

Term of Use of the Prepaid Card

This Term of Use of the Prepaid Card is attached to ("Exhibit") and an integral part of the Terms and Conditions of Use of the "PARTNER"'s Platform ("Instrument") and aims to establish the conditions for using the Prepaid Card by the USER.

When using the Prepaid Card, the USER automatically agrees with all the rules of this Exhibit, being fully responsible for any and all acts performed.

All terms, conditions, limits and responsibilities set forth in the Terms and Conditions for Opening a Payment Account, which was expressly accepted by the USER before requesting a Prepaid Card, fully apply to this Exhibit.

If the USER does not agree with any of the terms and conditions set forth below, he/she/it must not use the Prepaid Card.

The services related to the Prepaid Card will be provided by the "PARTNER", in partnership with the "Payment Institution", already qualified in the Agreement to which this instrument is attached, and by BIZ TECNOLOGIA EM MEIOS DE PAGAMENTO LTDA., a business company with its principal place of business at Avenida São Gabriel, No. 555, 7th Floor, suite 704, Jardim Paulista, Zip Code 01435-001, in the City of São Paulo, State of São Paulo, enrolled with the National Register of Legal Entities (CNPJ) under No. 07.155.434/0001-00 ("Issuer").

1. Definitions

1.1. Without prejudice to the definitions given in the Instrument and which also apply to this Exhibit, the words below, when used in the singular or plural form, will have the following meanings:

"Brand": the payment arrangement established by Visa, licensor of the trademark and responsible for the systems that allow the issue of the Prepaid Card and accreditation of the Merchants.

"Chargeback": is the chargeback procedure through which the USER declares not to recognize an expense made with his/her/its Prepaid Card.

"Merchant": any supplier/provider of products and/or services that is entitled to accept payments with the Prepaid Card, in Brazil and/or abroad, in physical stores or through the Internet.

2. Purpose

2.1. By this Exhibit, the USER acquires the physical Prepaid Card, linked to the Payment Account that will be opened with the Issuer, allowing the USER to acquire goods and services from the Merchants affiliated to the Brand indicated on the respective card.

2.2. The term for sending the Prepaid Card will be informed on the Platform and through the PARTNER's service channels.

2.3. Once the issue of the Prepaid Card is approved, the USER, as a Visa Card holder, will enjoy the benefits granted by Visa and its partners.

3. Accreditation

3.1. To acquire the Prepaid Card, the USER shall be accredited to the PARTNER.

3.2. By adopting this Exhibit, the USER agrees to the opening of a new individual and exclusive Payment Account, of his/her/its sole ownership, with the Issuer.

3.3. If, after the issue of the Prepaid Card, the PARTNER, the Payment Institution and the Issuer find that the USER has provided false, incomplete, wrong, erroneous, misleading information, or, even, that does not allow the identification of the USER's identity, they may (i) request clarifications and additional documentation that they deem necessary to properly prove the information provided and to validate the registration, and may, even, refuse to validate any registration, at their sole discretion, or (ii) automatically exclude his/her/its registration, suspend or cancel the Prepaid Card.

3.4. The PARTNER, the Payment Institution and the Issuer will not be responsible for the misuse of the Prepaid Card by third parties, as well as for any direct or indirect damage resulting from the misuse or inability to use the Prepaid Card by the USER or by any third parties, provided that, in the event of evidence or indications of irregular, inappropriate or suspicious use of the Prepaid Card, the USER may have his/her/its registration immediately suspended or cancelled, without prejudice to other legal and contractual penalties.

4. Use of the Prepaid Card

4.1. After the approval of its accreditation with the PARTNER and the Issuer, the USER may carry out payment transactions using the Prepaid Card, provided that there is a balance available, among which:

- (a) Purchases at Merchants: the USER may make purchases at any Merchants that is a supplier/provider of products and/or services and that are entitled to accept payments with his/her/its Prepaid Card, in Brazil and/or abroad, in physical stores or through the Internet; and
- (b) Withdrawal: withdrawal of funds from authorized electronic terminals using the Prepaid Card. In this case, additional fees may be charged by the companies managing these terminals.

4.2. As soon as the USER receives the Prepaid Card, he/she/it will be responsible for checking his/her/its data, provided that the Prepaid Card will be delivered locked, as a security measure, and the unlocking shall be carried out through the service channels indicated on the Platform.

4.3. The USER shall pay attention to the Visa payment arrangement regulations, which has specific terms and conditions for its use.

4.4. The USER is solely responsible for the use and custody of his/her/its Prepaid Card. It is recommended that the USER: (i) keeps his/her/its Prepaid Card in a safe place, never allowing its use by third parties; (ii) memorizes its password and keeps it confidential, avoiding writing down or keeping the password on physical or digital media; and (iii) never writes down or keeps the password with his/her/its Prepaid Card; and also (iv) does not use passwords related to dates or other personal references of him/her/it and that the USER routinely changes his/her/its password as a security measure.

4.5. In case of loss, misplacement, theft or robbery of the Prepaid Card, the USER must immediately contact one of the service channels indicated on the Prepaid Card or on the PARTNER's Platform, available twenty-four (24) hours a day, seven (7) days a week. After the contact, the use and access to the Prepaid Card may be temporarily locked, until the USER receives a new card.

4.5.1. With the cancellation of the locked card, a new Prepaid Card will be issued to the USER and will be delivered within the previously informed deadlines. Additional fees may be charged for issuing the new Prepaid Card, which will be automatically deducted from the USER's Payment Account.

4.6. The PARTNER, the Payment Institution and/or the Issuer are not responsible for the payment transactions carried out by the holders of the Prepaid Card, since they are not part of any purchase and sale operation with the Merchants.

5. Chargeback

5.1. If the USER does not recognize an operation made with his/her/its Prepaid Card or has problems with ATM withdrawals, he/she/it shall contact the service channels within a maximum period of ninety (90) days and follow the guidelines for carrying out the Chargeback procedure oriented by the Card issuer itself.

5.1.1. The procedure and documentation required for the Chargeback will follow the rules established by the Brand and the Issuer, so that the recognition of the Chargeback will depend on the submission of documents and clarifications that demonstrate the authenticity and lawfulness of the business that gave rise to the transaction, without any fault or intent on the part of the USER.

5.1.2. If the Chargeback is accepted, the amount will be credited to the USER's Payment Account, within the period established by the Issuer. If the Chargeback is not recognized, the payment or withdrawal transaction will be maintained.

5.2. The USER is aware and agrees that the Chargeback procedure will only occur for payment transactions made using the Prepaid Card for online purchases or without a gift card.

5.2.1. Chargeback procedures will not be accepted for transactions using the Payment Accounts, which have been carried out using a physical card, in which the chip was inserted and the USER's password was entered.

6. Cancellation of the Card

6.1. The USER may, at any time, request the cancellation of his/her/its Prepaid Card, upon request made through the PARTNER's service channels.

6.2. In addition to the cancellation provisions established in the Instrument, the PARTNER may lock the USER's Prepaid Card in the following cases:

- (a) If the USER violates any of the provisions of this Exhibit or of the Instruments;
- (b) If non-standard usage payment transactions are verified and the USER fails to meet a request to send documents or information to prove their regularity; or
- (c) In case of death or insolvency of the USER.

7. Use of Personal Data

7.1. The USER is aware that their personal data will be treated in accordance with current legislation and the determinations of regulatory/supervisory bodies on the protection of personal data, in particular Law No. 13,709/2018 (General Law on the Protection of Personal Data).

7.2. The USER is aware that their personal data will only be processed to achieve the purposes described in the object of this Annex, that is, the acquisition of a physical prepaid card described in item 2.1 and under the terms of the Privacy Policy.

7.3. The USER is aware that their personal data will be shared between the "Parties" and may also be shared with third party companies that provide services to perform services related to the execution of this contract or the management of the relationship, such as, for example, companies that provide software or provide outsourced billing services.

7.3.1. The USER's personal data will only be shared by third-party companies that fully comply with the Privacy Policy, data protection laws and other confidentiality and security measures.

8. General Provisions

8.1. This Exhibit may be amended, at any time, in order to reflect any changes to the use of the Prepaid Card, upon notice to the USER. If the USER does not agree with the new terms, he/she/it may reject them and cancel the Prepaid Card.

8.2. If the USER uses the Prepaid Card after the amendment of this Exhibit, it is understood that he/she/it agrees with all the changes made.

8.3. The USER hereby agrees that the PARTNER, the Payment Institution and the Issuer communicate to the Central Bank of Brazil, the Council for Financial Activities Control or other bodies that the legislation so provides the operations that may be set up in Law No. 9,613/98 (which provides for crimes of laundering or concealment of assets, rights and amounts) and in other legal provisions relevant to the matter.