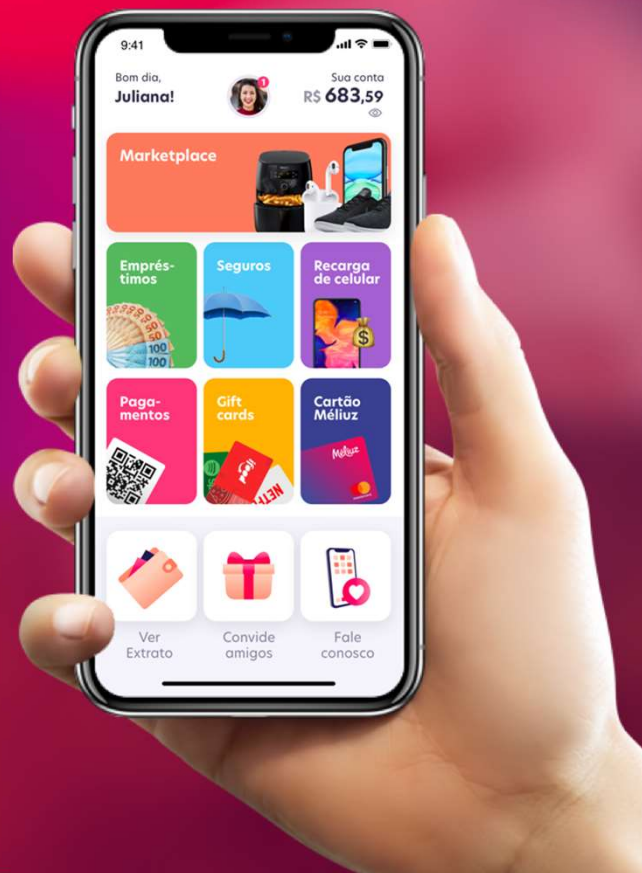


Méliuz

Corporate Presentation

B3 TICKER: CASH3 | DECEMBER 2020



| Main Executives

Méliuz



Israel Salmen
CEO



Ofli Guimarães
CFO

Méliuz



Lucas Marques
COO



André Amaral
CSO

| Operating in a sector with **recent notable transactions**

Méliuz



honey

USD 4bn

Value Paid by PayPal in Nov/19

USD 100mm

Revenues 2018



Company offering a **browser plug-in** that allows users to find the best offers and discounts, while earning cashback.

Rakuten



EBATES®

USD 1bn

Value Paid by Rakuten in Nov/14

USD 2.2bn

Annual GMV¹

Largest cashback player in the U.S. operating in the following distribution channels:



Browser
Plug-In



Co-
Credit
Card



Application

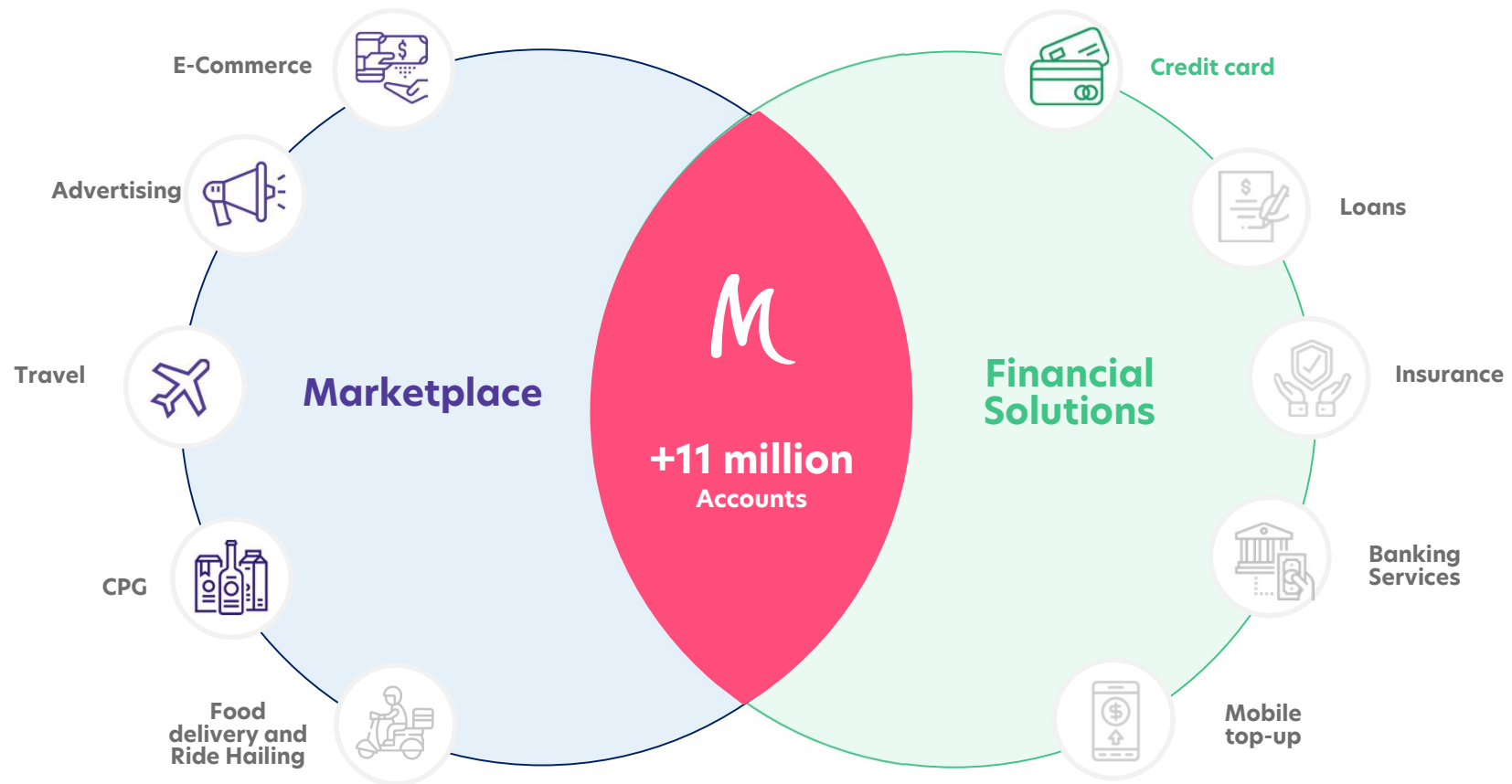


Website

Source: Press

Note: (1) At the time of the transaction

Méliuz: Solid Combination of Two Growing Ecosystems



Source: Company Information

| In The E-Commerce **Gold Rush...** We Sell **Pickaxes!**

Méliuz



Millions of e-consumers
to be conquered

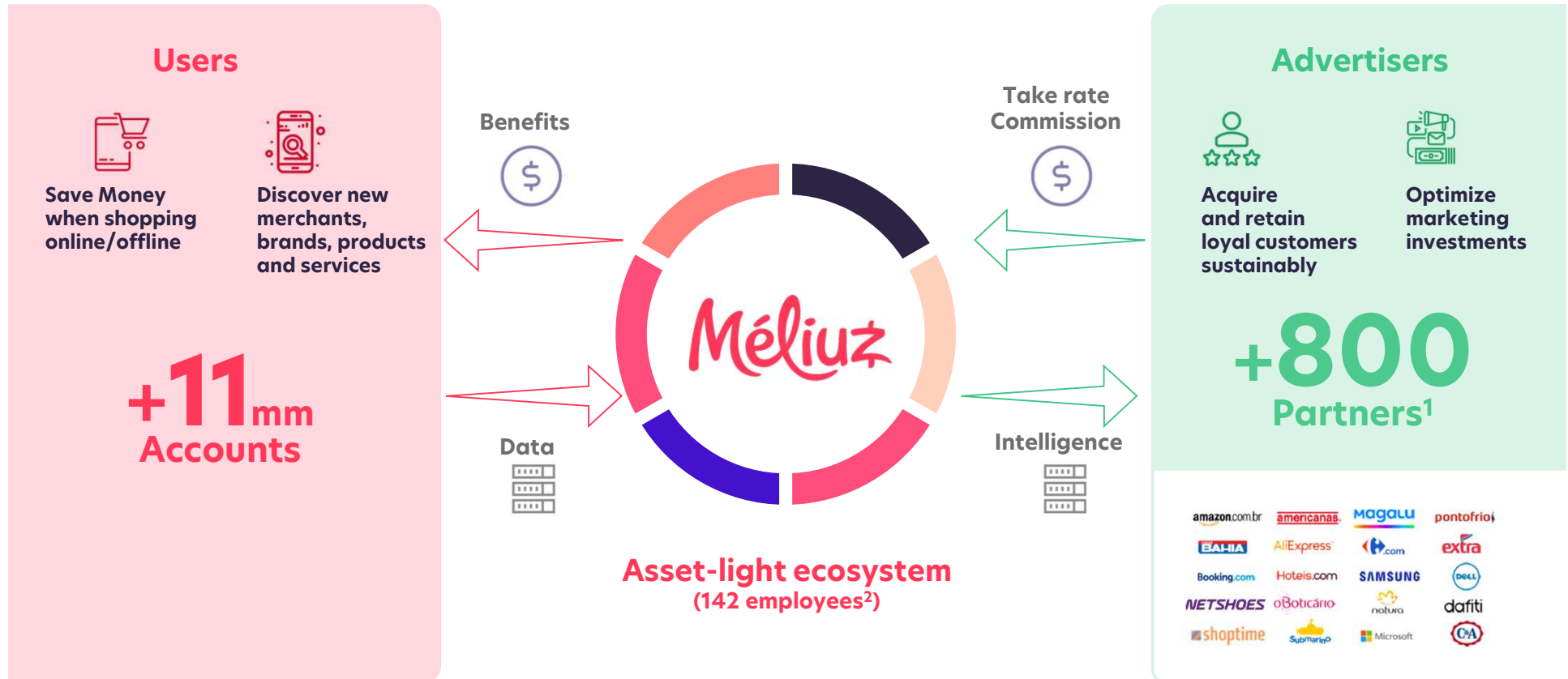


Illustrative Brands.

We're structured to provide
technology solutions
that enable a win-win-
win value proposition
to our clients, partners
and Company alike

| Win-Win-Win Value Proposition

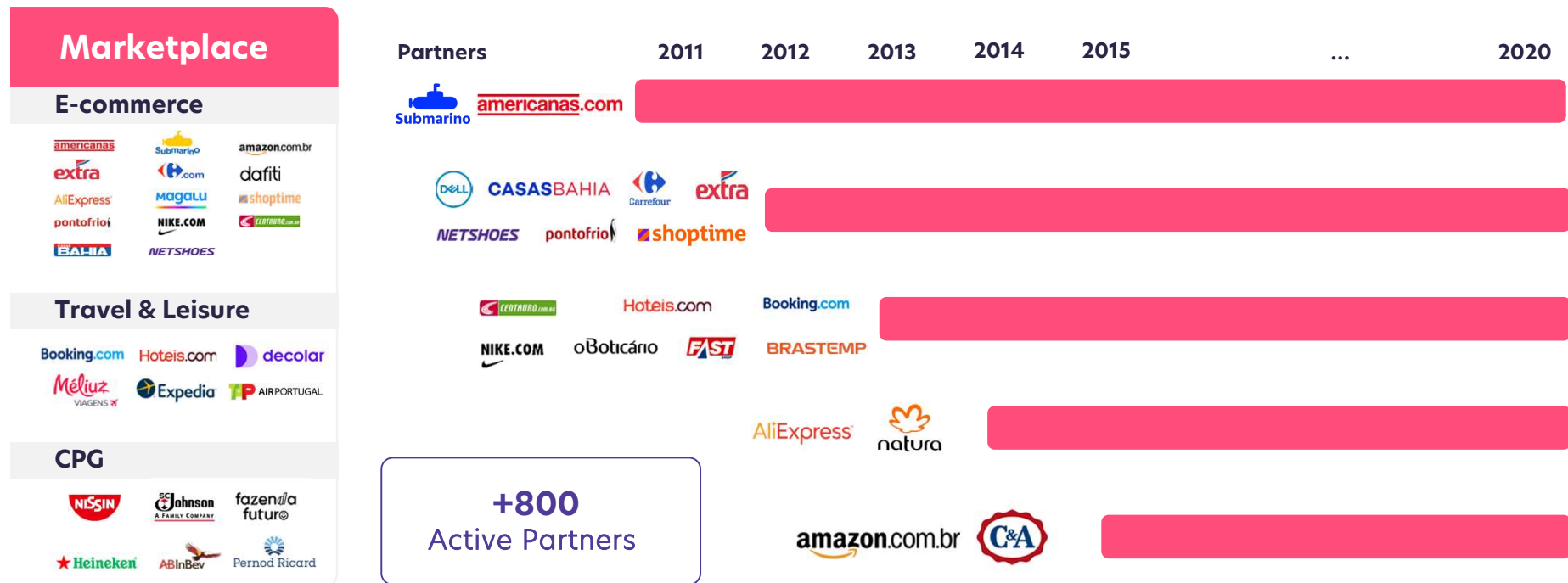
Méliuz



Source: Company Information

Note: (1) Refers to active partners; (2) In September 2020

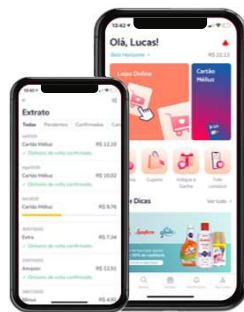
Solid Partners' Base with Long-Lasting Relationships



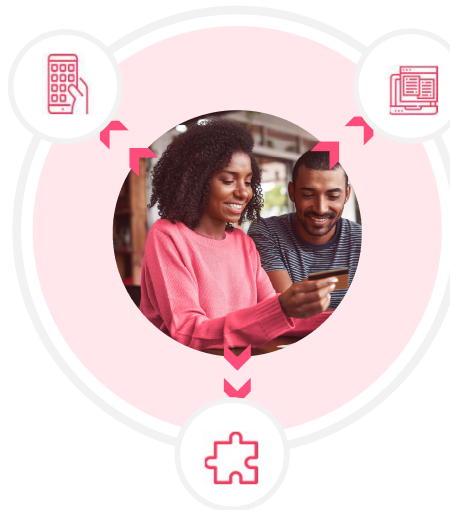
Source: Company Information

| Platform with **Many Touchpoints With Users**

Méliuz



App
+ 10mm
monthly
app visits¹



Site
+ 5mm
site visits
per month²



Plugin
+ 600k active
users in our
plugin¹

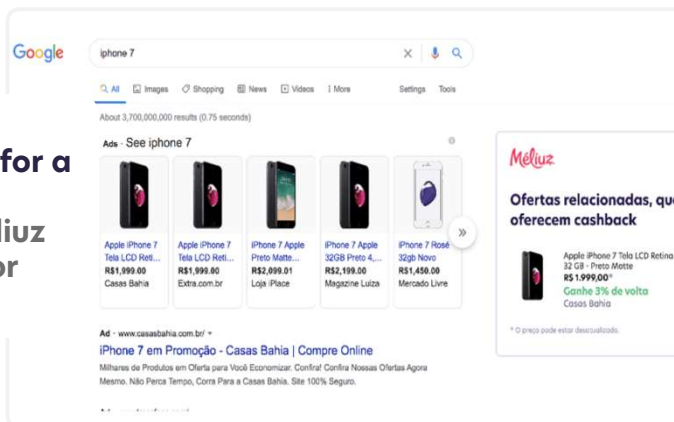
Source: Company Information
Note: (1) In November 2020 (2) October 2020

Touchpoints With Users: **Our Plugin**

When in a non-partner website, the plugin shows better offers from partners to customers

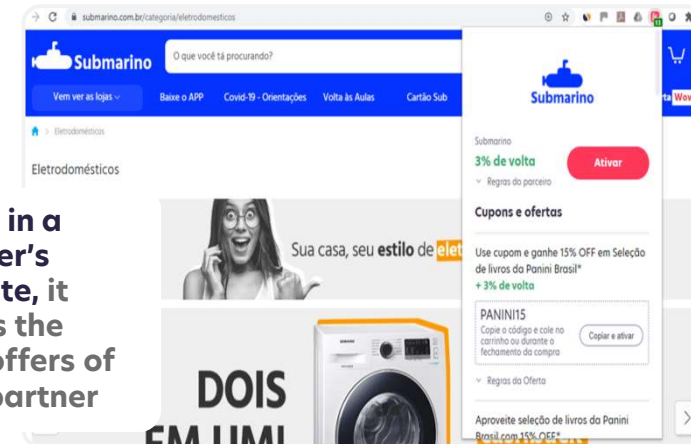


When searching for a product, it shows Méliuz offering for that item



Méliuz

When in a partner's website, it brings the best offers of that partner



Communicate with the user in the right time with the right offer



+ 600 k users with plugin in their web browsers

| In **the Fintech and Banks** Gold Rush... We Sell **Pickaxe!**

Méliuz



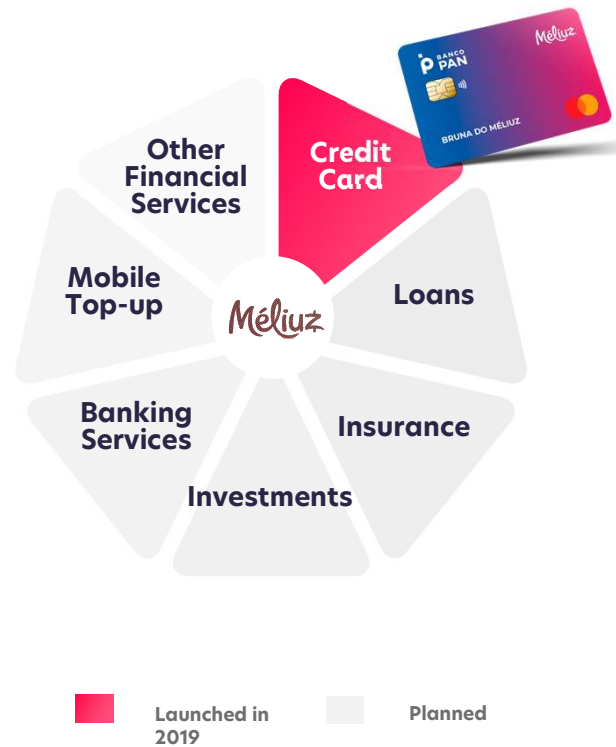
We're structured to provide **technology solutions** that enable a **sustainable win-win-win value proposition** to our clients, partners and Company alike.



Illustrative Brands.

Financial Services: We Started Expanding Frontiers

Plug-and-play and asset-light platform, with low development and distribution costs to current customer base



| Next step: Expand financial services

We already have the users and the cash-in

Méliuz



Source: Company Information

Source: Company Information
Note: (1) Monthly average for the first nine months of 2020

| We Have **Three Pillars for our Success**

Méliuz



Technology



Team



Culture

| Unique Ability to **Attract and Retain Talented Professionals**

Méliuz



48%
of the team focused on
product



33%
of the programming team
has a Master or PhD



**Recruiting top
tech talent**
from Federal
University of
Amazonas



GPTW
Great Place to Work

| Strong Background **Ready to Tackle Market Opportunities**



Tech

Top of Mind Big Data & BI Teams

We apply machine learning to deliver the most customized products



Unique proprietary technology

Web and mobile site, app, plugin, back-office, customer service and member get-a-member



Virtuous Circle of Tech, Data and Product Oriented Teams



A/B Testing & Data Orientated

Several teams involved in seeking the best conversion rates

Product & Design Oriented Decisions

48% of our whole team is composed by designers, product managers and engineers

| A Company Made by a **Passionate Team**

Méliuz



Source: Company Information

| **Culture:** The Secret that is difficult to replicate



Culture

Our Principles

1. Clients for life
2. **Win-Win-Win**
3. Outstanding Team
4. **We are Entrepreneurs**
5. "The Big Family"
6. Prioritize and Simplify
7. **Nothing is Impossible**

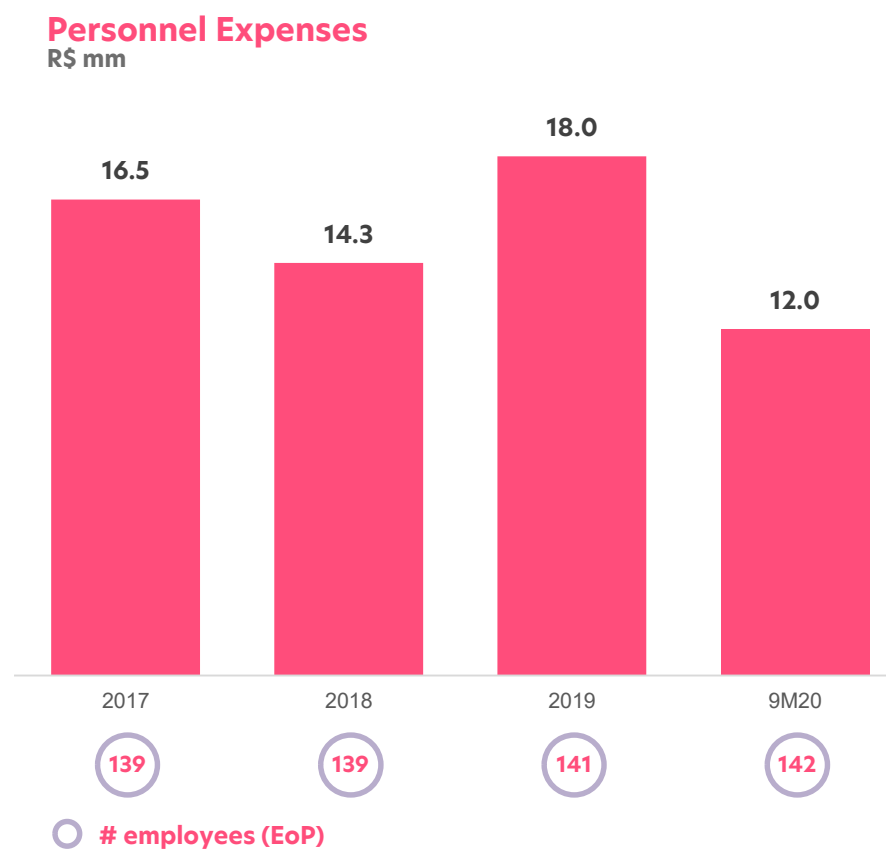
Source: Company Information



| Those pillars enable us to **Grow with a Lean Structure**



Culture



| 3Q20 Highlights



+1.6 MM

**new accounts
opened** in 3Q20

2.66x

**last 4 quarters
average**

3.6 MM

**active users¹ by the
end of 3Q20 (LTM)**

+47%

3Q20 vs. 2Q20

+80%

3Q20 vs. 3Q19

Marketplace

R\$ 2.2 B

3Q20 GMV LTM

+54%

3Q20 vs. 3Q19

Financial Services

1.1 MM

**Card applications
in 3Q20**

18x

3Q20 vs. 3Q19

1. Active Users are new or existing users that performed at least one of the following actions in the reporting period: (i) purchased in a Méliuz partner using the Méliuz app, website or plugin; (ii) used the Méliuz Credit Card in a purchase; (iii) activated an offer advertised by Méliuz on the website, app or plugin; (iv) installed and performed maintenance of the active plugin in the internet browser; (v) installed or used the Méliuz app; (vi) submitted a Méliuz Credit Card request; (vii) requested a redemption of the cashback balance to the checking or savings account and/or (viii) referred Méliuz to a new user using the "Refer and Win" program.

| 3Q20 Highlights



We continue to expand our ecosystem, adding new partner stores to the **Marketplace** and new partners for **Financial Services**...

+100

New active
Marketplace
partners

**New Partnership
launched**
in the Credit and
Insurance categories



... maintaining **service
excellence** to our users
and **product quality**



4.4/5
Google Play



4.6/5
Chrome Store
(Plugin)



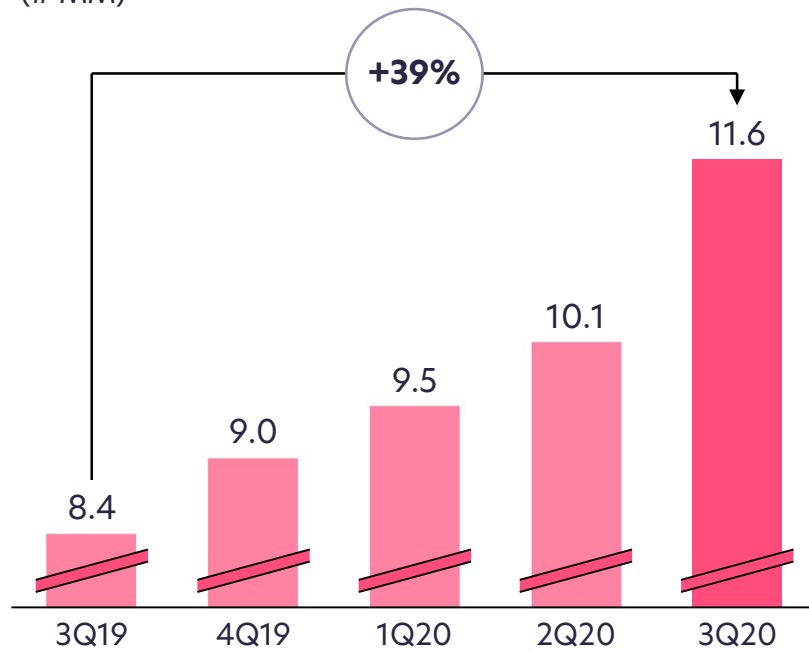
4.4/5
App Store

As of 11/11/2020

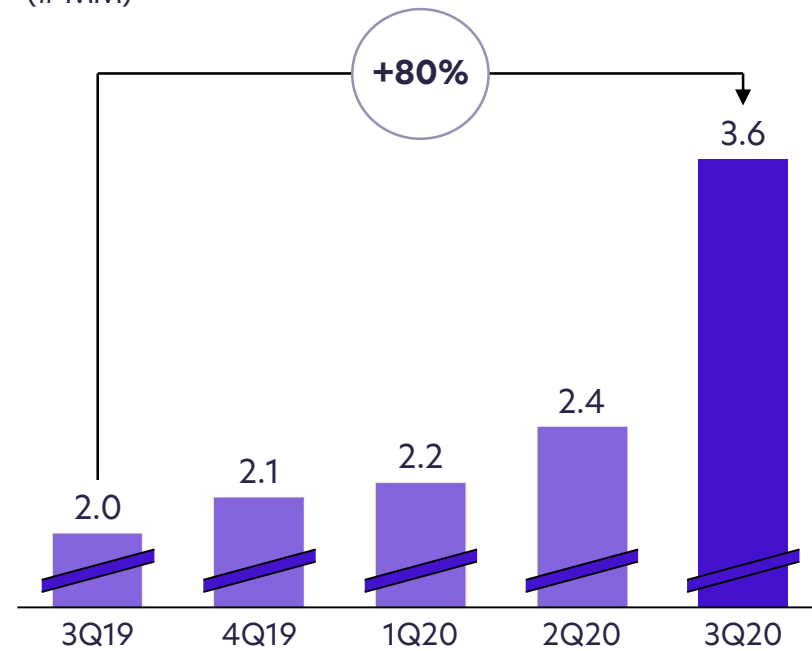
User base performance



Total open accounts
(# MM)



Active users¹ LTM
(# MM)

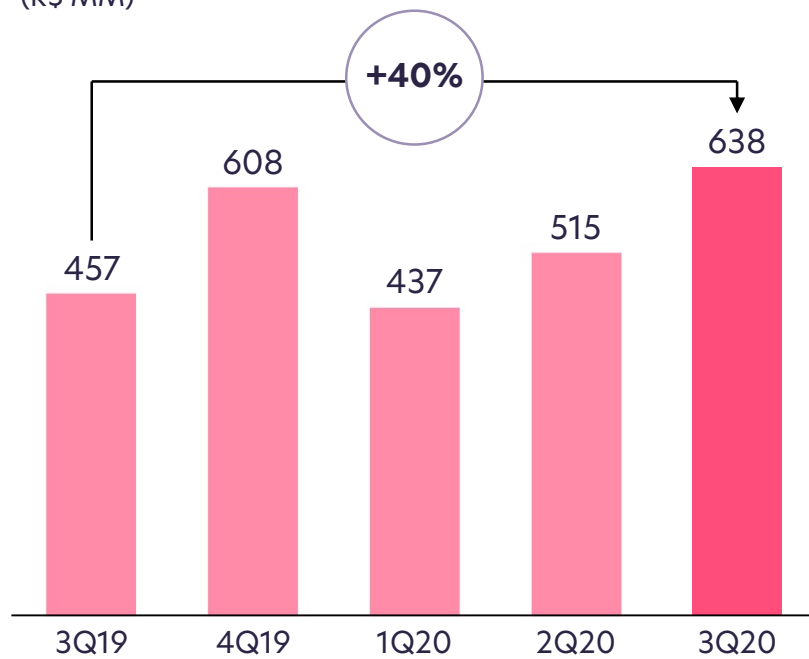


1. Active Users are new or existing users that performed at least one of the following actions in the reporting period: (i) purchased in a Méliuz partner using the Méliuz app, website or plugin; (ii) used the Méliuz Credit Card in a purchase; (iii) activated an offer advertised by Méliuz on the website, app or plugin; (iv) installed and performed maintenance of the active plugin in the internet browser; (v) installed or used the Méliuz app; (vi) submitted a Méliuz Credit Card request; (vii) requested a redemption of the cashback balance to the checking or savings account and/or (viii) referred Méliuz to a new user using the "Refer and Win" program.

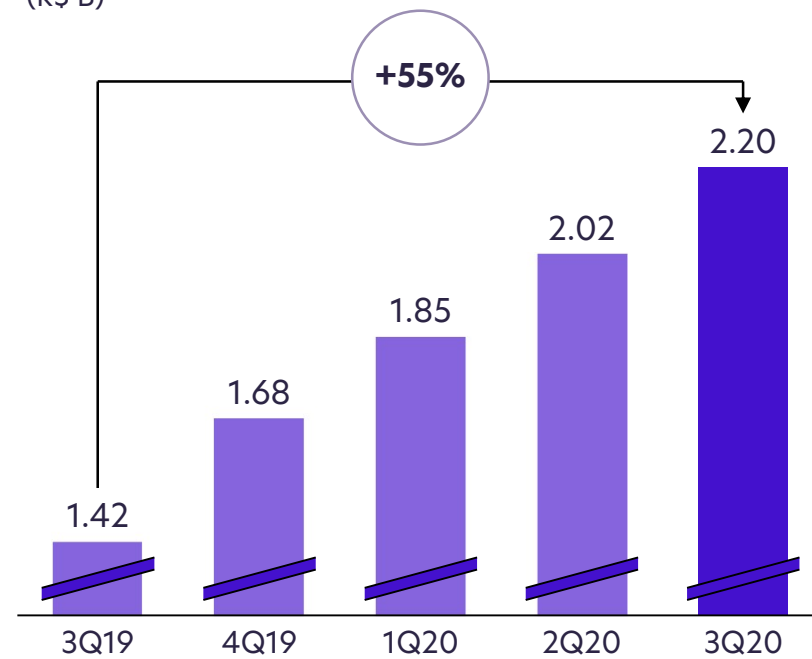
GMV Marketplace

Méliuz

GMV in the Quarter
(R\$ MM)



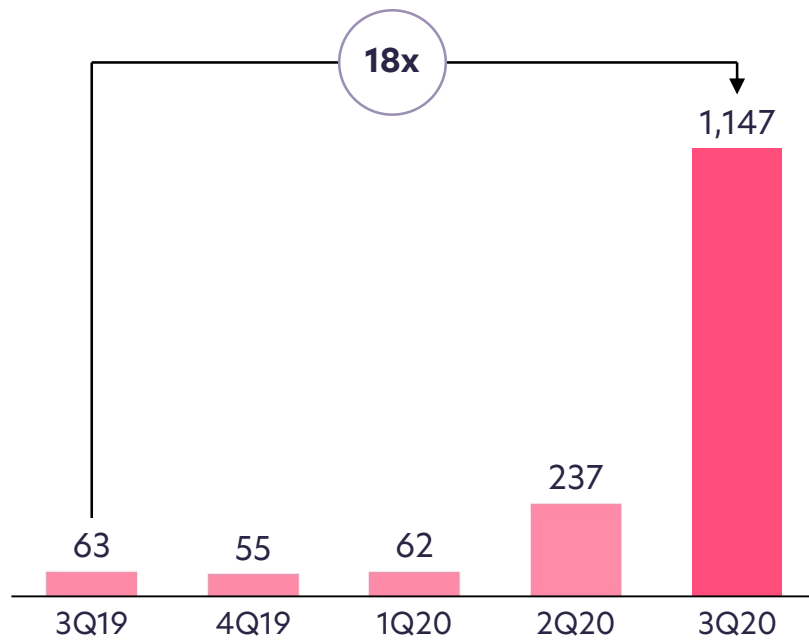
GMV LTM
(R\$ B)



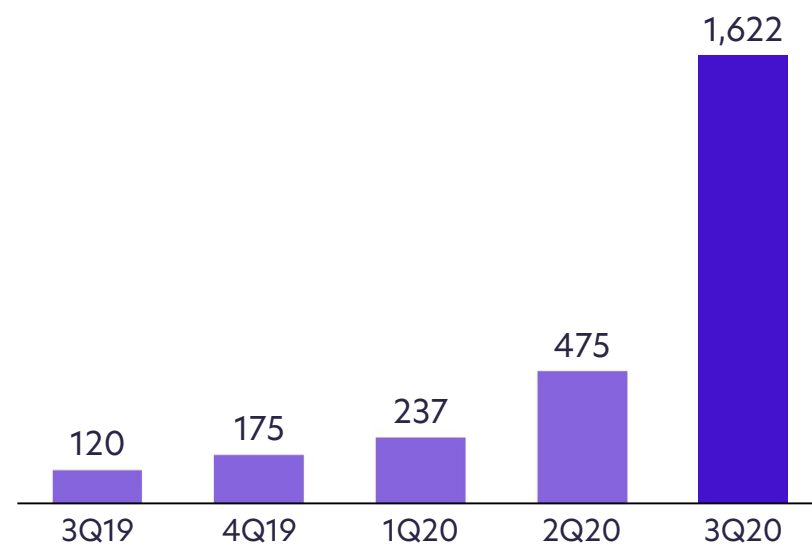
Méliuz Credit Card



Cards requested in the Quarter
(#'000)



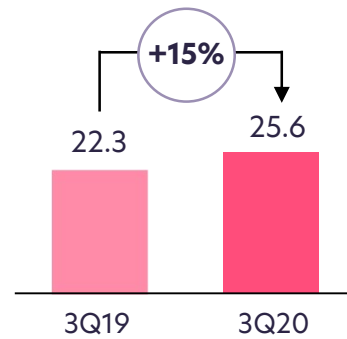
Cards requested (cumulative)
(#'000)



Net Revenue

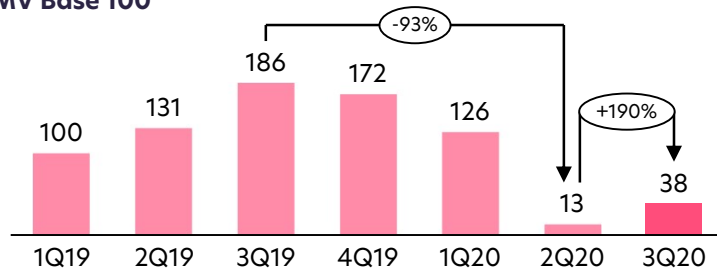
Méliuz

Net Revenue
(R\$ MM)



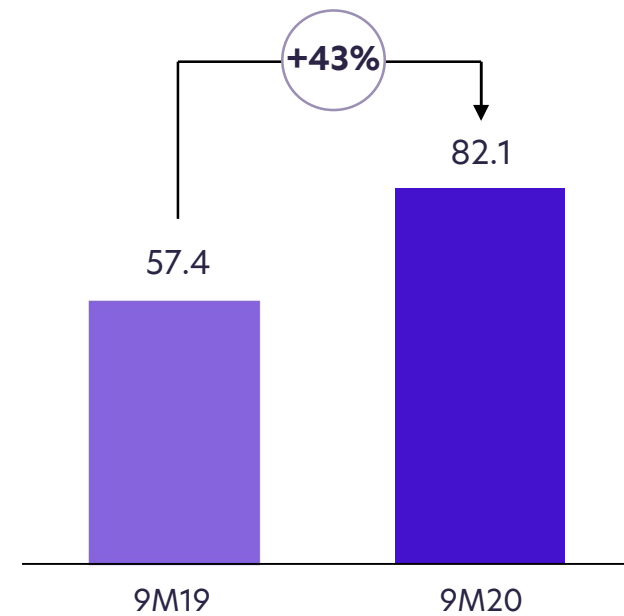
Impacts on **Travel & Tourism**:

GMV Base 100

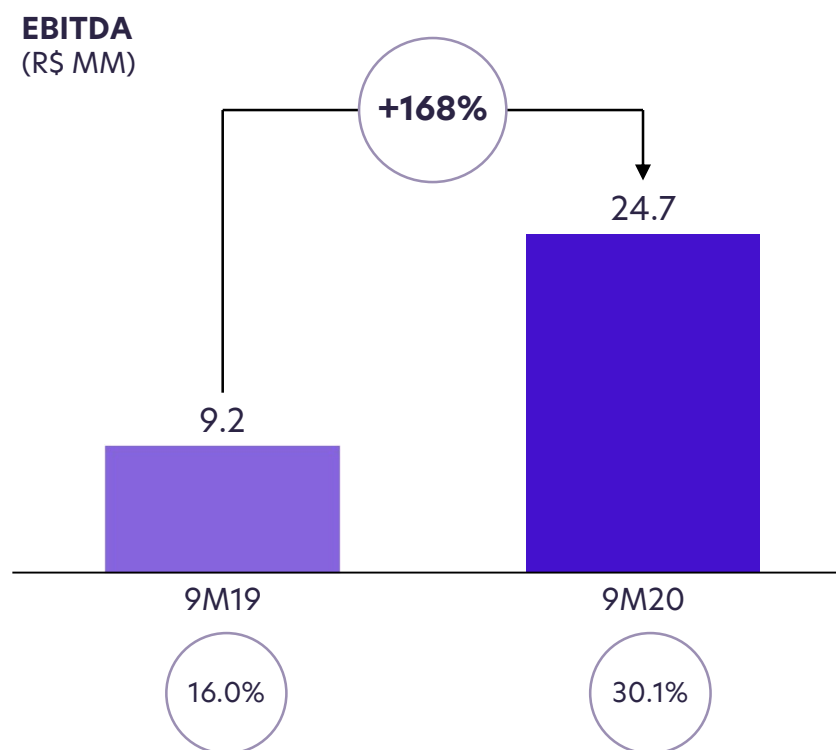
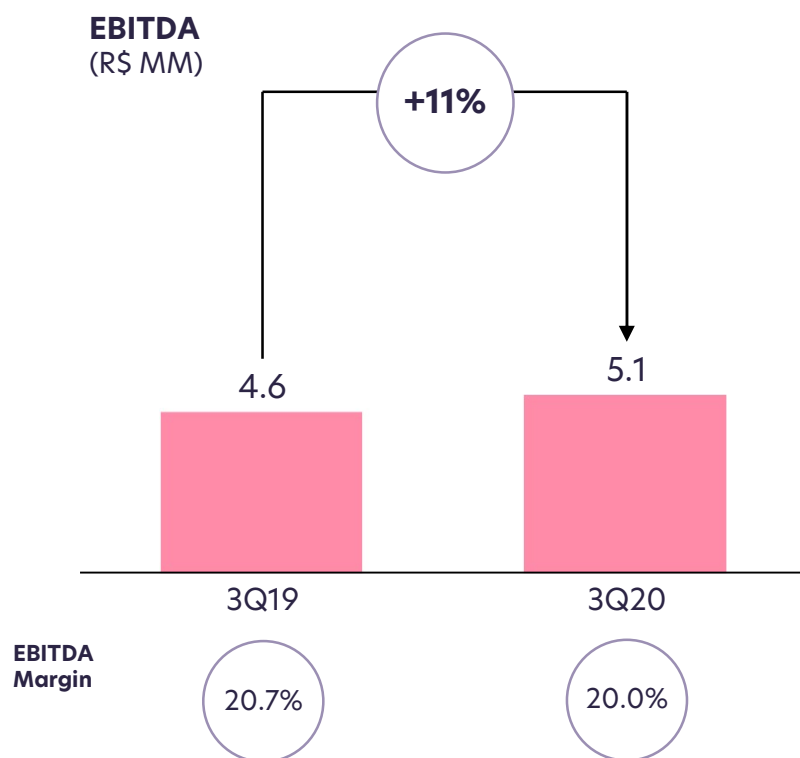


- Some partnerships with brick-and-mortar stores have been suspended due to the pandemic and the restrictions brought by the quarantine.
- Some important marketplace partners temporarily reduce part of the commission and advertising spend.

Net Revenue
(R\$ MM)



| EBITDA



EBITDA (Earnings Before Interest, Taxes, Depreciation and Amortization) is a non-accounting measure prepared by the Company in accordance with CVM Instruction 527. EBITDA is not a measure recognized by the accounting practices adopted in Brazil nor by the IFRS. For further information on non-accounting measures, refer to item 3.2 of the Reference Form.

| **Multiple** Growth Avenues



Accelerate Existing Business

Grow the product and technology team and increase marketing spend on customer acquisition



Expand Financial Services

Loans, insurance and assistance, mobile top-ups, banking services, purchase in installments



New Verticals and M&A

Capital buffer to tap new growth opportunities

Long term vision

Méliuz

Marketplace
Business Model

CASHBACK

EBATES
honey

COUPONS
DISCOUNTS

RetailMeNot
sd slickdeals

CPG BRANDS
PARTNERSHIP

ibotta

CONTENT

the
POINTS
GUY
MSE
MoneySavingExpert.com



Méliuz



**Financial
Services**
Business Model

CREDIT CARD

N26 ny bank
Revolut

LOANS

intuit
mint
credit karma

FINANCIAL
COMPARISON

Money
Super
Market
nerdwallet

INSURANCE

Lemonade

| Key Takeaways

Méliuz





Méliuz

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