCIOS and FLEETCOR – ticker NYSE: FLT – (“**VR-FLEETCOR**”), which were selected through a competitive process to operate in a specific business segment related to prepaid means of payment, as per Material Fact released on May 11, 2021.

To that end, all conditions precedent to closing the transaction have been fulfilled, including the regulatory approvals necessary to form the new company CAIXA Cartões Pré-Pagos S.A. (“**CAIXA Pré-Pagos**”).

VR-FLEETCOR approved CAIXA Pré-Pagos’ capital increase in the total amount of R\$420,000,000.00 (four hundred and twenty million reais), with R\$400,000,000.00 (four hundred million) of which being transferred to CAIXA (upfront), under the terms of the concession granted by it, and the remaining R\$20,000,000.00 (twenty million reais) will make up the transaction’s initial investment.

The joint venture will be entitled to economically explore CAIXA’s Desk for 20 years in the specific business segment related to prepaid means of payment.

CAIXA Cartões will continue to timely inform the market about the development of the matters related to this new company.

Brasília, December 15, 2021

RENATA DE SOUZA NARDOTTO
Chief Administrative, Investor Relations and Financial Officer
CAIXA Cartões Holding S.A.