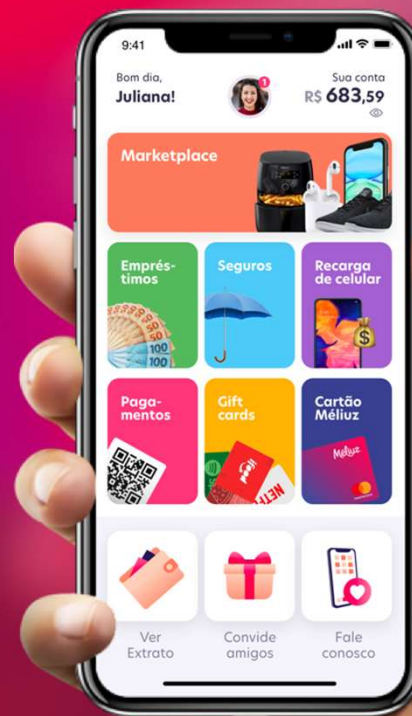


3Q20 Results

NOVEMBER 2020

Méliuz



COVID-19: Business impacts and measures adopted



Team

- Since **March 13**, the **entire staff** has been working away from office.
- Provided support by **delivering the necessary equipment** for our staff to this work regime, such as ergonomic items, and reimbursing furniture costs as well as paying for the Internet and energy bills.
- Lectures and initiatives on **emotional well-being and mental health**.
- **Training our leadership** on this topic and encouraging regular, open conversations with the entire team in times like these.
- Our in-house newsletters reinforce how necessary actions are important to prevent the disease, bringing up relevant information such as **health insurance coverages** and other services such as telemedicine.
- Ongoing follow-up on the number of confirmed cases to base each decision on the **safety, health and well-being of our team and their families**.

Market

- From our marketplace partners' perspective, **Travel and Tourism** categories have been strongly impacted, posting reduced sales and commission volumes.
- By 3Q20 end, we began to note **Travel and Tourism** partners' **sales** began to resume.
- 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.

| 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

| Team and Culture



Culture

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



Top 1
Tech company
to work for in
Amazonas



Top 3
Tech companies
to work for in
Minas Gerais



Top 35
Companies for
women to work
for in Brazil

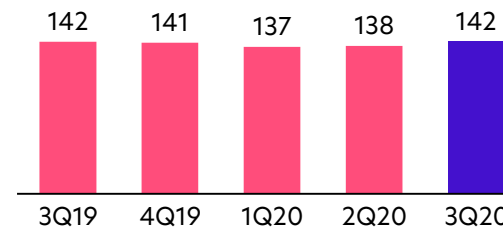


48% of our team
focuses on Product
development



33% of our development
team holds Masters of
Doctorate degrees

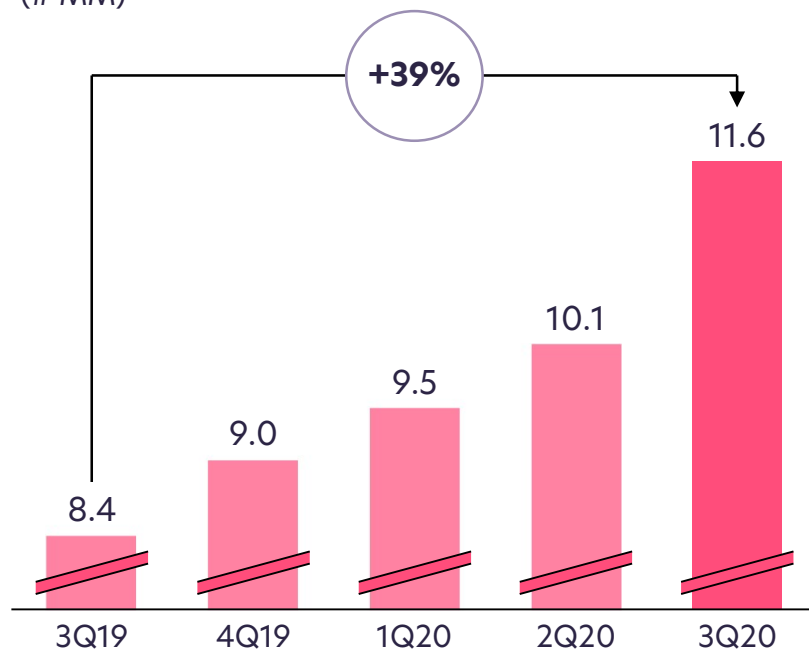
of employees
End of the period



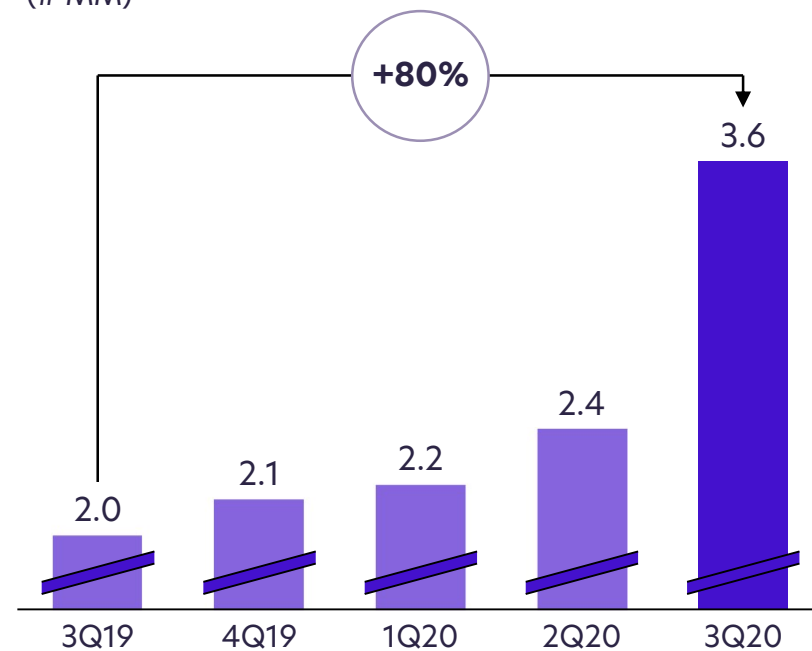
| User base performance



Total open accounts
(# MM)



Active users¹ LTM
(# MM)

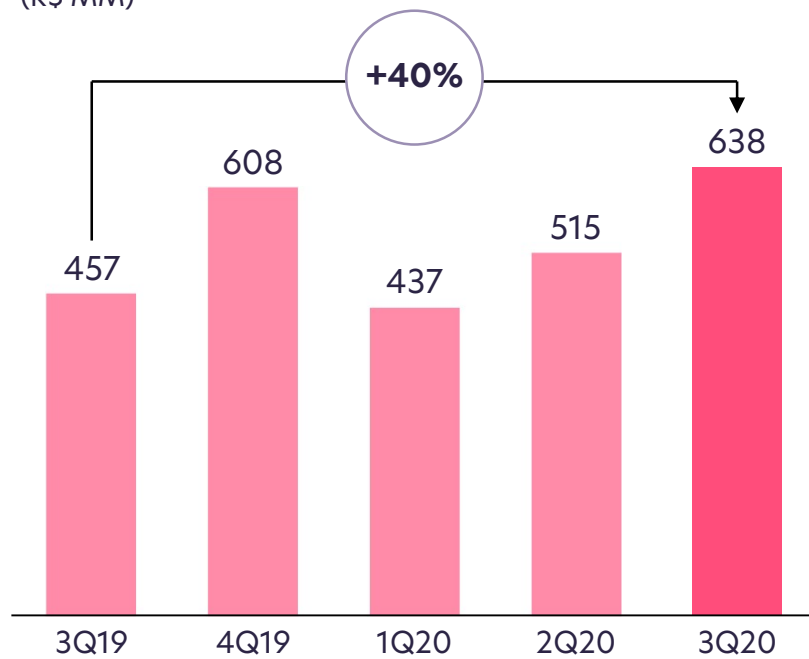


1. Active Users are new or existing users that performed at least one of the following actions in the reporting period: (i) purchased in a Méliuz partner using the Méliuz app, website or plugin; (ii) used the Méliuz Credit Card in a purchase; (iii) activated an offer advertised by Méliuz on the website, 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.

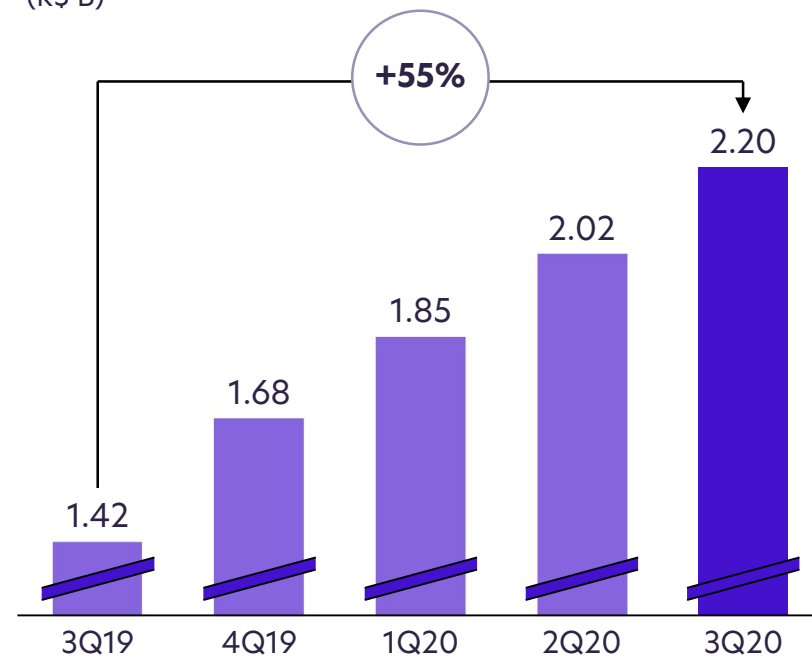
GMV Marketplace



GMV in the Quarter
(R\$ MM)



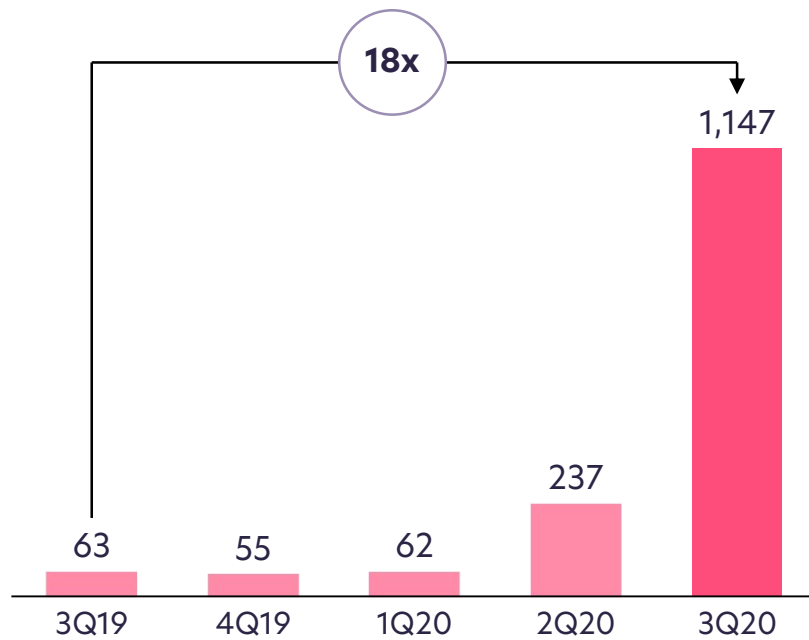
GMV LTM
(R\$ B)



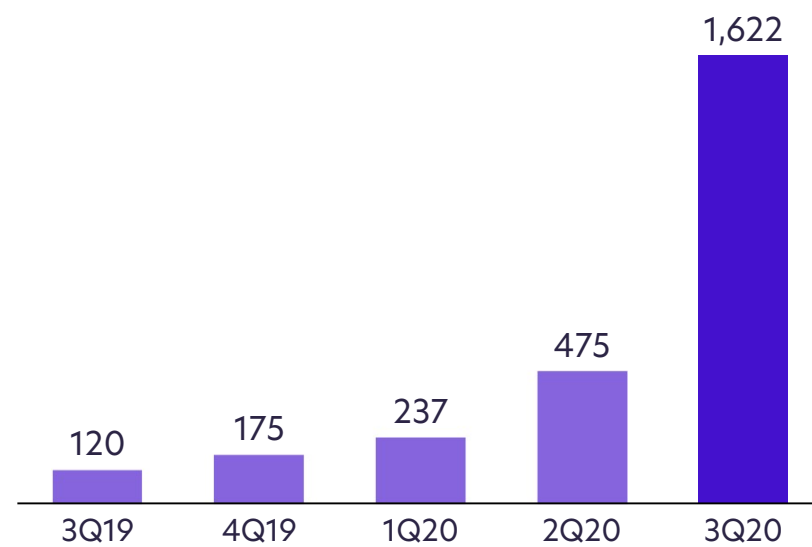
Méliuz Credit Card



Cards requested in the Quarter
(#'000)



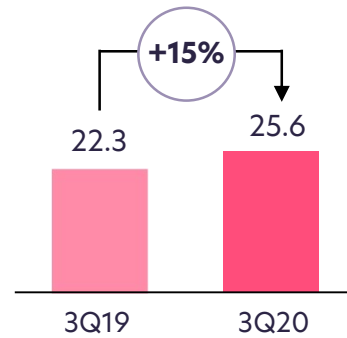
Cards requested (cumulative)
(#'000)



Net Revenue

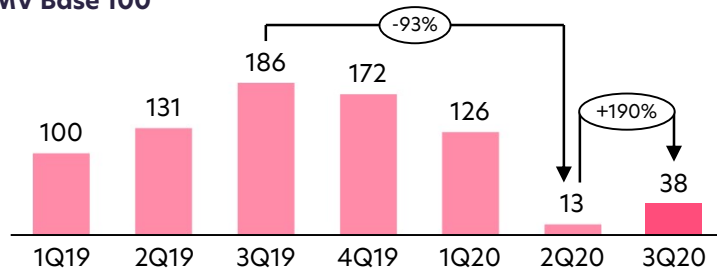
Méliuz

Net Revenue
(R\$ MM)



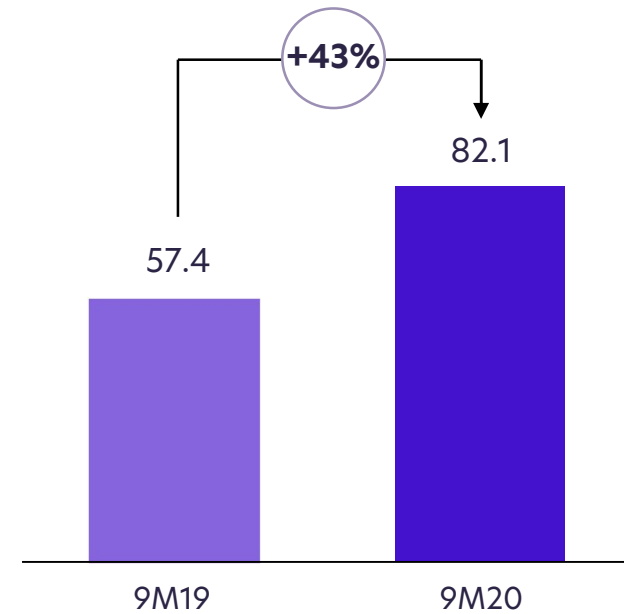
Impacts on **Travel & Tourism**:

GMV Base 100

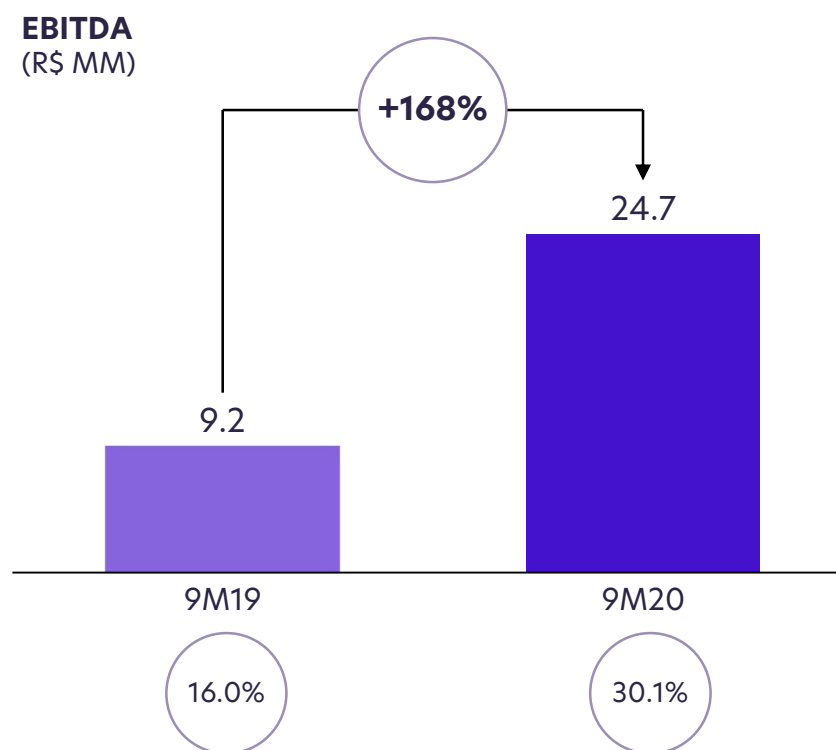
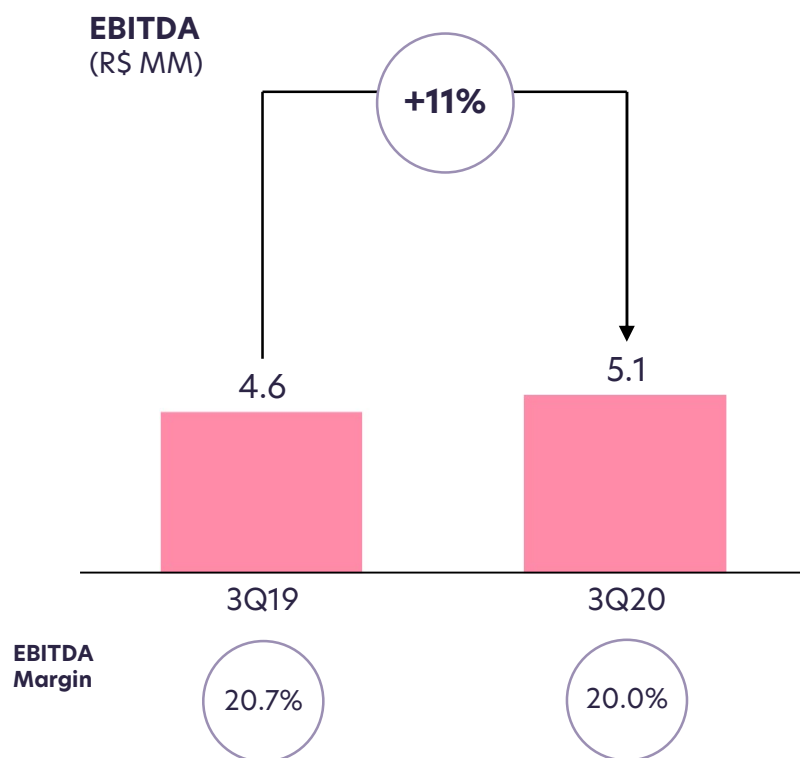


- Some partnerships with brick-and-mortar stores have been suspended due to the pandemic and the restrictions brought by the quarantine.
- Some important marketplace partners temporarily reduce part of the commission and advertising spend.

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.

| Plans for **next quarters**



- 1 Grow our **active users base**
- 2 Launch new products that will promote **higher level of engagement from our customer base**
- 3 Launch new products on **financial services**
- 4 Increase our **technology and development** team

Méliuz

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