

**CIELO S.A. – INSTITUIÇÃO DE PAGAMENTO**  
Corporate Taxpayer Registry (CNPJ/MF) No. 01.027.058/0001-91  
Company Registration Number (NIRE) 35.300.144.112

**ABSTRACT OF THE MINUTES OF THE EXTRAORDINARY MEETING OF THE BOARD OF DIRECTORS  
HELD ON SEPTEMBER 28, 2022**

**Date, time and place:** On the 28<sup>th</sup> (twenty-eighth) day of September 2022, at 1 p.m., at the registered office of Cielo S.A. – Instituição de Pagamento ("Company"), at Alameda Xingu, nº 512, 21º ao 24º Andar, Alphaville, Centro Industrial e Empresarial, Postal Code (CEP) 06455-030, in the city of Barueri, state of São Paulo.

**Officers:** Chair: Mr. José Ricardo Fagonde Forni; Secretary: Mrs. Tatiane Zornoff Vieira Pardo.

**Attendees:** The majority of the members of the Company's Board of Directors ("Board"). Also attending the entire meeting were Tatiane Zornoff Vieira Pardo, *Governance Officer*.

**Notice** of the meeting was given to Board members pursuant to Article 17 of the Bylaws and items 4.3 and 4.4 of the Charter of the Board.

**ORDER OF BUSINESS:** review and deliberation on: **(1)** the election of the Chairman and Vice-Chairman of the Company's Board of Directors and **(2)** the proposed adjustments to the Customer Relations Policy.

**DELIBERATIONS:** At the beginning of the meeting, the members of the Board of Directors analyzed the items on the Agenda and decided to:

**(1) Unanimously approve** the appointment of Mr. **Eurico Ramos Fabri**, Brazilian, married, banker, bearer of ID (RG) no. 20.336.308-5/SSP-SP, registered under the Individual Taxpayer Registry (CPF) no. 248.468.208-58, whose business address is in the city of Osasco, state of São Paulo, at Núcleo Cidade de Deus, Vila Yara, Postal Code (CEP) 06029-900, as Chairman of the Board of Directors and Mr. **José Ricardo Fagonde Forni**, Brazilian, married, economist, bearer of ID (RG) no. 1104480 SSP/DF, registered under the Individual Taxpayer Registry (CPF) no. 455.261.501-78, whose business address is SAUN Quadra 5, Bloco B, Ed. Banco do Brasil, Asa Norte, Brasília, Distrito Federal, Postal Code (CEP) 70040-912, as Vice-Chairman of the Board of Directors, both for a unified term of office of 02 (two) years, that is, until the first meeting to be held by the Board of Directors immediately after the approval of the elections by the Central Bank of Brazil of the members of the Board of Directors elected at the Company's Annual General Meeting that deliberates on the matters provided for in Article 132 of Law 6.404/76 for the 2023 fiscal year.

It is hereby agreed that **Eurico Ramos Fabri** and **José Ricardo Fagonde Forni**, elected herein, fulfill all the conditions set forth in BCB Resolution no. 81/2021, and they are fully aware of the provisions contained therein, pursuant to the terms of investiture and clearance statements attached to these Minutes.

**(2) Unanimously** approve, according to the recommendation of the Corporate Governance Committee, the proposed changes to the Customer Relationship Policy, which shall be effective as of this date pursuant to Exhibit I.

**Drafting and Reading of the Minutes:** Without further ado, the meeting was paused and these Minutes were drafted. Once the meeting resumed, these Minutes were read, approved, and signed by all attendees.

**SIGNATURES:** Officers: Mr. José Ricardo Fagonde Forni, Chair; Mrs. Tatiane Zornoff Vieira Pardo, Secretary. Members of the Company's Board of Directors: José Ricardo Fagonde Forni, Eurico Ramos Fabri, Aldo Luiz Mendes, Ênio Mathias Ferreira, Fernando José Costa Teles, Francisco da Costa e Silva, Francisco José Pereira Terra, Marco Aurélio Picini de Moura, Marcelo de Araújo Noronha and Regina Helena Jorge Nunes.

*I certify that these minutes are a true and an accurate copy of the minutes recorded in the Company's book of minutes.*

Barueri, September 28, 2022.

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**Tatiane Zornoff Vieira Pardo**  
Secretary

(Exhibit I – Integral part of the Minutes of the Extraordinary Meeting of Cielo S.A. – Instituição de Pagamento's Board of Directors held September 28, 2022)

<b>Title:</b>	<b>CUSTOMER RELATIONSHIP</b>	<b>Code:</b>	<b>PLT_009</b>
<b>VP/Board;</b>	Product and Business Board	<b>Version:</b>	06

### Revision History

<b>Version:</b>	<b>Approval Date:</b>	<b>History:</b>
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. Change to items 2.2 and 2.4.
03	07/20/2017	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	12/30/2019	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	12/17/2021	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.
06	09/28/2022	Update of items: I. Purpose, II. Scope, III. Description subitems 1.1, 1.2, 2.1, 2.2, 2.3, 2.4, 3.1, 3.3, 4.2, 4.3, 5.1, 6.1, 6.2, 8.1, V. Responsibilities, VI. Supplementary Documentation, VII. Concepts and Acronyms, VIII. General Provisions.

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## I. Purpose

The purpose of this Customer Relationship Policy ("Policy") is to set forth the duties of conducting Customer relationships with Cielo S.A. – Instituição de Pagamento, Servinet Serviços Ltda., Aliança Pagamentos e Participações Ltda. and Stelo S.A. in order to ensure that the needs of Customers are met, as well as to strengthen the relationship between the parties, covering the stages of pre-contracting, contracting and post-contracting of products and services and in compliance with the principles of ethics, responsibility, transparency and diligence.

## II. Scope

All members of the Board of Directors, Advisory Committees and Executive Board ("Officers"), members of the Fiscal Council and employees, regardless of position or function performed, of Cielo S.A. – Instituição de Pagamento, 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 main elements of the company's strategy include: the most comprehensive product portfolio in the market, excellent customer service, and systematic and efficient pricing.
- 1.2. The Company's Organizational Culture also encompasses the periodic training of employees and service providers involved in the entire customer relationship chain, that is, pre-sales, sales, and post-sales, ensuring the best customer experience.

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## 2. Transparency and Ethics

- 2.1. The Company seeks to maintain a relationship with its Customers in a transparent, honest, clear, fair and ethical manner, in line with the [Code of Ethical Conduct](#).
- 2.2. All employees must ensure the confidentiality of the Company's Customer information, including their personal data, as provided for in the General Data Protection Law ("LGPD"), build and preserve a relationship of trust and harmony, strictly complying with contract provisions and constantly seeking excellence in service delivery.
- 2.3. The Company maintains strict control over the collection, processing and maintenance of its Customers' information in order to preserve its integrity, availability and confidentiality, complying with strict security and privacy standards, always in line with the [Information and Cyber Security Policy](#), [Data Protection and Privacy Policy](#) and legislation in force in the Country.
- 2.4. Employees must be committed to maintaining absolute secrecy with regard to information, data, and documents received from Customers, in addition to observing the principles of ethics, conduct and integrity, responsibility, and transparency, conducting their activities in accordance with the Company's internal standards and policies.

## 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.

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- 4.2. Relationship Channels maximize the use of the Customers' information, distributing it to the responsible areas according to the Customers' needs, always following the security standards set forth in item 2.4.
- 4.3. It is also part of the scope of the Relationship Channels to provide information about contracts and other information relevant to the product, operations and services.

## **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. The contacts received through the Customer Service Channels will be duly registered and handled.
- 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.

## **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 related to the identified occurrences.
- 6.2. The security of onboarding and Customer transactions is kept permanently adherent to the requirements and standards of the payment methods market.

## **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. To this end, the Company may collect information it deems relevant for each product or service, observing legal and regulatory limits.

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- 8.2. The Company adopts a Supplier monitoring and assessment program, *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](http://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.
- **Board of Directors:** Analyze, alter and approve this Policy in accordance with the periodicity provided for in the Company's internal rules, and whenever it deems necessary.
- **Major Accounts Vice-Presidency, SMB and Entrepreneurs Vice-Presidency and Products and Businesses Board:** Ensure Customer service, divided by segment via available channels, valuing ethics and good relationships, ensuring the Company's results, in accordance with its objectives and always safeguarding information confidentiality.
- **Risks, Compliance, Prevention and Security Vice-Presidency:** Ensure data protection, monitoring and security of Customer transactions as described in this Policy, in the [Information Security and Cyber Security Policy](#), in the [Privacy and Data Protection Policy](#) and in the legislation in force in the Country.

#### VI. Supplementary Documentation

- [Code of Ethics](#).
- [Product and Services Policy](#).
- [Information Security and Cybersecurity Policy](#).
- [Data Protection and Privacy Policy](#).
- Law No. 13,709, dated August 14, 2018.
- BCB Resolution no. 155, dated October 14, 2021.
- Legislation in effect at the federal, state, and municipal levels.



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- Internal standards that are constantly improved, approved by the competent approval authority, and provided to all employees.

## VII. Concepts and Acronyms

- **Relationship Channels:** the means that the Company provides to exchange information with its Customers, such as: Call Centers, Social Media, Commercial Area, Contact Pages, Ombudsman, App, Website and the Ethics Channel, the last of which is to handle ethical conduct issues conflicting with the Company's [Code of Ethics](#).
- **Customers:** all individuals or legal entities who purchase or contract or who have contracted or purchased any product or service offered by the Company.
- **NPS (Net Promoter Score):** indicator that allows companies to measure the probability of a Customer recommending the Company as a good service provider.
- **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, Customers, suppliers, creditors, governments and regulatory bodies, competitors, press, associations and class entities, users of electronic means of payment, and non-governmental organizations.
- **VP:** 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, September 28, 2022.

**Cielo S.A. – Instituição de Pagamento**