

Title:	CUSTOMER RELATIONSHIP	Code:	PLT_009
VPE:	Retail and Entrepreneurs/Major Accounts/Customer Experience	Version:	05

Revision History

Version:	Approval Date:	History:
01	06/03/2013	Preparation of the Document
02	06/08/2015	Inclusion of the fields Scope (II), Supplementary Documentation (III), Concepts and Acronyms (IV), Responsibilities (V), Consequence Management (VII) and item 4.3.
	07/20/2017	Change to items 2.2 and 2.4.
03	12/30/2019	Update of items II. Scope, III. Complementary Documentation, V. Responsibilities and sub-items 3.2, 3.3 and 5.2 of the VI. Guidelines.
04	12/17/2021	Update to item II. Scope, III. Guidelines sub-items 1.1, 2.3, 2.4, 3.1, 3.2, 4.2, 4.3, 5.3, 5.4, 8.1, 8.2 and 8.15, V. Responsibilities, VI. Supplementary Documentation, VII. Concepts and Acronyms and VIII. General Provisions.
05		Update of items: I. Purpose, II. Scope, III. Guidelines sub-items 1, 1.1, 2.1, 2.3, 2.4, 3.2, 3.3, 3.5, 8.2, IV. Consequence Management, V. Responsibilities, VI. Supplementary Documentation and VII. Concepts and Acronyms.

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I. Purpose

The purpose of this Customer Relationship Policy ("Policy") is to build sustainable relationships with Customers, meeting their needs and strengthening the relationship between the parties, in addition to covering the pre-contracting, contracting and post-contracting phases of products and services.

II. Scope

All members of the Board of Directors, Advisory Committees and Executive Board ("Officers"), members of the Audit Board and employees of Cielo S.A., Servinet Serviços Ltda., Aliança Pagamentos e Participações Ltda. and Stelo S.A., hereinafter referred to as "Company".

All the Company's Subsidiaries must define their directions based on the guidelines set forth in this Policy, considering the specific needs and the legal and regulatory aspects to which they are subject.

With respect to the Affiliated Companies, the Company's representatives who act in managing its Affiliated Companies must make every effort to define their directions based on the guidelines set forth in this Policy, considering the specific needs and the legal and regulatory aspects to which they are subject.

III. Guidelines

1. Strategic Planning and Organizational Culture

- 1.1. The Company's strategy, positioning and culture are based on initiatives that aim to keep the client as the focus of its attention and at the center of its decisions.

2. Transparency and Ethics

- 2.1. The Company seeks to maintain a transparent, honest, clear, fair and ethical relationship with Customers, in line with the [Code of Ethics](#).
- 2.2. Effectively contributing to the Clients' long-term success is the shortest way to make the Mission a reality.
- 2.3. All employees must ensure the confidentiality of customer information as provided for in the General Data Protection Law ("LGPD"), build and preserve a relationship of trust and harmony, strictly comply with contract provisions and constantly seek excellence in service delivery.
- 2.4. Keep a strict control of the information provided by the Client, in order to preserve its integrity and to comply with strict security and confidentiality standards, always in compliance with the legislation in force in the country.
- 2.5. Employees must commit to maintaining strict confidentiality regarding the information, data and documents received.

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3. Accreditation/Market

- 3.1. Customer Accreditation is carried out by the Company nationwide, quickly and securely, supported by the accuracy of the information handled in the process.
- 3.2. Competitive prices are applied to the different markets of operation and customer profiles, encouraging the acceptance of cards as an electronic means of payment, including the admission of small entrepreneurs, contributing to the Brazilian Payment System ("SPB") and the development of the economy.
- 3.3. The Company clearly provides information, rules and conditions to allow for decision-making and free choice by the customer.
- 3.4. The Company is focused on maintaining its current markets and expanding and acquiring new ones.
- 3.5. By participating in new markets, the Company conveys the image of an innovative business, committed to generating solutions that meet the needs of its Customers.

4. Relationship Channels

- 4.1. To provide Customers with easy and constant access to information about the products and services offered by the Company, relationship channels are available for questions, suggestions and complaints.
- 4.2. Relationship channels are provided by the Company as a means to exchange information with Customers, such as: Call Centers, Social Media, Commercial Area, Stores, Contact Us Pages, Ombudsman, App, Website and the Ethics Channel (to handle ethical conduct issues conflicting to the Company's [Code of Ethics](#)).
- 4.3. Relationship channels maximize the use of Customer information, which is shared across the Company and delivered to the responsible areas according to their needs, always following the security standards mentioned in item 2.4.

5. Customer Service, Retention and Loyalty

- 5.1. Customer service and a good company-customer relationship are essential for the effective resolution of any trouble or issues experienced by the parties.
- 5.2. Customer service, retention and loyalty actions are always under development and are constantly improved for a better relationship with the Customer.
- 5.3. The Company periodically conducts customer satisfaction surveys to improve its overall operational efficiency.
- 5.4. The Company also carries out a Recommendation Survey with its Customers, resulting in the Net Promoter Score ("NPS"), whose verification directly influences the Variable Remuneration of all its employees.

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6. Fraud Prevention

- 6.1. The risks of fraud and financial losses for Customers are mitigated through measures of prevention, awareness, advisory, monitoring and immediate actions to the identified occurrences.
- 6.2. Customers transaction security is permanently maintained in compliance with the requirements and standards of the payment industry.

7. Operational Support

- 7.1. The suitability of the capture services and solutions are supported by the legitimate interest in the Customer, meeting the current and future needs of the market in which the Company operates.
- 7.2. The operational support activities ensure quality, speed and suitability to the various customer segments, striving to provide efficiency, cost minimization and process improvement.

8. Quality and Efficiency in Service Delivery

- 8.1. The Company's premise is to offer innovative products and services that enable development and meet the needs of each customer profile.
- 8.2. The Company adopts a supplier monitoring and assessment program, the Supplier Relationship Management ("SRM"), with the purpose of ensuring service quality, continuity and efficiency to Customers.

IV. Consequence Management

Employees, suppliers or other stakeholders who observe any deviations from the guidelines of this Policy may report the fact to the Ethics Channel through the channels below, with the option of anonymity:

- www.canaldeetica.com.br/cielo
- Phone, toll-free: 0800 775 0808

Internally, non-compliance with the guidelines of this Policy gives rise to the application of accountability measures for agents who fail to comply with it, according to the respective severity of the non-compliance, and in accordance with internal regulations.

V. Responsibilities

- **Administrators and Employees:** Observe and ensure compliance with this Policy and, when necessary, call the Commercial area for consultation on situations involving conflict with this Policy, as well as upon the occurrence of situations described herein.
- **Major Account and Retail and Entrepreneur Commercial Executive VP:** Provide the service of targeted Customers in each segment through the available channels, valuing ethics and good relationships, ensuring the Company's results in accordance with its objectives.

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- **Customer Experience Executive VP:** Ensure customer service according to the strategy defined by the company.

VI. Supplementary Documentation

- [Code of Ethics.](#)
- Law No. 13,709, dated August 14, 2018.
- Legislation in effect at the federal, state, and municipal levels.
- Internal standards that are constantly improved, approved by the competent approval authority, and provided to all employees.

VII. Concepts and Acronyms

- **NPS (Net Promoter Score):** indicator that allows organizations to measure how likely an employee is to recommend the organization as a good place to work.
- **Affiliates:** companies in which the Company has significant influence, whereby, pursuant to article 243, paragraph 4 and paragraph 5 of the Corporation Law, (i) there is significant influence when the Company holds or exercises the power to participate in the financial or operating policy decisions of a company, without, however, controlling it; and (ii) significant influence will be presumed when the Company holds 20% (twenty percent) or more of the voting capital of the corresponding company, without, however, controlling it.
- **Subsidiaries:** companies in which the Company, directly or indirectly, holds partner or shareholder rights that assure it, on a permanent basis, preponderance in the corporate decisions and the power to elect the majority of the managers, under the terms of article 243, paragraph 2 of the Brazilian Corporation Law.
- **SRM (Supplier Relationship Management):** supplier monitoring and assessment program.
- **Stakeholders:** all relevant target audiences with interests pertinent to the Company, as well as individuals or entities that assume some type of risk, direct or indirect, with respect to the organization. Among others, the following are highlighted: shareholders, investors, employees, society, Clients, suppliers, creditors, governments and regulatory bodies, competitors, press, associations and class entities, users of electronic means of payment, and non-governmental organizations.
- **VPE:** Executive Vice-Presidency.

VIII. General Provisions

The Company's Board of Directors is responsible for altering this Policy whenever necessary.

This Policy takes effect on the date of its approval by the Board of Directors and revokes any documents to the contrary.

Barueri, December 17, 2021.

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