

# Related Party Transactions

Rule 12g3 2(b) Exemption # 82-35186  
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## Notice on Transaction with Related Party (CVM Resolution 80/2022)

Following next, the detailing required by Appendix F (art. 2) to CVM Resolution 80, as of 03/29/2022.

I – transaction description, including:	
a) the parties and their relation with BB; and	Livelo
b) the object and main terms and conditions.	Contracted Transaction: The Agreement establishes the conditions applicable to the transfer of obligations to Livelo, arising from the Banco do Brasil Cards Loyalty Program and the Bradesco Points Program. The Agreement provides for Livelo as the main recipient of points generated within the scope of the Banks' Programs, and the consequent assumption of responsibility, vis-à-vis points holders, for the administration of its own rewards program ("Livelo Program"). The operational and pricing models of the agreement were updated through an amendment. Livelo has commercial autonomy in managing the Livelo Program and conducting business, being exclusively responsible for choosing partners and making decisions related to operations in accordance with Livelo's governance structure and authority.
II – if, when and how the transaction counterpart, their partners or managers took part in the process:	
a) of BB's decision on the transaction, describing this participation; and	The execution of the Transaction obtained internal approval in accordance with the Specific Policy for Transactions with Related Parties.
b) of the transaction negotiation as BB's representants, describing this participation;	The initiative object of the proposal was negotiated in an environment with no conflicts of interest, has common interest of the parties and commutative conditions
III – detailed explanation of the reasons why BB's management considers that the transaction has observed commutative conditions or provides for an appropriate compensatory payment, informing, for example:	
a) whether BB has requested proposals, undertaken any price-taking procedure, or otherwise attempted to carry out the transaction with third parties, explaining, if not, the reasons why it did not do so or, if so, the procedures performed and their results	The proposal was submitted by the counterpart and was considered under fair remuneration conditions. The Transaction does not provide for exclusivity or restriction, with the possibility of entering into similar transactions with third parties.

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b) the reasons that led BB to carry out the transaction with the related party and not with third parties; and	The related party presented an Operating Agreement and amendments between the parties for the allocation and management of points generated by the points accumulation program. The Transaction does not provide for exclusivity between Livelio and Banco do Brasil, but the main recipient.
c) a detailed description of the measures taken and procedures adopted to ensure the operation commutativity.	The commutativity of the operation would be guaranteed considering the services provided for in the Transaction, the remuneration to be received and the common interest of the Parties.
If the transaction is a loan granted by BB to the related party, the information provided must necessarily include:	
I - an explanation of the reasons why BB chose to grant it, indicating any guarantees required;	Not applicable
II- analysis of the borrower's credit risk, including an independent risk classification, if any;	Not applicable
III - description of the way in which the interest rate was fixed, considering free risk market rate and the borrower's credit risk;	Not applicable
IV - comparison between the loan's interest rate and other similar applications on the market, explaining the reasons for possible discrepancies;	Not applicable
V - comparison between the loan's interest rate and the rates of other loans received by the borrower, explaining the reasons for possible discrepancies;	Not applicable
VI - description of the impact of the transaction on the financial liquidity condition and the BB's indebtedness level.	Not applicable