

Cookie Policy

1. Introduction

XP Inc., its subsidiaries and affiliates ('XP'), uses cookies to ensure that the best experience will be provided while you visit our websites. Some of the cookies are required to provide essential functionality, such as login sessions, and cannot be disabled. Other cookies are collected to improve the performance of our website and your experience through personalized content, social media features and traffic analysis. We respect your privacy and we are committed to ensuring that you are adequately informed on how you can manage your cookies.

2. What are Cookies?

Cookies are small data files written to your computer when you visit a website, stored in a file located within your web browser.

Cookies do not transfer viruses or malware to your computer or mobile phone. Because the information in a cookie does not change when it moves back and forth, there is no way it could affect how your device runs. Therefore, they act as logs (user activities), being updated every time a website is visited.

We may obtain information about you by accessing cookies, sent by our website. Different types of cookies keep track of different activities.

3. Why are Cookies useful?

We use cookies to analyze how users navigate our websites, as well as track and improve the performance and operation of our websites. This activity allows us to provide a high-quality experience, since we will be able to quickly identify and solve any problems that may arise.

We may use cookies to record which pages of the website are most popular and which method is most effective of linking them. It also helps us to identify if you have found us by another website, allowing us to improve our future advertising campaigns.

Another function of cookies is to store your sessions, which means that when you access your account to check your account, a session cookie is installed so that the website "remembers" that you have already logged in. If the website did not have this cookie, it would be necessary to inform your access credentials at every page you would access.

4. Types of Cookies we use

- **Functional Cookies:** These cookies are essential for the operation of the website. Without these data, our websites would not work properly. These are temporarily stored as login information and expire as soon as the browser is closed.
- **Custom Cookies** (*Analytical / Promotional / Other*): Other non-essential cookies, which allows us to offer targeted experiences that match your profile more accurately. This way we can present relevant and interesting advertising to each user. We are also able to analyze each user's browsing in order to improve the overall experience and to

identify areas of the website that may require maintenance. This information is anonymous (it cannot be used to identify you and does not contain personal information such as name or email address) and is used for statistical purposes only.

5. Cookies Table

Domain	Name	Lifetime	Description	Type
.youtube.com	__Secure-3PSIDCC	2021-10-27T17:17:29.997Z	Build user interests profile and display Google ads in a relevant and personalized way.	Custom Cookies
.youtube.com	SIDCC	2021-10-27T17:17:20.833Z	This cookie contains information about how the end user uses the website and any advertisements that the end user may have seen prior to visiting that website.	Custom Cookies
.youtube.com	__Secure-3PAPISID	2022-10-22T20:44:51.019Z	Build user interests profile and display Google ads in a relevant and personalized way.	Custom Cookies
.youtube.com	SAPISID	2022-10-22T20:44:51.019Z	This DoubleClick cookie is generally set across the website by advertising partners and used by them to build a profile of the website visitor's interests and show relevant advertisements on other websites. This cookie works by uniquely identifying your browser and device.	Custom Cookies
.youtube.com	__Secure-3PSID	2022-10-22T20:44:51.019Z	Build user interests profile and display Google ads in a relevant and personalized way.	Custom Cookies
.youtube.com	APISID	2022-10-22T20:44:51.019Z	This DoubleClick cookie is generally set across the website by advertising partners and used by them to build a profile of the website visitor's interests and show relevant advertisements on other websites. This cookie works by uniquely identifying your browser and device. The main purpose of this cookie is: Targeting / Advertising	Custom Cookies

Domain	Name	Lifetime	Description	Type
.youtube.com	HSID	2022-10-22T20:44:51.019Z	This cookie is set by DoubleClick (which is owned by Google) to build a profile of the website visitor's interests and show relevant ads on other websites. The main purpose of this cookie is: Targeting / Advertising	Custom Cookies
.youtube.com	SSID	2022-10-22T20:44:51.019Z	This cookie contains information about how the end user uses the website and any advertisements that the end user may have seen prior to visiting that website. The main purpose of this cookie is: Targeting / Advertising	Custom Cookies
.youtube.com	SID	2022-10-22T20:44:51.019Z	This is a very common cookie name, but where it is found as a session cookie, it is likely to be used for session state management. The main purpose of this cookie is: Strictly necessary	Functional Cookies
.doubleclick.net	DSID	2020-11-09T00:00:00.950Z	This cookie is set to look at your specific user identity. It contains a unique encrypted/hashed ID. The main purpose of this cookie is: Strictly necessary	Functional Cookies
.doubleclick.net	IDE	2022-07-23T16:38:24.224Z	This domain is owned by Doubleclick (Google). The main business activity is: Doubleclick is Google's real-time bid advertising exchange. The main purpose of this cookie is: Targeting / Advertising	Custom Cookies
.gstatic.com	1P_JAR	2020-11-22T18:33:05.165Z	This cookie contains information about how the end user uses the website and any advertisements that the end user may have seen prior to visiting that website. The main	Custom Cookies

Domain	Name	Lifetime	Description	Type
			purpose of this cookie is: Targeting / Advertising	
.youtube.com	PREF	2021-06-27T11:48:44.120Z	This cookie, which can be set by Google or Doubleclick, can be used by advertising partners to build an interest profile to show relevant ads on other websites. It works by uniquely identifying your browser and device. The main purpose of this cookie is: Targeting / Advertising	Custom Cookies
.youtube.com	YSC	Session	This cookie is set by YouTube to track views of embedded videos. The main purpose of this cookie is: Performance	Custom Cookies
.youtube.com	LOGIN_INFO	2022-07-23T17:25:33.137Z	This cookie is set by YouTube to track views of embedded videos.	Custom Cookies
.youtube.com	VISITOR_INFO1_LIVE	2021-04-21T18:00:00.072Z	This cookie is set by Youtube to track user preferences for Youtube videos embedded on websites; it can also determine whether the website visitor is using the new or old version of the Youtube interface. The main purpose of this cookie is: Targeting / Advertising	Custom Cookies
.youtube.com	VISITOR_INFO1_LIVE	2021-04-21T18:00:00.072Z	This cookie is set by Youtube to track user preferences for Youtube videos embedded on websites; it can also determine whether the website visitor is using the new or old version of the Youtube interface. The main purpose of this cookie is: Targeting / Advertising	Custom Cookies
.google.com	__Secure-3PAPISID	2022-10-22T20:44:50.833Z	Build user interests profile and display Google ads in a relevant and personalized way.	Custom Cookies
.google.com	APISID	2022-10-22T20:44:50.832Z	This DoubleClick cookie is generally set across the website by advertising partners and used by them to build a profile of the website	Custom Cookies

Domain	Name	Lifetime	Description	Type
			visitor's interests and show relevant advertisements on other websites. This cookie works by uniquely identifying your browser and device. The main purpose of this cookie is: Targeting / Advertising	
.google.com	SSID	2022-10-22T20:44:50.832Z	This cookie contains information about how the end user uses the website and any advertisements that the end user may have seen prior to visiting that website. The main purpose of this cookie is: Targeting / Advertising	Custom Cookies
.google.com	__Secure-3PSID	2022-10-22T20:44:50.832Z	Build user interests profile and display Google ads in a relevant and personalized way.	Custom Cookies
.google.com	SID	2022-10-22T20:44:50.832Z	This is a very common cookie name, but where it is found as a session cookie, it is likely to be used for session state management. The main purpose of this cookie is: Strictly necessary	Custom Cookies
.google.com	SAPISID	2022-10-22T20:44:50.833Z	This DoubleClick cookie is generally set across the website by advertising partners and used by them to build a profile of the website visitor's interests and show relevant advertisements on other websites. This cookie works by uniquely identifying your browser and device.	Custom Cookies
.google.com	__Secure-3PSIDCC	2021-10-27T17:41:29.126Z	Build user interests profile and display Google ads in a relevant and personalized way.	Custom Cookies
.google.com	HSID	2022-10-22T20:44:50.832Z	This cookie is set by DoubleClick (which is owned by Google) to build a profile of the website visitor's interests and show	Custom Cookies

Domain	Name	Lifetime	Description	Type
			relevant ads on other websites. The main purpose of this cookie is: Targeting / Advertising	
.google.com	UULE	2020-10-27T23:21:14.000Z	This cookie contains information about how the end user uses the website and any advertisements that the end user may have seen prior to visiting that website. The main purpose of this cookie is: Targeting / Advertising	Custom Cookies
.google.com	NID	2021-04-28T17:21:17.977Z	This domain is owned by Google Inc. Although Google is primarily known as a search engine, the company offers a wide range of products and services. Its main source of revenue, however, is advertising. Google extensively tracks users, both through its own products and websites, and through the myriad technologies embedded in many millions of websites around the world. It uses the data collected on most of these services to profile the interests of web users and sell ad space to organizations based on these interest profiles, as well as align the ads to the content of the pages where your customers' ads appear. The main purpose of this cookie is: Targeting / Advertising	Custom Cookies
.google.com	1P_JAR	2020-11-26T17:21:18.128Z	This cookie contains information about how the end user uses the website and any advertisements that the end user may have seen prior to visiting that website. The main purpose of this cookie is: Targeting / Advertising	Custom Cookies
.google.com	SEARCH_SAMESITE	2021-03-18T19:58:33.944Z	Build user interests profile and display	Custom Cookies

Domain	Name	Lifetime	Description	Type
			Google ads in a relevant and personalized way.	
.gstatic.com	1P_JAR	2020-11-22T18:33:05.165Z	This cookie contains information about how the end user uses the website and any advertisements that the end user may have seen prior to visiting that website. The main purpose of this cookie is: Targeting / Advertising	Custom Cookies
.ri-xpinc.mz-sites.com	wordpress_test_cookie	Session	Used on websites built with Wordpress. Tests whether or not the browser has cookies enabled The main purpose of this cookie is: Strictly necessary	Functional Cookies
.ri-xpinc.mz-sites.com	wordpress_sec_e1370df41917979819eabcd717311e97	2020-11-11T04:43:21.666Z	Used on websites built with Wordpress. The main purpose of this cookie is: Security	Functional Cookies
.fontawesome.com	_utma	2022-10-16T02:00:01.000Z	This is one of the four main cookies set by the Google Analytics service, which allows website owners to track visitor behavior and measure website performance. This cookie lasts for 2 years by default and distinguishes between users and sessions. It is used to calculate new and recurring visitor statistics. The cookie is updated whenever data is sent to Google Analytics. The lifetime of the cookie can be customized by website owners. The main purpose of this cookie is: Performance	Custom Cookies
.ri-xpinc.mz-sites.com	wp-wpml_current_admin_language_f60e86432b3a34c1811b81044bceeeb	2020-10-28T16:43:37.088Z	Used on websites built with Wordpress. Regarding the WPML project language plugin the purpose of this cookie is: Translation	Functional Cookies
.ri-xpinc.mz-sites.com	wp-wpml_current_language	2020-10-28T16:43:33.124Z	Used on websites built with Wordpress. Regarding the WPML project language plugin the purpose of this cookie is: Translation	Functional Cookies

Domain	Name	Lifetime	Description	Type
.fontawesome.com	_fbp	2021-01-14T02:00:04.000Z	Used by Facebook to deliver a number of advertising products, such as real-time bidding from third-party advertisers. The main purpose of this cookie is: Targeting / Advertising	Custom Cookies
ri-xpinc.mz-sites.com	wp-settings-time-22	2021-09-23T19:56:08.000Z	Used on websites built with Wordpress. Initial Admin Panel Settings. The main purpose of this cookie is: Strictly necessary	Functional Cookies
.mz-sites.com	_ga	2022-10-23T21:59:23.000Z	This cookie name is associated with Google Universal Analytics - which is a significant upgrade to Google's most commonly used analytics service. This cookie is used to distinguish unique users by assigning a randomly generated number as a customer identifier. It is included with every page request on a website and used to calculate visitor, session, and campaign data for site analytics reports. By default it is set to expire after 2 years, although it is customizable by site owners. The main purpose of this cookie is: Performance	Custom Cookies
.ri-xpinc.mz-sites.com	wordpress_logged_in_e1370df41917979819eabcd717311e97	2020-11-11T04:43:21.666Z	Used on websites built with Wordpress. Stores the status of Logged in to the admin panel. The purpose of this cookie is: Translation	Functional Cookies
.ri-xpinc.mz-sites.com	itsec-hb-login-e1370df41917979819eabcd717311e97	2020-10-27T17:43:21.666Z	Used on websites built with Wordpress. Stores the status of Logged in to the admin panel. The purpose of this cookie is: Translation	Functional Cookies
.mz-sites.com	_hjTLDTest	Session	Hotjar cookie. When the Hotjar script runs, we try to determine the most generic cookie path we should use instead of the page's hostname. This is done so cookies can be shared across	Custom Cookies

Domain	Name	Lifetime	Description	Type
			subdomains (where applicable). To determine this, we try to store the _hjTLDTest cookie for different URL substring alternatives until it fails. After this verification, the cookie is removed.	
.mz-sites.com	_hjid	2021-10-21T03:29:13.000Z	Hotjar cookie. This cookie is set when the customer first accesses a page with the Hotjar script. It is used to persist the random userid unique to that website in the browser. This ensures that behavior on subsequent visits to the same website is assigned to the same User ID. The main purpose of this cookie is: Performance	Custom Cookies
.mz-sites.com	_ga_YCY8D32JM0	2022-10-23T21:59:23.000Z	Used to distinguish users in google analytics.	Custom Cookies
.fontawesome.com	__utmz	2021-04-16T14:00:01.000Z	This is one of the four main cookies set by the Google Analytics service, which allows website owners to track visitor behavior by measuring website performance. This cookie identifies the source of traffic to the website - so Google Analytics can tell website owners where visitors came from when they arrive at the website. The cookie has a lifetime of 6 months and is updated whenever data is sent to Google Analytics. The main purpose of this cookie is: Performance	Custom Cookies
ri-xpinc.mz-sites.com	wp-settings-22	2021-09-23T19:56:08.000Z	Used to maintain a wordpress user's wp-admin configuration.	Functional Cookies
.mz-sites.com	_fbp	2021-01-07T03:08:28.000Z	Used by Facebook to deliver a number of advertising products, such as real-time bidding from third-party advertisers. The main	Custom Cookies

Domain	Name	Lifetime	Description	Type
			purpose of this cookie is: Targeting / Advertising	

6. Manage Cookies

Most browsers are configured to automatically allow the use of cookies on your devices. However, the following mechanisms are available for you to manage your cookie preferences:

- *Delete Cookies* - To delete the cookies collected on your device, you must access the settings/preferences section of your browser and search for the option to delete browsing data and cookies.
- *Block or Allow Cookies* - If you do not want websites to store cookies on your computer, you can block it. Please be informed that this may prevent some pages from running properly. This setting should also be performed in your browser by accessing the privacy settings/preferences section, where you can make the proper configuration if you want to accept, block, or receive requests about primary and third-party cookies.

Please refer to your browser's instructions for performing the settings mentioned above:

- [Google Chrome](https://support.google.com/chrome/answer/95647?hl=pt-BR) <link: https://support.google.com/chrome/answer/95647?hl=pt-BR>
- [Internet Explorer](https://support.microsoft.com/pt-br/topic/excluir-e-gerenciar-cookies-168dab11-0753-043d-7c16-ed5947fc64d) <link: https://support.microsoft.com/pt-br/topic/excluir-e-gerenciar-cookies-168dab11-0753-043d-7c16-ed5947fc64d>
- [Safari](https://support.apple.com/pt-br/guide/safari/sfri11471/mac) <link: https://support.apple.com/pt-br/guide/safari/sfri11471/mac>
- [Firefox](https://support.mozilla.org/pt-BR/kb/protecao-aprimorada-contrarastreamento-firefox-desktop?redirectslug=ative-e-desative-os-cookies-que-os-sites-usam&redirectlocale=pt-BR) <link: https://support.mozilla.org/pt-BR/kb/protecao-aprimorada-contrarastreamento-firefox-desktop?redirectslug=ative-e-desative-os-cookies-que-os-sites-usam&redirectlocale=pt-BR>
- [Opera](https://help.opera.com/en/latest/web-preferences/) <link: https://help.opera.com/en/latest/web-preferences/>