

NU HOLDINGS LTD. CNPJ/ME nº 24.410.913/0001-44 Public Company

MATERIAL FACT

Nu Holdings Ltd. ("Nu" or the "Company") (NYSE: NU), hereby informs its shareholders and the market in general, further to the Notice to Holders of Level III BDR Depositary Receipt published on September 13, 2023, that the CVM, by means of the Official Letters 258/2023/CVM/SRE/GER-2, of October 24, 2023 and 328/2023/CVM/SEP/GEA-1 of October, 31st, 2023, approved, respectively, the cancellation of the Level III BDR Program and the cancellation of the Company's registration as a foreign issuer of category "A" securities.

Thus, all the necessary steps for the Discontinuation of the Sponsored Level III BDR Program have been completed, and therefore there's no additional steps to be taken in this regard.

The Company reinforces the Nubank Group's long-term commitment to Brazil and the Brazilian capital markets.

São Paulo, October 31, 2023

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