

1 Area responsible

1.1 Internal Controls and Integrity Superintendency.

2 Scope

2.1 This Policy guides BB Seguridade's behavior. Subsidiaries, Investees and Holdings are expected to define their direction in accordance with these guidelines, considering their specific needs, as well as the legal and regulatory aspects to which they are subject.

3 Target Audience

3.1 This Policy is intended for all members of governance bodies, managers, employees and third parties of BB Seguridade and its Subsidiaries and Investees, in the exercise of their professional activities.

4 Regulations

4.1 Law No. 13.303, of June 30, 2016.

4.2 Law No. 8.078, of September 11, 1990.

4.3 Decree No. 8.945, of December 27, 2016.

4.4 CMN Resolution No. 4.949, of September 30, 2021.

4.5 CNSP Resolution No. 382, of March 4, 2020.

4.6 Law No. 13.709, of August 14, 2018.

5 Frequency of Review

5.1 This Policy shall be reviewed every three (3) years or, exceptionally, at any time, and submitted to the Board of Directors for approval. After approval and publication, it shall be sent to all those for whom it concerns (members of governance bodies, managers, employees and third parties of BB Seguridade and its Subsidiaries and Investees, in the exercise of their professional activities), for their knowledge.

6 Executive Summary

- 6.1 This Policy establishes the guidelines that shall be observed with regard to relationships with customers and users of insurance, capitalization, private pension and dental plan products and services throughout their life cycle.
- 6.2 It encompasses compliance with the principles of ethics, responsibility, transparency and diligence in the conduct of its activities throughout the product life cycle with the customer, fostering the convergence of interests and consolidation of an institutional image of credibility, security and competence.

7 Concepts

- 7.1 For the purposes of this Policy, the following concepts are adopted:
- 7.1.1 Banco do Brasil's relationship channels - Banco do Brasil currently has a series of relationship channels (Branches, Self-Service Terminals, Website bb.com.br, Banco do Brasil App, Banco do Brasil Relationship Center, Whatsapp, among others).
 - 7.1.2 Interaction Channel - The point where communication takes place, i.e. the point of contact between the company and the customer.
 - 7.1.3 Product Life Cycle - All phases of the insurance, capitalization or open supplementary pension product, from its conception, design, development, intermediation and distribution, to the fulfillment of all obligations to the customer, including any contractual amendments, renewals and handling complaints.
 - 7.1.4 BB Seguros - Commercial brand that represents the businesses that make up the BB Seguridade conglomerate to its customers, as defined in BB Seguros' Strategic Communication Plan (PEC).
 - 7.1.5 BB Seguros Customer - Any Banco do Brasil customer with at least one product from the BB Seguridade conglomerate, purchased via BB Corretora.
 - 7.1.6 Other Channels - In addition to Banco do Brasil's Customer Service Channels, the conglomerate's companies also have a number of channels available on the market that can be used for customer relationship purposes. In this document, these channels will be referred to as Own Channels.
 - 7.1.7 Relationship - All contact with BB Seguros customers throughout the product life cycle, regardless of channel, content, need or moment.
 - 7.1.8 Vulnerable customers: Consumers who, due to their personal characteristics or circumstances, whether temporary, sporadic or permanent, can have a lower capacity

for understanding analysis and decision-making or for representing their own interests.

8 Related Values

8.1 Reliability, Respect for the Customer and Feeling of Ownership.

9 Guidelines

- 9.1 We provide periodic training for employees and service providers when they carry out activities related to relationships with customers or users of insurance, capitalization, private pension and dental plan products and services.
- 9.2 We offer clear, reliable and timely guidance and information to enable customers to make the best business decisions, taking into account their profile and consumption behavior.
- 9.3 We offer dignified, courteous and fair treatment, respecting the interests and rights of the consumer.
- 9.4 We offer products and services in a way that is clear and appropriate to the needs of customers and users in each market segment, with innovation, quality, safety and timeliness, adopting practices that minimize the possibility of misunderstanding and without making the supply of a product or service conditional on the supply of another product or service.
- 9.5 We promote a cooperative and fair relationship model with customers and users throughout the product life cycle.
- 9.6 We encourage the communication of customers and users with the company and take their comments into account in the development and improvement of solutions in products, services and relationships, fostering the convergence of interests and consolidating an institutional image of credibility, security and competence.
- 9.7 We respect the wishes of customers who have an interest in terminating the contractual relationship relating to products and services or in transferring the relationship to another institution.
- 9.8 We prioritize dialogue and seek to deal with any requests and complaints made by customers and their representatives in a timely and appropriate manner, to ensure their satisfaction with our products and services without having to resort to external bodies.

- 9.9 We ensure the confidentiality of our customers' transactions and the protection and privacy of their personal data, as required by the legislation on the protection of personal data, including the rules of good practice and governance.
- 9.10 We base our relationship with our customers on clear and objective communication, with a unified look and language to maintain the conglomerate's identity, in line with BB Seguros' Strategic Communication Plan (PEC).
- 9.11 We proactively seek to keep the customer informed about the legal and operational aspects of their product, further offering suggestions on the use and information about their ecosystem that can increase the perception of the compensation for choosing the product as the best solution for their needs.
- 9.12 We seek to generate value for the customer by providing information and clarification about the company, its products, features, benefits and services offered, right up to the actual provision of the contracted services.
- 9.13 We use Banco do Brasil's relationship channels and alternative channels contracted by our Investees or directly by BB Corretora as a means of communication.
- 9.14 We keep the customer close, informed and advised, carrying out non-intrusive approaches, with the appropriate level of information, conducted through the most convenient channel for each customer. Every communication made by BB Seguros, regardless of its origin, is part of a strategy previously aligned between the interaction channel and BB Seguridade.
- 9.15 We get to know the customer, their needs and objectives, in order to make the relationship relevant, personal and consultative, delivering value throughout the customer's life cycle with the product.
- 9.16 We optimize communication with BB Seguros customers, seeking outreach, engagement and making the most of every moment of contact.
- 9.17 We communicate proactively and consistently, with a focus on attention, relevance and satisfaction.
- 9.18 We pay special attention to customers who are considered vulnerable.
- 9.19 We respect and encourage the diversity and plurality of the people with whom we have relationships.
- 9.20 We monitor compliance with the Policy on Relationship with Customers and Product and Service Users using appropriate metrics and indicators to ensure its effectiveness and the timely identification and correction of any shortcomings.

10 Date of Last Approval by the Board of Directors

10.1 May 24, 2024.

11 Final Provisions

11.1 Exceptions to this Policy and cases not covered by it shall be submitted to the Board of Directors for resolution.

12 Version Control Table

12.1

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|----------------------------|------------------------------------------------|
| Term | 05.24.2024 to 05.24.2027 |
| Version | 3 |
| Previous Amendments | Adaptation of the Policy to CNSP Res. 382/2020 |