



Jul, 25th, 2023

To whom it may concern,

Nubank, collectively representing the companies *Nu Pagamentos S.A - Instituição de Pagamento* ("Nu Pagamentos"), *Nu Financeira S.A. - Sociedade de Crédito, Financiamento e Investimento* ("Nu Financeira"), *Nu Asset Management Ltda. ("Gestora Nubank" or "Nu Asset")*, *Nu Distribuidora de Títulos e Valores Mobiliários Ltda. ("Nu DTVM")*, and *Nu Canais Ltda. ("Nu Seguros")*, as a reputable and law-abiding financial institution, is committed to maintaining the highest standards of integrity and compliance with anti-money laundering (AML) regulations. This letter aims to disclose the AML procedures implemented by Nubank, which adhere to both national and international best practices, including the utilization of specific internal Know Your Customer (KYC), Politically Exposed Persons (PEP), Know Your Supplier/Know Your Partner (KYS/KYP), Know Your Business (KYB), Sanctions, and other related policies.

1. **Know Your Customer (KYC) Procedures:** Nubank has established robust and comprehensive KYC procedures to identify and verify the identity of its customers. This involves obtaining and analyzing relevant documentation and information to assess the legitimacy of individuals and entities seeking to engage in financial transactions with the company.
2. **Politically Exposed Persons (PEP) Screening:** In accordance with international guidelines, Nubank conducts rigorous PEP screening on its customers to identify individuals who hold prominent public positions or have affiliations with such persons.
3. **Know Your Supplier/Know Your Partner (KYS/KYP) Procedures:** Nubank has implemented KYS/KYP procedures to verify the identity and legitimacy of its suppliers and business partners. This process involves assessing the reputation and integrity of the entities with which the company conducts business.
4. **Know Your Business (KYB) Procedures:** Nubank maintains a KYB process that involves obtaining and verifying information about the businesses with which it interacts. This helps in assessing the legitimacy of commercial relationships and mitigating potential risks.
5. **Sanctions Screening:** Nubank employs sophisticated software and systems to screen transactions against national and international sanctions lists. This ensures that Nubank does not engage in any business dealings that contravene sanctions imposed by regulatory authorities.

In addition to these procedures, Nubank recognizes the critical role of employee awareness and training in the fight against money laundering and terrorist financing (ML/TF). To this end, periodic AML training is conducted for all its employees to keep them updated with the latest regulatory requirements and best practices.

Moreover, Nubank provides specific training to employees working in areas identified as having a higher risk of ML/TF. This targeted training equips these employees with the necessary knowledge and skills to identify suspicious activities and report them promptly.

At Nubank, we remain dedicated to upholding the highest standards of AML compliance and continually review and enhance our AML procedures and training initiatives to stay ahead of evolving threats and regulatory changes.

Yours Faithfully,

Fabricio Lima - AML/CFTP Global Director

Certificado de Conclusão

Identificação de envelope: B38F58113B0948E586C9E409343E5F6D

Status: Concluído

Assunto: Here is your signed document: AML Attestation Letter - Google Docs.pdf

Envelope fonte:

Documentar páginas: 1

Assinaturas: 1

Certificar páginas: 1

Rubrica: 0

Assinatura guiada: Desativado

Selo com Envelopeld (ID do envelope): Desativado

Fuso horário: (UTC-03:00) Brasília

Remetente do envelope:

fabricio.lima

Rua Capote Valente, 39

Pinheiros

SP, SP 05409-000

fabricio.lima@nubank.com.br

Endereço IP: 201.26.77.124

Rastreamento de registros

Status: Original

Portador: fabricio.lima

Local: DocuSign

01/08/2023 19:07:39

fabricio.lima@nubank.com.br

Eventos do signatário**Assinatura****Registro de hora e data**

fabricio.lima

fabricio.lima@nubank.com.br

Head de PLD/FT

Nível de segurança: E-mail, Autenticação da conta (Nenhuma)

fabricio.lima

Adoção de assinatura: Estilo pré-selecionado

Usando endereço IP: 201.26.77.124

Enviado: 01/08/2023 19:07:53

Visualizado: 01/08/2023 19:08:04

Assinado: 01/08/2023 19:08:36

Assinatura de forma livre

Termos de Assinatura e Registro Eletrônico:

Não oferecido através do DocuSign

Eventos do signatário presencial**Assinatura****Registro de hora e data****Eventos de entrega do editor****Status****Registro de hora e data****Evento de entrega do agente****Status****Registro de hora e data****Eventos de entrega intermediários****Status****Registro de hora e data****Eventos de entrega certificados****Status****Registro de hora e data****Eventos de cópia****Status****Registro de hora e data**

Amanda Kai

Copiado

amanda.kai@nubank.com.br

Enviado: 01/08/2023 19:08:38

Visualizado: 01/08/2023 19:11:21

Nível de segurança: E-mail, Autenticação da conta (Nenhuma)

Termos de Assinatura e Registro Eletrônico:

Não oferecido através do DocuSign

Eventos com testemunhas**Assinatura****Registro de hora e data****Eventos do tabelião****Assinatura****Registro de hora e data****Eventos de resumo do envelope****Status****Carimbo de data/hora**

Envelope enviado

Com hash/criptografado

01/08/2023 19:07:53

Entrega certificada

Segurança verificada

01/08/2023 19:08:04

Assinatura concluída

Segurança verificada

01/08/2023 19:08:36

Concluído

Segurança verificada

01/08/2023 19:08:38

Eventos de pagamento**Status****Carimbo de data/hora**