



BB SEGUROS

**Code of Ethics
2024-2025**

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Initial Remarks

We are a holding company that operates in the insurance business, under Banco do Brasil's control, to which we follow the Ethical Code and Principles: pillars that guide the duties and behaviors expected in our relationships, provisions and business.

We consider ethical conduct to be the foundation of sustainable growth and we base all of our relationships and the management of our business to the highest ethical standards. This Code of Ethics and its Rules of Conduct state our values and guide the members of senior management and of the governance bodies, employees, collaborators and third-parties as to the behavior expected by the Company, while reinforcing the conviction that such conduct is based on an individual responsibility.

The Code of Ethics and the Rules of Conduct are in harmony with the regulatory authorities, with our controlling company and with the rules that govern our business, and complying with them is each one's responsibility, together with the commitment not to be silent and to report not only illegal acts, but any acts that undermine our values and ethical principles.

We have developed this document in a collaborative way, providing BB Seguridade's employees with the opportunity to participate with suggestions and constructive reflections, as we believe that this way we will develop a code that not only meets BB Seguridade's values and purposes, but one that also covers people's desires.

Read it with an owner's eyes, adhere to it, and have the Code of Ethics as a value vector for the organization and a guide for its actions. The satisfactory applicability of this document is entirely related to the transparent and positive exercise of dialog, as well as everyone's responsibility and commitment.

The Code of Ethics is a naturally evolving document that does not exhaust the ethical implications of all situations. In case of doubts, dilemmas or unforeseen situations, seek the assistance of your manager and/or the People and Management Superintendency, as well as the company's and Banco do Brasil's regulations regarding the matter.

Purpose and Values

Provide peace of mind for people, today and always.

Reliability

We translate our integrity, transparency, and competence into all our activities.

Innovation

We use critical thinking and creative thinking to keep pace with market changes.

Customer Focus

We see the world from our customers' perspective in order to offer the best solutions to meet their needs.

Simplicity

We channel efforts to what really matters, without compromising on delivering value to the customer.

Feeling of Ownership

We act in the best interests of BB Seguridade.

The Principles of Our Code of Ethics

Honesty - BB Seguridade expects its employees to behave honestly. We must do only what is right, we must act in good faith, with integrity and sincerity in matters affecting our company's duties and interests.

Responsibility - Each member of BB Seguridade is responsible for their actions and decisions. We must, regardless of the position we hold, be responsible for creating a transparent, respectful, and safe environment in order for the business to be ethical and sustainable. It is also our responsibility to make sure that irregular acts do not occur in our company.

Transparency - BB Seguridade is committed to the transparency of its actions. The information must be complete, accurate and clear. The trust of our partners is linked to the free access that BB Seguridade gives to information in its reports, accountability and decision making. Secrecy and confidentiality of information permeate and are required in our actions. However, actions performed deliberately in secret are unethical.

Respect - BB Seguridade does not tolerate disrespect to people's dignity, equality, diversity and privacy. The workplace, whether in-person or virtual, must be a place of professionalism, where different cultures and world understandings are respected and where respect for the laws and our internal regulations and those of BB, our controlling company, is a priority. We repudiate any criminal acts and conduct, even if committed outside the workplace.

Diversity - BB Seguridade respects and encourages the diversity and plurality of the group of people with whom it has relationships. The strengthening of an inclusive culture, free from prejudice and discrimination is part of the path we are following in order to broaden the collaborative, innovative and stimulating spirit adopted in our company.

Respect is a duty, it is good, and we demand it of everyone.

Do what is right.

You are responsible for the consequences of your actions.

Take care of our BBSeg as your own. What affects the company also affects you. Inside or outside, you carry the image and reputation of the institution with you.

If you need to hide some action, it is, therefore, unethical.

When in doubt on how to act, stop and ask for help.

Target Audience

The Code of Ethics applies to:

Senior Management, in the figure of its directors, officers and members of statutory committees, including those of invested companies.

Employees and collaborators (trainees, managers and employees of contractors), inside and outside the workplace, in Brazil or anywhere in the world.

And to others who are acting or providing services on behalf of or in favor of BB Seguridade.

Chapter 1 - Respect for the individual

Respect is the principle of all duties. We demand a culture of respect, encourage diversity and repudiate any form of violence.

- 1.1 We respect the diversity of the people who compose the work environment and have a relationship with BB Seguridade while recognizing that diversity strengthens us as a company.
- 1.2 We strive to establish a dignified and healthy work environment, guiding relationships by respect and cordiality, regardless of the position held in the organization or any differences, be they physical, racial, cultural, religious, sexual orientation, social, linguistic-regional, age, ideas, origin, ability, appearance, class, marital status or gender identity.
- 1.3 We promote diversity, equity and inclusion to create an inclusive work environment that recognizes differences, actively seeking everyone's participation and contribution.
- 1.4 We respect the social and cultural norms of the community in which we operate by presenting ourselves and behaving in a manner that is appropriate and in line with the position held.
- 1.5 We do not authorize the initiation or disclosure, in any internal or external media, of offensive criticism to honor or slander that exposes the image of the Bank, BB Seguridade or any of our areas or employees.

Chapter 2 - Good Relationship Practices

In-person or remote working environment

We strive for trust, honesty and ethics in our relationships and business practices, acting transparently, impartially and with integrity.

Diversity, Equity and Inclusion are non-negotiable values, which we practice in all our relationships and consider basic pillars of respect for others.

- 2.1 We repudiate any conduct that may characterize harassment of any nature, while we fight, in particular, against sexual harassment and all crimes and offenses against sexual dignity.
 - 2.1.1 Bullying is understood to be any abusive conduct, such as gestures, words and attitudes repeated systematically, affecting the dignity or psychological or physical integrity of the worker.
 - 2.1.2 Sexual harassment is defined as a conduct with a sexual connotation practiced against someone's will, in verbal, non-verbal or physical form, manifested by words, gestures, physical contact or other means, with the effect of disturbing or embarrassing the person, affecting their dignity, or creating an

intimidating, hostile, degrading, humiliating or destabilizing environment.

- 2.2 We must offer products and services, as well as provide service with honesty, diligence and ethics.
- 2.3 We must commit ourselves to a good work environment, guiding our conduct by respect and tolerance, presenting a respectful and professional behavior and communication with our peers, managers, subordinates, internal and external customers. In an in-person, remote or contingent environment.
- 2.4 We do not authorize the manifestation or reproduction of comments that may harm the harmonious coexistence in the workplace, whether in-person or virtual.
- 2.5 We must carry out the activities entrusted to us, assuming responsibility for the task, developing our activities with responsibility, autonomy and commitment.
- 2.6 We must follow up on and carry out, timely and with commitment, the demands forwarded through the official internal communication tools of Banco do Brasil and BB Seguridade.
- 2.7 We must develop our daily work by observing the security guidelines, as well as being individually responsible for the security of our accesses, logins and passwords, as well as for the individual working hours, respecting the legal provisions and the Company's guidelines on the matter.
- 2.8 We consider occupational safety and health institutional pillars and we must comply with the provisions related to these topics, including institutional remote work.
- 2.9 We repudiate any conduct that may characterize discrimination or its induction; coercion, persecution or embarrassment; disrespect for functional attributions; public disqualification, offense or threat.
- 2.10 We advise that employees maintain a financial situation compatible with their occupation and proven income.
- 2.11 We must supervise and adopt measures that inhibit irregularities.

Leaders

We expect our leaders to promote development and inspire their teams, stimulating engagement and seeking to train successors for current and future challenges.

We demand that our leaders are ethical, a reference of proper posture and encourage teamwork as a practice of collaboration and sharing of knowledge and experiences.

- 2.12 We demand that our leaders respect the Code of Ethics and the Customer and User Relationship Policy, promoting the induction of their subordinates to this same end, in order to build a solid relationship and provide adequate solutions for all.
- 2.13 We expect our leaders to act with vision and purpose, presenting BB Seguridade's strategy from an assertive perspective in order to gain the support and commitment of those they lead, and to support the balance between people, processes and results, demonstrating care for customers, employees, society and shareholders.

- 2.14 We expect our leaders to have the courage to dare and to develop adaptability, resilience and wisdom in the face of challenging circumstances, constantly managing the risks.
- 2.15 We recommend that our leaders have empathy, emotional control and respect for the individuality of those they lead, acting as the main promoters of respectful dialogue, active listening and Non-Violent Communication.
- 2.16 We expect our leaders to contribute to the development of those they lead, encouraging autonomy, innovation and cultural transformation, as well as valuing team victories and achievements as an incentive to the continuity of good results.
- 2.17 We expect our leaders to have knowledge and continuous improvement of processes, anticipating and adopting innovative initiatives in the development of digital solutions to achieve consistent results.

Subordinates

We demand that our subordinates respect the Code of Ethics and the Policy on the Relationship with Customers and Users of Products and Services, in addition to promoting the dissemination of our values.

We expect our subordinates to be protagonists in their careers and to promote their self-development, demonstrating initiative and commitment, as well as the ability to adapt to changes in the scenario.

- 2.18 We expect our subordinates to have respect, tolerance, emotional control and maturity, putting the Non-Violent Communication and active listening into practice, acting as management partners, focusing on good relationship practices and in carrying out the processes.
- 2.19 We expect our subordinates to enable and develop strategic thinking, digital dexterity, scenario reading, creativity and innovation.

Partners

We guide partnerships with agents that ensure values such as: Integrity, ethics, suitability and respect for the community and the environment.

- 2.20 We demand that the socioenvironmental impacts be measured and considered in the execution of partnerships, agreements, protocols of intent and of technical-financial cooperation with private or public external entities.
- 2.21 We advise that contacts and business dealings with customers be guided by respect, suitability and professionalism, and that the products and services offered be appropriate to the customers' profile and in accordance with the law.
- 2.22 We advise that BB Seguridade Group companies base their strategic and business directions on ethical principles

- 2.23 We prohibit the use of subterfuge to achieve targets, such as unsustainable business and circumvention of corporate systems and rules.
- 2.24 We respect the freedom of association with unions and seek to reconcile, in a transparent way, the company's interests with the interests of employees and our representative entities, with negotiation as a permanent practice.

Suppliers

We must conduct bidding, contracting and formalization processes of agreements, covenants and partnerships with honesty, ethics, integrity and impartiality.

- 2.25 We must adopt actions and procedures to prevent fraud and unlawful acts in bidding processes, in the performance and monitoring of administrative contracts or in the interaction with the public sector.
- 2.26 We advise that selection, hiring and evaluation criteria be determined impartially and transparently, allowing for plurality and competition among suppliers.
- 2.27 We must demand from suppliers:
 - 2.27.1 Compliance with the labor, social security and tax legislation;
 - 2.27.2 Compliance with the legislation and regulations regarding the prevention and fight against corruption;
 - 2.27.3 No use of child or slave labor;
 - 2.27.4 Adoption of good environmental preservation practices;
 - 2.27.5 No acts of corruption against governments and the Brazilian or foreign public administration

Shareholders, Investors and Creditors

We are transparent and expeditious in providing information, observing rules of secrecy and confidentiality.

- 2.28 We prepare financial statements in accordance with the law, accounting principles and rules to fairly represent the results of operations, cash flows and the financial position of the Company.
- 2.29 We must ensure that the accounting records and the financial statements are true, complete, accurate, clear and in compliance with the legislation, the principles and standards of accounting, as well as the internal controls.

Competitors

We consider ethics, integrity and civility to be the guiding principles of our relations with competitors.

- 2.30 Exchanges of information may only occur in a licit, transparent and trustworthy way, preserving the principles of bank secrecy and the Company's interests.
- 2.31 We disapprove of making value judgments about competitors or disparaging their products and services, as well as forbid inappropriate practices in the offering of products and services, including imposing them when doing business.

Governments and government representatives

We are partners with the government in the implementation of policies, projects and socioeconomic programs aimed at the development of Brazil and the countries where we operate, with a focus on sustainability.

- 2.32 We must act in the relationship with the government in accordance with international guidelines regarding the prevention and combat of tax evasion, corruption, money laundering and the financing of terrorism.
- 2.33 We repudiate acts of corruption practiced against the Public Sector and the Brazilian or foreign public administration, such as
 - 2.33.1 Guarantee, promise, offer or give, directly or indirectly, any undue advantage to a public official or a third party related to them;
 - 2.33.2 Finance, fund, sponsor or in any way subsidize unlawful acts;
 - 2.33.3 Induce to perform or not to perform an action in violation of legal obligations;
 - 2.33.4 Improperly obtain, maintain or direct business;
 - 2.33.5 Practice tax evasion, money smuggling and other tax offences;
 - 2.33.6 Affect or influence an act or decision;
 - 2.33.7 Use an intermediary - individual or legal entity - to hide or disguise the interest or identity of the beneficiaries of the acts performed;
 - 2.33.8 Frustrate, defraud, obtain an undue advantage or benefit, impede, hinder or manipulate the competitive nature of the bidding process;
 - 2.33.9 Impede investigation or inspection activity or intervene in our action.
- 2.34 We must establish a courteous relationship with the Brazilian government and with that of the countries in which we operate, regardless of individual ideological convictions.
- 2.35 We prohibit the financing of political parties or candidates for public office in Brazil and in the countries where we operate on behalf of BB Seguridade, the Bank or its representatives.

- 2.36 We prohibit giving, offering, promising or authorizing the that anything of value is given to a Brazilian or foreign government employee, directly or through an intermediary, in order to influence action to obtain an undue advantage.

Chapter 3 - Legality

Our actions are guided by the principles of legality, impersonality, morality, publicity and efficiency.

- 3.1 We repudiate unlawful practices, especially fraud, bribery, extortion, corruption, bribe, usury, money laundering, money smuggling and the financing of terrorism inside or outside the workplace.
- 3.2 We ratify the need for all employees and members of senior management to have knowledge of the Policies of BB Seguridade, of the Bank, our controlling company, and of the legislation and regulations in force inherent to their activities.
- 3.3 We must act in compliance with the internal regulations, the laws and rules of the Brazilian legal system and of the countries where we operate and, for the sake of the best performance, we guide the Senior Management to observe legal rules applicable to it in the exercise of its function, including those of public law.
- 3.4 We do not authorize the practice of any act that may result in civil or labor lawsuits or that may cause damage to BB Seguridade or Banco do Brasil.
- 3.5 We prohibit the formalization of decisions regarding operations without the customers' prior and formal authorization.
- 3.6 We must meet the requests of external regulatory and supervisory bodies and of external and internal audits within the established deadlines, ensuring legitimate, objective, current and clear information in public disclosures, reports and documents provided.
- 3.7 We guide employees and members of senior management to conduct annual training on ethics, disseminating the precepts contained in this Code and in the Ethics Trail and regarding the policies associated with integrity and risk management, especially the Conduct Risk..
- 3.8 We advise Statutory Employees to follow, in addition to this Code of Ethics, the Code of Conduct of the Federal Senior Administration, which provides, among others, on:
 - 3.8.1 Conflict of interest;
 - 3.8.2 Secrecy and communication of relevant information obtained by virtue of the position held;
 - 3.8.3 Statutory quarantine.

Chapter 4 - Conflict of Interest

We understand that the right way to avoid conflicts of interest is to strive for impartiality. Acting impartially sometimes means declaring yourself barred from carrying out certain activities.

- 4.1 We must exercise our activity in an exempt manner, refraining from using our position as employees to obtain advantages for ourselves or others. It is everyone's duty to prevent private interests from influencing the performance of their duties and responsibilities at BB Seguridade.
- 4.2 We must support and participate in prevention strategies organized by BB Seguridade and/or BB that seek to prevent and mitigate the occurrence of conflicts of interest, immediately communicating cases of conflict of interest or the presumption of its existence to the hierarchical superior or the Internal Ombudsman.
- 4.3 Please note that the actions exemplified below constitute a conflict of interest:
 - 4.3.1 Deliberate on issues of conflicting interest with BB Seguridade.
 - 4.3.2 Execute an administrative contract or execute a contract on behalf of BB Seguridade, except for contracting banking operations, provided that the limits set forth in the terms of the legislation, applicable regulations, as well as in the Specific Related-Party Transactions Policy (TPR), with a person who has a family relationship up to the third degree of kinship with:
 - 4.3.2.1 BB Seguridade's managers;
 - 4.3.2.2 BB Seguridade's employee whose attributions involve acting in the area responsible for the bidding or contracting process;
 - 4.3.2.3 Authority of the public entity to which BB Seguridade is linked.
 - 4.3.3 Maintaining, under their direct hierarchical subordination, spouse, partner or relative in a direct or collateral line, by consanguinity or affinity, up to the 3rd degree;
 - 4.3.4 Conducting affairs or businesses with public agent with decision-making power within the bodies and entities of the government, to which they are related in direct or collateral line, by consanguinity or affinity, up to 3rd degree.
 - 4.3.5 Allow internal activities to go beyond the restricted environment, affecting the Bank's or BB Seguridade's interests.
 - 4.3.6 Using their status as an employee to obtain a pecuniary loan from a customer, supplier or service provider.
 - 4.3.7 Using privileged information about relevant act or fact not yet disclosed in the market to which they had access due to their position or function.
 - 4.3.8 Using internal information to conduct personal business with third parties such as customers, suppliers, service providers, business partners, correspondents, etc.
 - 4.3.9 Using the name of Banco do Brasil or BB Seguridade in the exercise of their political rights.
 - 4.3.10 Conducting a career in the Bank or BB Seguridade using the intermediation of third parties.

- 4.3.11 Using their position and power to appoint, hire or favor one or more relatives to the detriment of people and companies with a more adequate profile and competencies, configuring nepotism practice.
- 4.3.12 Perform external activities that may constitute damage or competition for the Bank or BB Seguridade.
- 4.4 We prevent Related-Party Transactions (TPR) in conditions other than in accordance with the arm's length principle.

Chapter 5 - Decision-Making

We must make decisions in compliance with the Code of Ethics, with the legislation in force, and with the internal regulations corresponding to the subject.

- 5.1 We warn that decisions must:
 - 5.1.1 Serve the interests of BB Seguridade.
 - 5.1.2 Be justified to colleagues and superiors.
 - 5.1.3 Be public, except in situations where there is a need for secrecy and confidentiality.

Chapter 6 - Presents, Gifts, Hospitality and Favors

In BB Seguridade's relationship with third parties, such as customers, suppliers, service providers and business partners, we prohibit the acceptance, by BB Seguridade's employees, of any amount in kind as a personal benefit.

- 6.1 We prohibit the acceptance and request of benefits or compensation in return for services rendered in the performance of our activities as BB Seguridade's employees.
- 6.2 We disapprove of the acceptance or offer of presents or gifts that compromise the perception of professionalism and impartiality of the company, regardless of value.
- 6.3 We authorize the acceptance of presents or gifts valued at up to R\$390, as long as they do not characterize manipulation of decision-making processes or obtaining of undue advantages.
- 6.4 We recommend that you donate to the Banco do Brasil Foundation or to a non-profit charitable institution the gifts received in non-compliance with this Code which cannot be returned. The donation must be reported on the People Portal (dipes.bb.com.br) > Crachá (Badge) > Você (You) > Atuação (Practice) > Presentes/Brindes (Presents/Gifts) > Incluir (Include)
- 6.5 We advise that, when offering gifts and presents on behalf of BB Seguridade to a public official, the limits established in the Constitution and local legislation, as well as in the legislation dealing with transnational bribery and the rules and policies of the institution of the one receiving the courtesy be observed.

- 6.6 We authorize the acceptance of hospitality, provided that it is authorized within the area, in accordance with legal criteria, and provided that the premises of impartiality and morality are not compromised.

Chapter 7 - BB Seguridade's Assets and Resources

We must take care of BB Seguridade's assets and image and disseminate this care.

- 7.1 We prohibit the use of physical resources, technology, goods and services exclusive to the performance of our duties, for private purposes.
- 7.2 We must preserve the institutional identity, avoiding using the Company's name, brands and symbols without relevant and justified need or without authorization, especially in relationships with external audiences and exposures on social networks.
- 7.3 We must observe the restricted competence of spokespersons to meet the demand for information from the media, in line with the corporate strategy, respecting the company's brand, purpose and values.
- 7.4 We prohibit the use of facilities, equipment, work materials and electronic communications network for political-partisan, religious or commercial interests of their own or those of third parties.
- 7.5 BB Seguridade ensures the coherence and uniformity of the information provided by the persons authorized to speak on its behalf to the general audience and the press. Transparency, simplicity and expediteness in providing information on behalf of BB Seguridade are among the main principles of our work with the media.
- 7.6 BB Seguridade's spokespersons are its officers and executives. They are responsible for disseminating the institutional discourse, preserving the brand and building a positive image of the Company, in accordance with our regulatory instructions and those of our controller.
- 7.7 We continuously protect the BB Seguros brand, both inside and outside the workplace. We act in accordance with this Code of Ethics, including safeguarding our personal conduct, to protect the company's brand, reputation and image.

Chapter 8 - Intellectual Property and Information Property

We preserve information security because corporate information is an asset and has value to the organization.

- 8.1 We must limit ourselves to installing, using or allowing the use of licensed or authorized computer software.

- 8.2 We must observe intellectual property rules for books, texts, images and other products protected by copyright.
- 8.3 We must observe BB Seguridade's and the Bank's information security guidelines and policies, paying attention to the criticality of the information.
- 8.4 We prohibit employees from dealing with confidential and internal matters in chat rooms, social networks and apps with internet access not authorized by BB Seguridade or the Bank.
- 8.5 We must protect BB Seguridade's proprietary information as a way to ensure integrity, confidentiality and availability. No studies, methodologies, techniques, materials or models developed for BB Seguridade may be disclosed without prior authorization.
- 8.6 We must consult the registration and product and service information of employees and account holders only because of the need for service, preserving registration, banking, business and professional secrecy.
- 8.7 We use the data entrusted to us, whether personal or non-personal, observing the legislation in force and respecting confidentiality and the best practices on the processing of information of third parties, whether individuals or legal entities.
- 8.8 We must protect the confidentiality of BB Seguridade's information relative to a relevant act or fact to which we have privileged access due to our position or function.
- 8.9 We must manage the information entrusted to us and sent to us by the various internal communication channels, and process the internal and external data collected in a responsible and ethical way, in accordance with the law, during the entire life cycle of the information.
- 8.10 We must use security mechanisms to protect the data and information of customers, suppliers, partners and other stakeholders, as well as carry out our activities respecting customer privacy and the legislation related to the matter, including in the use and processing of analytical databases.
- 8.11 BB Seguridade is committed to ethics and integrity in its operations and in the processing of information under its custody. The ethical stance must be taken in any environment, including through new forms of interaction, such as the metaverse, and in data analysis, with the use of artificial intelligence.

Chapter 9 - Community Engagement and Sustainability

We adopt social and environmental responsibility in defining policies, norms and procedures to prevent and combat corruption, as well as money laundering and the financing of terrorism.

- 9.1 We encourage entrepreneurial actions with partners that proactively address social, environmental and climate impacts.
- 9.2 We value the bonds established with the communities in which we operate and respect their cultural values because we recognize the need to give back to the community a portion of the value added to our business.

- 9.3 We support sustainable development initiatives and participate in projects aimed at improving the population's social conditions.
- 9.4 We strive to understand, measure and minimize our environmental impact, especially regarding greenhouse gas emissions.
- 9.5 We see respect for Diversity, Equity and Inclusion as an essential part of our relationship with the community and our quest for Sustainability.

Chapter 10 - Responsible Use of Digital Media

We understand that internal communication must contribute to the strengthening of the relationship between the Company and its employees. We strive for inclusive communication that creates favorable conditions for negotiating action and carrying out the work, with a focus on transparency, clarity and objectivity.

- 10.1 We must use digital media responsibly and apply good communication practices in line with the principles of integrity, transparency and respect.
- 10.2 We value manifestations in the digital environment that respect the diversity of ideas and the positioning of the Company.
- 10.3 We prohibit linking BB Seguridade to comments and posts of information or images that are offensive and/or violate the privacy of employees and third parties in digital media and social networks.
- 10.4 We prohibit the issuance or sharing of discriminatory or offensive information that exposes the image of BB Seguridade, its employees and the Conglomerate.
- 10.5 We extend the guidelines of this Chapter 10 with special attention to the responsibility of each employee, contractor or business partner in interactions with the BB Seguros brand.

Chapter 11 - Questions and Complaints

We value your manifestation. If you notice something that violates the Code of Ethics of Banco do Brasil or BB Seguridade it is your duty to report it.

- 11.1 In addition to the Code of Ethics, as a guideline for our actions, we also use the provisions of the controller, Banco do Brasil, to receive, conduct and promote the protection of the good-faith whistleblower, including the adoption of administrative measures deemed appropriate.
- 11.2 We repudiate any type of retaliation against the whistleblower, or those who contribute in any way to the clarification of the facts.
 - 11.2.1 Cases of this nature will be assessed under an ethical aspect and may be referred for disciplinary treatment.

- 11.2.2 The whistleblower who experiences situations of coercion, persecution or retaliation must activate the internal Ombudsman channel, reporting the incident.
- 11.3 We understand that failure to comply with the guidelines of this Code of Ethics represents a serious manifestation against ethics and the administrative principles of BB Seguridade.
- 11.4 Complaints are handled by autonomous and specialized bodies.
- 11.5 The Bank's Internal Ombudsman, a channel offered to solve relevant issues within the administrative scope, may be contacted through the following channels:
 - 11.5.1 Email: ouvidoriainterna@bb.com.br
 - 11.5.2 Phone: (61) 3108-7488
 - 11.5.3 Intranet: "internal ombudsman" tab
 - 11.5.4 Letter and In-person service: SAUN Quadra 5, Bloco B, Torre central, 5º andar, Asa Norte - CEP (Zip Code):70.040-912 / Brasília-DF
- 11.6 The Banco do Brasil's External Ombudsman may be contacted through the following channels:
 - 11.6.1 CUSTOMER SERVICE: 0800 729 0722
 - 11.6.2 External Ombudsman: 0800 729 5678
 - 11.6.3 Hearing Impaired: 0800 729 0088
- 11.7 We emphasize that every complaint must be formalized and, if possible, answer the following questions:
 - 11.7.1 Who is being reported?
 - 11.7.2 What was done (if possible, identify which item of the Code was breached)
 - 11.7.3 How and when did it happen?
 - 11.7.4 Are there any witnesses or evidence? If yes, please indicate them.
- 11.8 We reinforce that the omission or the action that is proven, practiced in disagreement with the precepts of this Code, must be treated under the disciplinary aspect, being subject to ethical and disciplinary sanctions, such as the Consent Form, Ethical Trading Alert, Warning, Suspension, Removal or Resignation, in addition to the possibility of accountability in the judicial sphere.
- 11.9 If there are indications of unlawful acts or irregularities, we advise that they are communicated to the Board of Internal Controls-Dicoi/DF of Banco do Brasil, through the Reporting Channel, available on the BB Portal (www.bb.com.br/canaldedenunciasbb).
- 11.10 We recommend that, in case of doubt regarding the exercise of paid or unpaid work activity, parallel to BB Seguridade or to the Bank, the employee submit consultation through the Electronic System for Conflict of Interest Prevention (SeCI), available on the website of the Office of the Comptroller-General - CGU.
- 11.11 It is important that, in case of doubt regarding the application of the Code of Ethics, you talk to your manager or consult the People and Management Superintendency, directly or by means of registration on the Internal Ombudsman Portal, on the intranet.

Final Provisions

At BB Seguridade, we adhere to the Code of Ethics of Banco do Brasil, together with ours, whose contents are reproduced and adjusted to address the specificities of our company, its subsidiaries and affiliates.

Ignorance of this document or any other normative provision cannot be used as a defense against the possible consequences of deviating from ethical conduct.

All areas of BB Seguridade collectively, and each of us individually, are responsible for ensuring the application of the Code of Ethics and its conduct in our daily lives inside and outside the workplace.

This document must be reviewed periodically every two (2) years or, extraordinarily, at any time, considering that it is a living document, of natural evolution and that it does not exhaust the ethical implications of all situations. If you believe that something should be changed, removed or included, give us your contribution, through the People and Management Superintendency, so that the document or our internal rules, related to the theme, discipline and guide the adoption of the highest ethical standard in everything we do.

Finally, we emphasize that the assumptions and guidelines contained in this Code of Ethics, approved by the Board of Directors on 04/28/2023, must be observed with attention, care and with the protagonist vision that its dissemination and application is everyone's duty.

Executive Board

André Gustavo Borba Assumpção Haui
CEO

Rafael Sperendio
Chief Finance, IR and Equity Management Officer

Allan Silva
Chief Commercial and Customer Officer

Bruno Alves
Chief Technology, Portfolio and AI Officer

Board of Directors

Kamillo Tononi Oliveira Silva
Chairman of the Board of Directors

Rosiane Barbosa Laviola
Vice-Chairwoman of the Board of Directors

André Gustavo Borba Assumpção Haui
Member of the Board of Directors

Guilherme Santos Mello
Member of the Board of Directors

Marcos Rogério de Souza
Member of the Board of Directors

Maria Carolina Ferreira Lacerda
Independent Member of the Board of Directors

Gilberto Lourenço
Independent Member of the Board of Directors