



DOXBANK Privacy Policy

Browse the website, download the app, open your DOXBANK® account, order the products and services provided by DOXBANK LTDA, CNPJ No. 57.877.011/0001-71, headquartered at Rua Professor Pedro Viriato Parigot de Souza, 3901 in Curitiba/PR.

You declare that you are aware of this Privacy Policy, which describes in transparent way and with simple language as your information is collected, stored, and used.

The protection of your data and your privacy are very important to DOXBANK®. In case of doubt, look for us in our channels of attendance.

1. Principles: DOXBANK® processes personal data in accordance with with the principles of good faith, purpose, suitability, necessity, free access, data quality, transparency, security, prevention, and no discrimination.

2. Requirements: personal data is collected and processed by DOXBANK® for compliance with legal and regulatory obligations, for the regular exercise of rights and for credit protection, as well as whenever necessary for the execution of contracts signed with its customers or to meet the DOXBANK® legitimate interests of its customers or third parties. For other purposes, for which the law does not waive the requirement of consent of the holder, the treatment will be conditioned to the free, informed, and unequivocal statement of the holder agreeing to the processing of their personal data for that particular purpose.

3. Purposes: the information collected is used to: (i) provide you with DOXBANK® services properly and efficiently; (ii) develop, maintain and improve the features and functionality of the products and services of DOXBANK®; (iii) ensure greater security and prevent fraud; (iv) ensure its adequate identification, qualification and authentication; (v) know your profile of credit risk and investor profile; (vi) prevent acts related to washing of money and other illicit acts; (vii) perform credit analyses; (viii) improve the service and quality of the products and services provided; (ix) improve the usability and customer experience; (x) make product offers and services more assertive and relevant to your interests and according to your profile; and (xi) other purpose-based hypotheses legitimate as support and promotion of DOXBANK® activities.

3.1. DOXBANK® aims to comply with the legislation, ask you complementary information about your financial capacity and economy activity, as well as adopting procedures and controls that make it possible to confirm identity and qualification information, to ensure the suitability and updating of registration data, transaction security and prevention of fraud, and may even obtain other



information and/or confirm data provided with information available in public or private databases, or even with information whose access is public or which have been made manifestly public by the respective holder.

3.2. Also observing the same principles and purposes informed in this document, DOXBANK® may share the information collected, only strictly necessary for the respective purposes, with companies in the same economic group, strategic partners, suppliers, and service providers, contracted by DOXBANK®, such as telemarketing companies, data processing, technology aimed at fraud prevention, banking correspondents and companies or offices specialized in collection of debts or assignment of credits.

3.3. To enable the granting of card benefits and be able to offer products and services that may be of interest to you, DOXBANK® can share information with: (i) the card brand; (ii) the nominated partner on the card, in the case of card.

3.4. DOXBANK® can also provide your data whenever obligated, whether by virtue of a legal provision, act of competent authority or court order.

3.5. Don't worry, any information sharing is done only when necessary and within strict safety standards, always aiming the confidentiality of the information and following the rules of banking secrecy and of privacy protection.

3.6. The conditions of this Privacy Policy apply equally to the processing of personal data: (i) of DOXBANK® employees; (ii) of prospects; and (iii) representatives and/or guarantors of customers and suppliers and service providers, especially to enable analysis and management of potential risks in the offer and contracting of products and/or services, including credit risks, as well as to comply with and execute legal, regulatory and contractual obligations and the protection and regular exercise of rights by the data subject and DOXBANK®.

4. Biometric Data: DOXBANK® may use biometric data to prevent fraud, authentication, and security procedures. Your facial biometrics can be generated by reading a photo of you or a "selfie" during the app registration process and/or account opening, to be used in facial recognition procedures for identification and authentication in your own or third-party electronic systems.

4.1. Your authentication in the app can be performed using biometric data (digital or facial biometrics) registered in your device's operating system if you have enabled this function. DOXBANK® does not have access to the biometric data registered in your device's operating system. You're solely responsible for the proper use of this functionality and shall not allow use and/or registration by third parties.



5. This is information provided by your navigation and your device, depending on websites and apps, your device type, authorizations granted by you to DOXBANK® through your settings device or its operating system and the features used in the app or related to them (such as IP address, geolocation, cookies and information about browsing habits). DOXBANK® may use such data to (i) improve the usability, experience and interactivity of the website/app; (ii) ensure greater safety during navigation; (iii) seek greater efficiency regarding the frequency and continuity of DOXBANK®'s communication with you; (iv) respond to your queries and requests; and (v) carry out research on communication and relationship marketing to improve products and DOXBANK® services, as well as statistics in general.

5.1. Cookies are small files that may or may not be added by your device and that allows you to store and recognize your browsing data, making it possible to save preferences and personalize content. If it's in your interest, you can set your browser to deny cookies or indicate when a cookie is sent. However, it is possible that some website functionalities are not presented in the best way.

6. Rights of the Subject: you, as the subject of personal data, have the right obtain, in relation to your data processed by DOXBANK®, at any time and upon request, under the terms of the regulations, among others: (i) confirmation of the existence of treatment; (ii) access to data; (iii) correction of incomplete, inaccurate or outdated data; (iv) anonymization, blocking or deletion of unnecessary, excessive or treated in violation of the law; (v) portability of data to another service or product provider, in accordance with regulations and commercial and industrial secrets are respected.

7. Data retention: even after the end of your relationship with the DOXBANK®, your data may be kept by DOXBANK® for as long as necessary to fulfill the purposes for which they were collected, including for the purpose of complying with legal, regulatory, contractual obligations, accountability or request from competent authorities, as well as to protect and exercise your and DOXBANK®'s rights, including for the prevention of illicit acts and in judicial, administrative and arbitration.

8. Data Security and Confidentiality: your personal data is protected and stored by DOXBANK® with strict technical security standards, to ensure the confidentiality and integrity of this information, observing always the highest ethical and legal principles. DOXBANK® adopts technical and administrative security measures able to protect your data from unauthorized access and from accidental or unlawful situations of destruction, loss, alteration, communication, or any form of inappropriate or illegal treatment.

8.1. Transactions carried out in an electronic environment will be accepted by you and considered valid as an effective means of proving authorship, authenticity, integrity, and confidentiality and, if



carried out by telephone, can be recorded by DOXBANK®. Passwords, tokens, codes, security/authorization, or digital/facial biometrics registered in your device can be used as safe ways to validate and authentication of transactions performed. You have a duty to keep this information under strict confidentiality, not disclosing, providing, or sharing it with third parties by any means or form.

8.2. How transactions in an electronic environment can be vulnerable to third parties' action, you must maintain adequate and up-to-date security software on your devices. Keep your login (access) data safe; Log out of your account when not using it; have good security practices and concerns, such as being careful when using public Wi-Fi or shared access to the internet; notify DOXBANK® immediately if you suspect that your account has been hacked or accessed by unauthorized third parties. Do not share the use of your cell phone and always keep it under your guard. You are responsible for the safekeeping and maintenance of your card and your cell phone and must immediately inform DOXBANK® in case of loss or theft of your card or cell phone.

8.3. You are responsible for all acts that are performed using your access credentials, including login, passwords, and security/authorization, which includes liability for damages because of misuse by third parties, exempting DOXBANK® from any misuse.

8.4. The DOXBANK® website and app may contain links to other websites operated by third parties, for which other privacy policies apply. The existence of these links does not mean any relationship of endorsement, sponsorship, or responsibility between DOXBANK® and these third parties, which is why DOXBANK® is not responsible, directly or indirectly, for any losses and damages due to violation of privacy rights that may be caused by said sites. It is important that you consult the respective privacy policies of such sites for information.

9. Intellectual Property: the materials, systems, software, brands, technological resources, names, designs and programs used by DOXBANK® are protected by intellectual property rights (authors and industrials), and modifications, reproductions, storages, transmissions, assignments, copies, distributions or any other forms of use for commercial purposes are not permitted without the prior and formal consent of DOXBANK®. DOXBANK® is not responsible for any damages, direct and/or indirect, of any nature, resulting from improper use of the application and/or device.

10. Credit Protection: DOXBANK® may notify the credit protection agencies of non-compliance with any obligation or delay in payment, as well as providing the managers of the Positive Registry databases, registered at the Central Bank of Brazil, your financial data and payment related to credit operations and payment obligations, including leasing and consortium, completed or in progress, for the formation of a credit history, in accordance with the legislation in force. If you are not



interested in participating in the Positive Registry, you may at any time request the cancellation of your registration from the database manager.

11. Credit Information System – SCR: you authorize DOXBANK® to consult, as well as ratify the authorization for any previous consultation, information about credit operations under your responsibility in the SCR, whose purpose is to provide information to the Central Bank of Brazil for monitoring of credit in the financial system and inspection, as well as facilitating the exchange of information between financial institutions on the amount of responsibility of their customers in credit operations. This authorization extends to institutions that are able to consult the SCR under the terms of the regulations and that acquire or receive as collateral, or that express an interest in acquiring or receiving as collateral, in whole or in part, credit operations for which they are responsible.

11.1. You are aware that (i) the details of your credit operations, due and overdue, including those in arrears and written off at a loss, as well as the amounts of the co-obligations you have assumed and the guarantees you have provided, will be provided to the Central Bank of Brazil and registered with the SCR and that (ii) you can consult such data through the “Registrado” (Extract from the Information Registry), available on the website of the Central Bank of Brazil, or through the Central Bank of Brazil customer service centers, as well as, in the event of a discrepancy, request its correction, exclusion or registration of a judicial measure, or manifestation of disagreement, upon request to the institution that registered the respective data in the SCR.

12. Communications: to keep you informed about your account or other DOXBANK® products and services you may be contacted through available channels, including by emails and messages to your cell phone (such as SMS or PUSH). If you do not wish to receive product and service offers on these channels, simply inform the Service Center at any time.

12.1. Electronic messages and notifications related to security alerts, contracted products and services, contract expirations, among others, can always be sent by DOXBANK®. Also, for this reason, you are obliged to keep your registration always updated, including your telephone and cell phone number, and e-mail address, and all consequences arising from the omission of this obligation are entirely your responsibility.

12.2. You will receive electronic messages and notifications on your mobile phone as long as it is turned on and in the coverage area of your mobile phone operator and/or connected to the internet and as long as you are enabled to receive such messages and notifications. DOXBANK® is not responsible for any delays, failures or unavailability of the wireless network, the internet or the services provided by its mobile operator that may impair or prevent the transmission of information.



13. Adherence to the Legislation: you declare that you know and respect the legislation to prevent money laundering and terrorist financing and acts of corruption and harmful against the national and foreign public administration and that you will immediately inform DOXBANK® if you are aware of any act or fact related to your banking transactions that violates said rules, DOXBANK® may adopt the measures it deems necessary.

13.1. DOXBANK® will communicate to the Central Bank of Brazil, to the UIF - Financial Intelligence Unit (formerly COAF) or to other bodies that the legislation provides, the operations that may be configured in Law nº 9.613/98 (which provides for the crimes of money laundering or concealment of assets, rights, and values) and other legal provisions relevant to the matter. DOXBANK® has internal controls capable of evaluating the compatibility between the information provided by you and your banking operations, pursuant to the provisions contained in the law and other applicable rules and regulations issued by the National Monetary Council and the Central Bank of Brazil.

13.2. DOXBANK® may provide the competent monetary and tax authorities with information relating to foreign currency transactions carried out by you and may consult information made available by the Central Bank of Brazil, Federal Revenue of Brazil and Ministry of Development, Industry and Foreign Trade on any transactions carried out by you at the exchange market.

14. Updates: DOXBANK® may update this Privacy Policy periodically whenever necessary by publishing the updated version on the website. The current version will always be the most recent. To find out when the current version became effective, check the "last updated" date at the end of this document.

14.1. If you do not agree with the change, you may request the cancellation of the products and services contracted with DOXBANK®. The non-cancellation or use of DOXBANK® products and services, after the publication of the updated version, will be understood as your agreement.