

A young woman with voluminous curly brown hair is smiling broadly, looking off to the side. She is wearing a light pink sweater and holding a smartphone with an orange case. The background is a solid pink color.

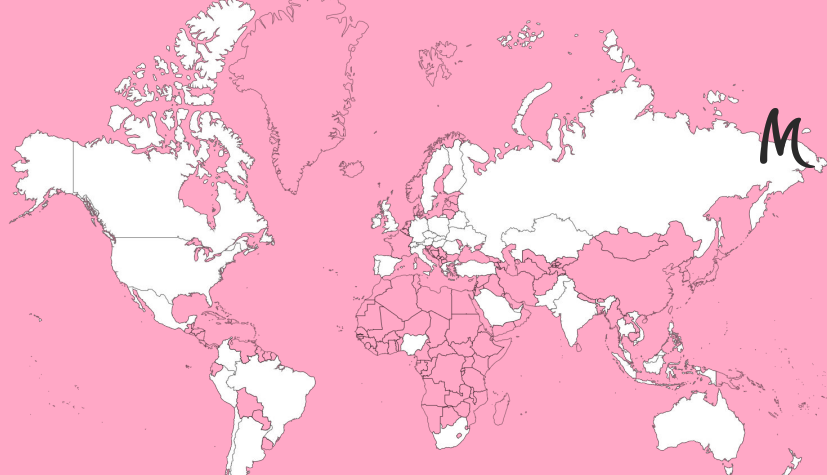
EARNINGS RELEASE

3 Q 21

Méliuz

November
17th, 2021

We are at full speed for
**DELIVERING A MUCH MORE
COMPLETE EXPERIENCE**
to our users



TEAM

The promise of the follow on became true. We brought heads of teams to help us **build and deliver strategies for each product.**

NEW APP

The development of our new App **is at an advanced stage** and the launch is scheduled for January 2022.

BLACK FRIDAY

The record number of new buyers makes us excited to deliver an **excellent Black Friday.**

NEW MÉLIUZ CARD


We are already counting down to the launch of the new card, and **the interaction with users has already started via waiting list.**

project DABACURI





Shopping
+ Financial services


KEY MILESTONES SO FAR

 Hiring and training teams

 APP architecture

 New credit card waiting list


 Registration and onboarding features

 Structure for Bitcoin and PIX operations


LAUNCH


FROM JANUARY 2022

 New App


 Credit, Debit and Prepaid Card

 Digital Account

 New transactions with cashback

 Transaction via Pix

 Bitcoin trading

 In-app chat, help center and backoffice

 Other features

1

2

3

WE KEPT ON DELIVERING WHAT WE HAVE PROMISED



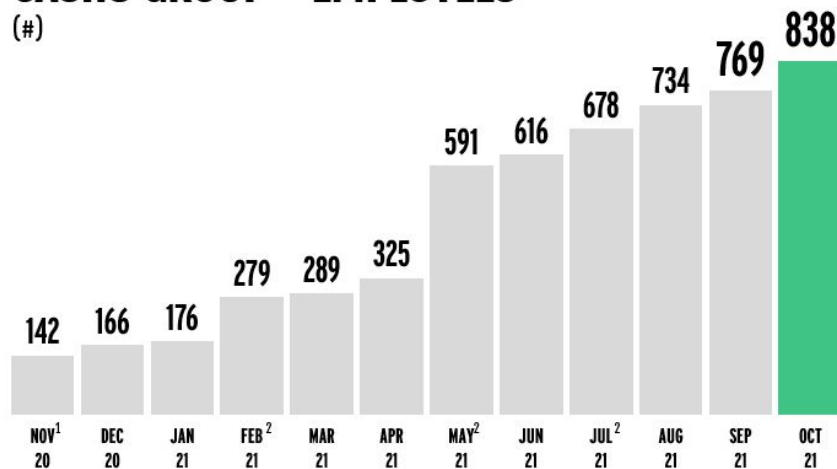
Increasing our team, especially
in Product and Technology



OUR TEAM

CASH3 GROUP – EMPLOYEES

(#)



¹ Considering the number of Méliuz employees on the day of the initial public offering (IPO).

² Acquisitions: Picodi in Feb/21; Acesso Bank (pending Central Bank approval), Promobit and Melhor Plano in May/21; Alter in Jul/21.

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53%

of Méliuz team is allocated
in Technology and Product

70%

of our developers are
working on features,
improvements and new
products that will be released
over the next few quarters



**FOCUS ON
PEOPLE**



LOW LEVEL OF VOLUNTARY TURNOVER

of the engineering team

1% per month¹

¹ approx.

² 10 being the maximum score

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9.9



OVERALL RATING OF ONBOARDING²

1 2 3

WE KEPT ON DELIVERING WHAT WE HAVE PROMISED



The growth of our user base is
empowering new products
and services

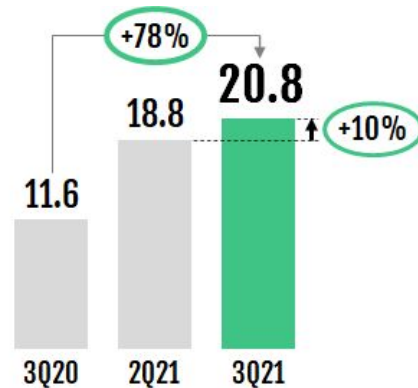
3Q21

OUR NUMBERS

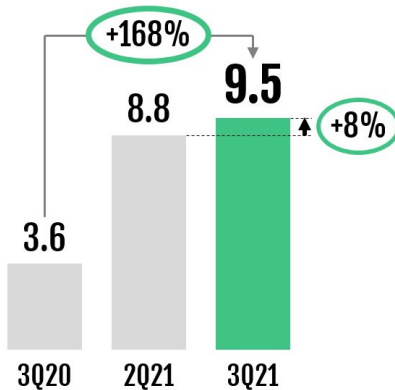
30k

opened accounts
per business day
in 3Q21

TOTAL ACCOUNTS¹



ACTIVE USERS LTM^{1,2}



1- Considers Méliuz only.

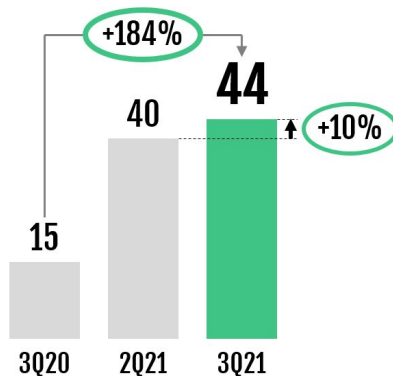
2- Active Users are unique, new or recurring users, who performed at least one of the following actions during the reporting period: (i) purchase from any Méliuz partner initiated from Méliuz application (app), website or plugin; (ii) any purchase using Méliuz Credit Card; (iii) activation of any offer advertised by Méliuz on its website, application (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 application; (vii) redeemed cashback balance to a checking or savings account and/or (viii) referred Méliuz to a new user using the "Refer and Win" program.

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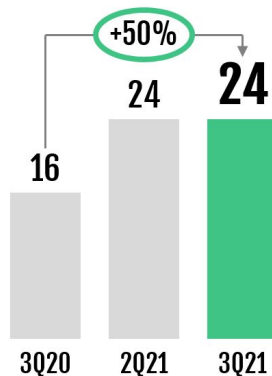


SOLID GROWTH IN USER ENGAGEMENT METRICS

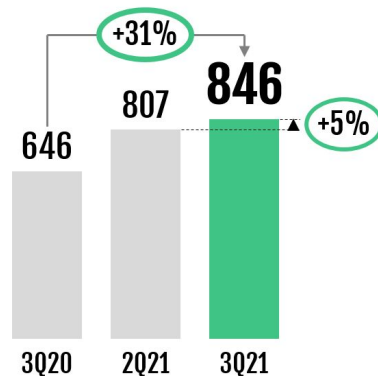
APP VISITS (#MM)



WEBSITE SESSIONS (#MM)



PLUG-IN (#K)



Active users in the extension (plug-in) are those users who used their browser while having this product installed and activated in the last 7 days. The numbers of visits to the App, sessions on the website and active Plug-in in the browser include Méliuz results only (without acquisitions).



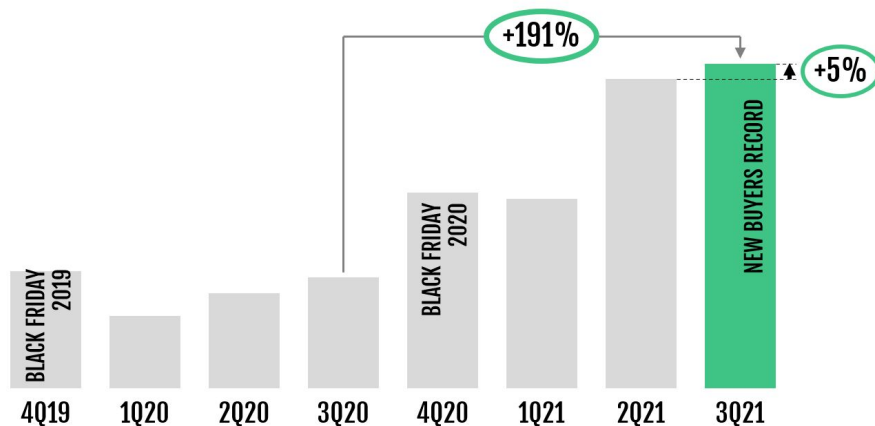
**FOR THE SECOND
QUARTER IN A ROW**

We earned **MORE NEW BUYERS AT THE SHOPPING
VERTICAL** in a quarter than during the **BLACK FRIDAY**.

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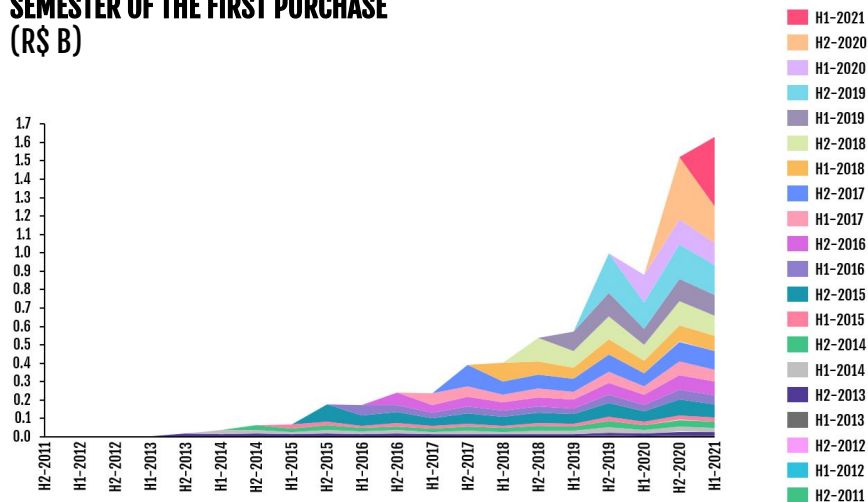
NEW BUYERS¹

Shopping Vertical



GMV PER COHORT²

SEMESTER OF THE FIRST PURCHASE
(R\$ B)



¹ The numbers of new buyers include Méliuz shopping vertical only (without acquisitions);

² GMV data per cohort includes Méliuz only (without acquisitions).

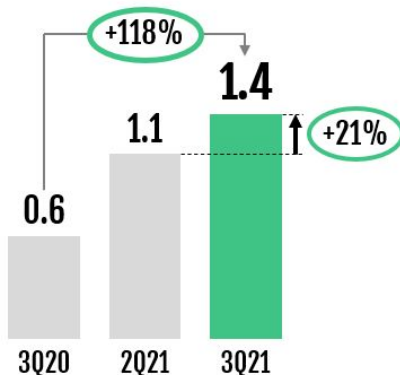


WE ACHIEVED THE BEST RESULT IN HISTORY CONCERNING GMV

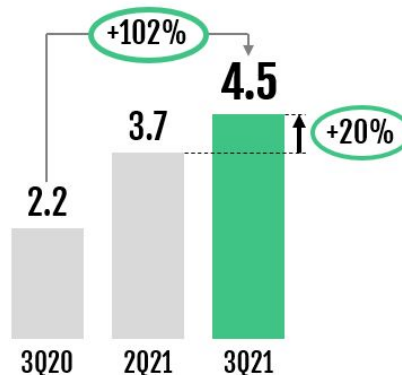
even surpassing the
4Q20 values, when
the last Black Friday
took place

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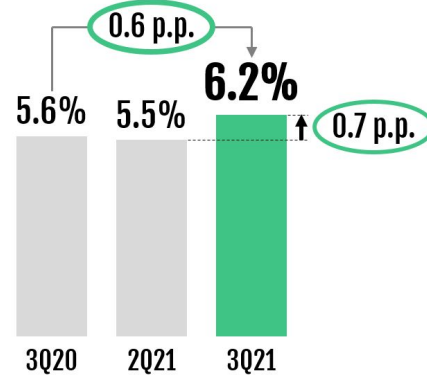
GMV QUARTERLY (R\$ B)



GMV LTM (R\$ B)



TAKE RATE QUARTERLY (%)



The GMV (Gross Merchandise Volume) considers the total value of sales originated by our e-commerce partners. Considers Picodi values since March 2021 and Promobit since May 2021;

Take rate: represented by the percentage of the company's commission on each transaction carried out in vertical shopping. We get to the take rate value through a managerial calculation, where the commission agreed with each partner is divided by the originated GMV. See full disclosure in the 3Q21 earnings release.

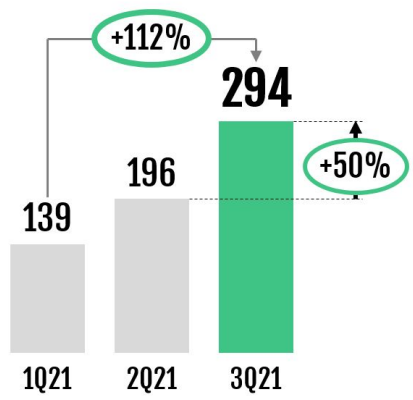


MÉLIUZ INVOICE

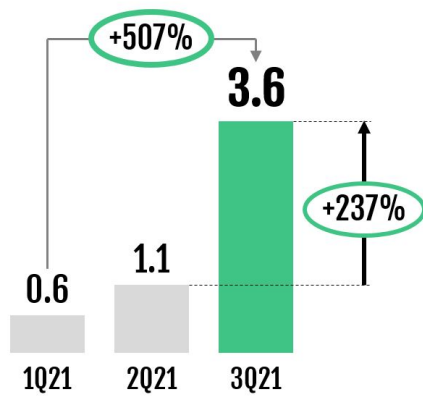
GREATER ADHESION OF OUR USER BASE AND
ACCESS TO STRATEGIC DATA



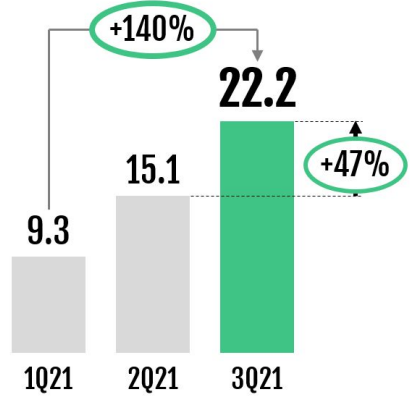
USERS ACTIVATING OFFERS (#K)



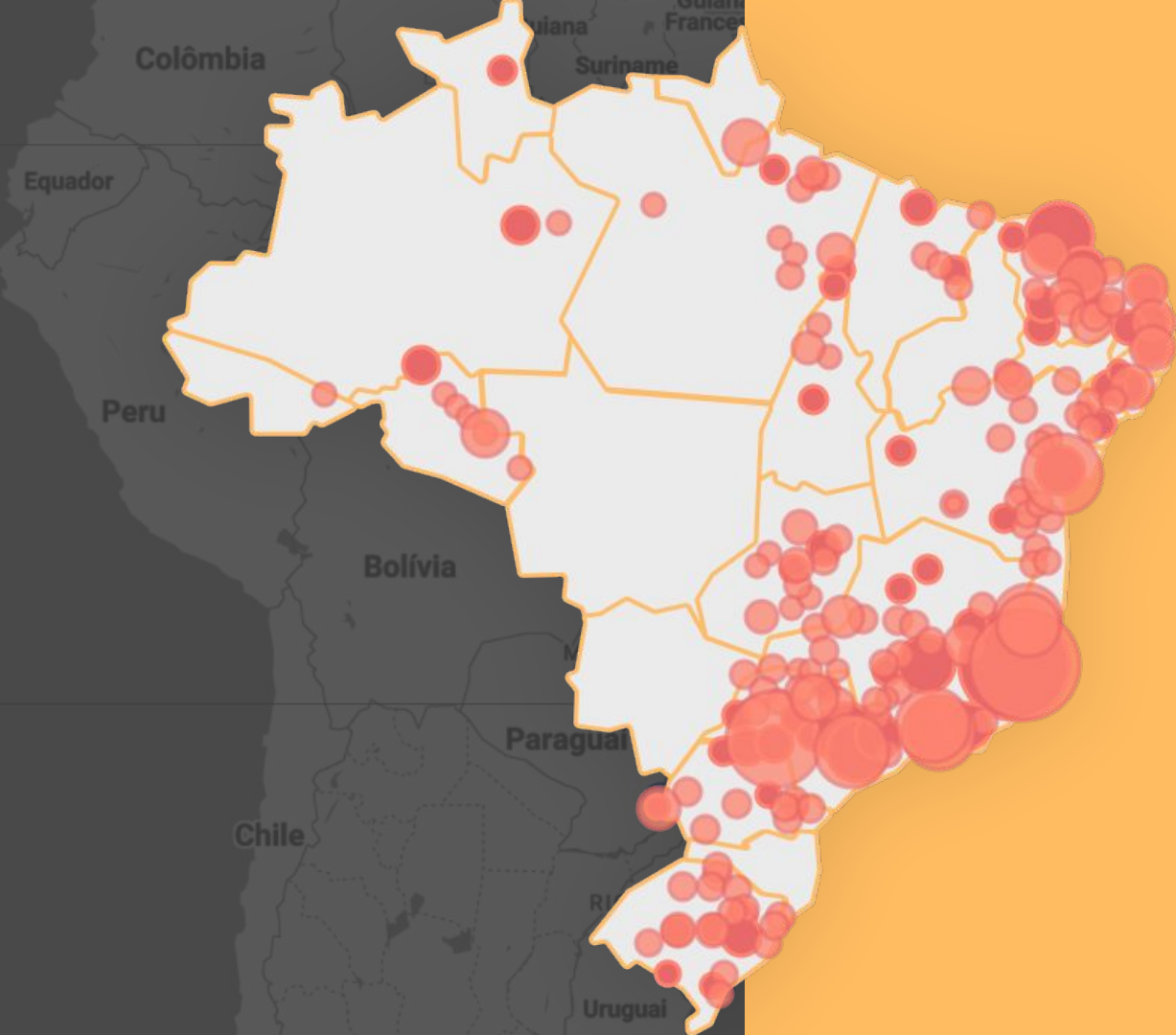
ACTIVATED OFFERS (#MM)



SELLOUT DATAPPOINTS (#MM)



Sellout Datapoints represents the captured volume of records of items sold in invoices



MÉLIUZ INVOICE

**USERS
IN MORE
THAN 3,622
CITIES**

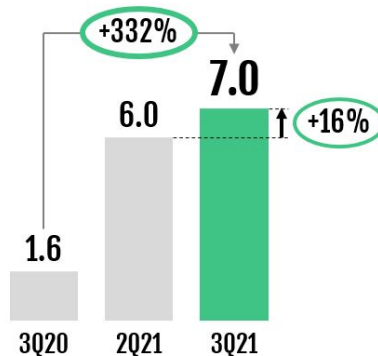
(65% of cities in Brazil)



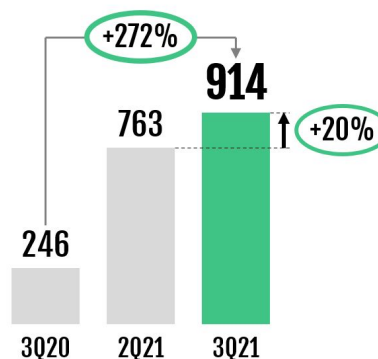
FINANCIAL SERVICES

expected slowdown due to prioritization in the preparation and structuring of the new Méliuz card

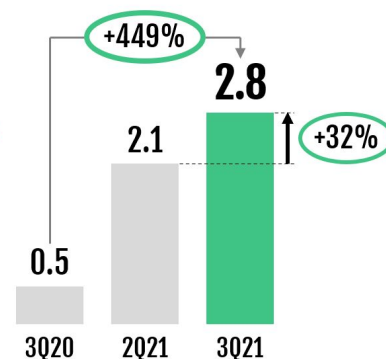
CARD APPLICATIONS ACCRUED (#MM)



TPV QUARTERLY (R\$ MM)



TPV LTM (R\$ B)





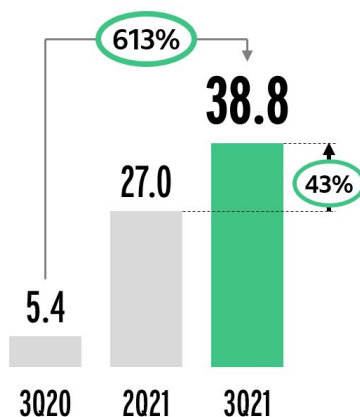
CRYPTOASSETS

The acquisition of Alter marks our first step in investment services in the Méliuz ecosystem

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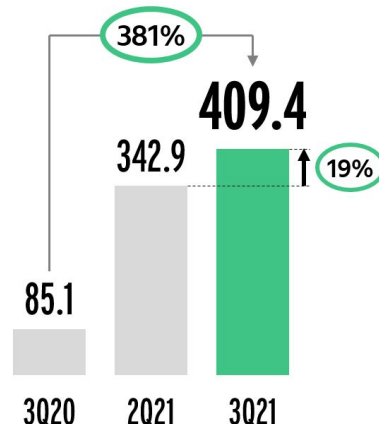
ASSETS UNDER CUSTODY

(R\$ MM)



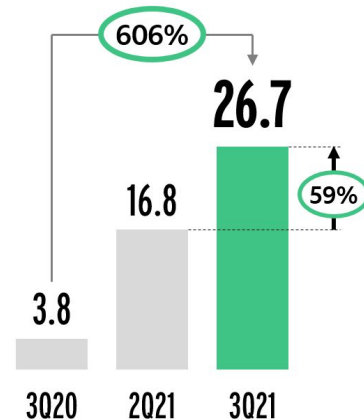
TRADED VOLUME

(R\$ MM)



ACTIVE USERS

(R\$ MM)



1

2

3

WE KEPT ON DELIVERING WHAT WE HAVE PROMISED



Advances in International Shopping
vertical, looking for more
user engagement.

INTERNATIONAL SHOPPING

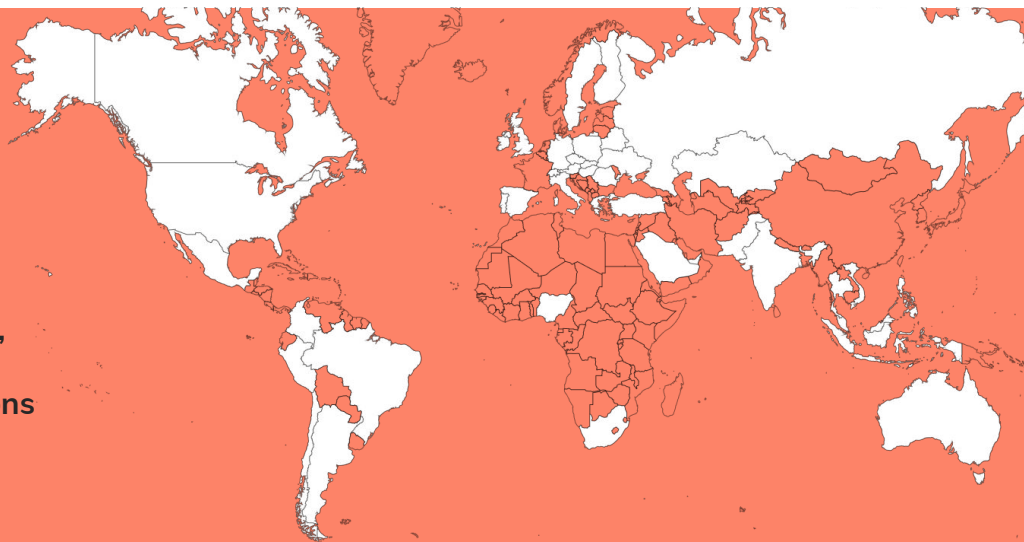
In early stage

CASHBACK FEATURE

released in 9
countries¹

Monitoring,
improvements,
fixes and new
implementations

Creating a
MOBIE APP
and adding
other features²



¹ The 9 countries were: Turkey, Spain, Romania, Mexico, United Arab Emirates, Czech Republic, Poland, Russia and Australia.

² Agile, modern, scalable, multi-language and multi-currency platform



HIGHLIGHTS OF INTERNATIONAL SHOPPING

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Traffic from
44 COUNTRIES

+13.0 MM

Sessions on Picodi website
during 3Q21

R\$ 234 MM¹

GMV in 3Q21

R\$ 7.7 MM¹

Net Revenue
in 3Q21

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3Q21
HIGHLIGHTS



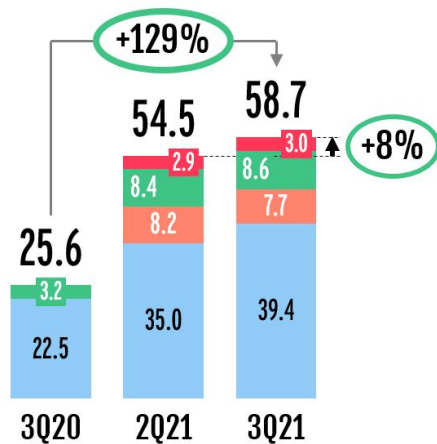
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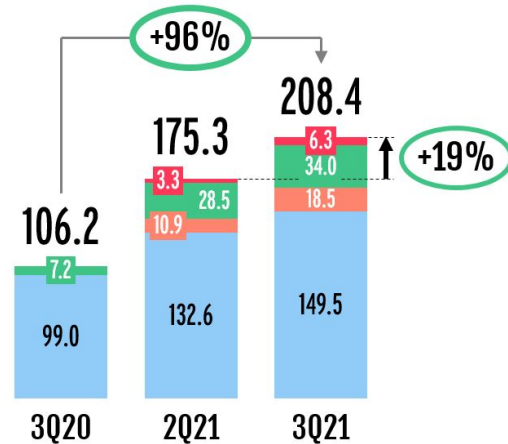
3Q21
Net Revenue

**GREW 129%
IN THE ANNUAL
COMPARISON**

NET REVENUE (R\$ MM)



NET REVENUE LTM (R\$ MM)



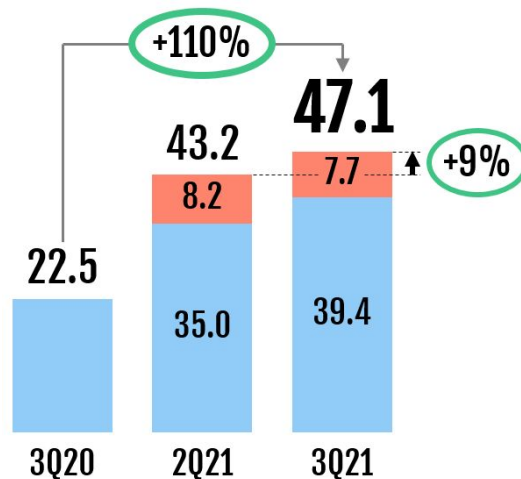
- National Shopping
- International Shopping
- Financial services
- Others



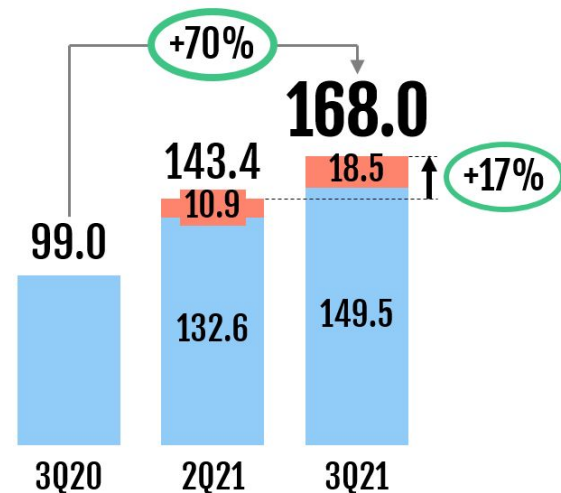
Shopping
Revenue

**GREW 110%
YEAR OVER
YEAR**

**NET REVENUE
SHOPPING (R\$ MM)**

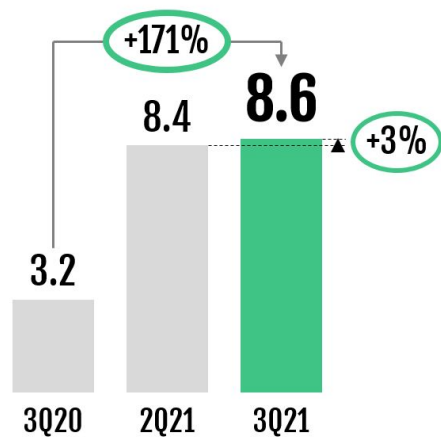


**NET REVENUE LTM
SHOPPING (R\$ MM)**

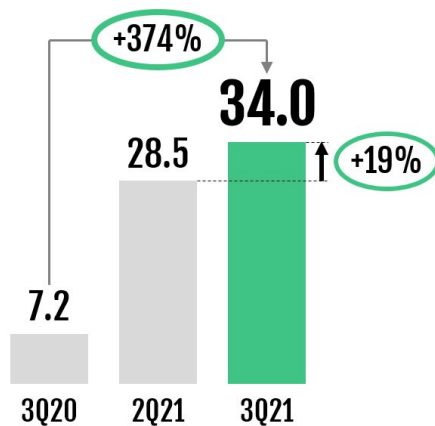


● National ● International

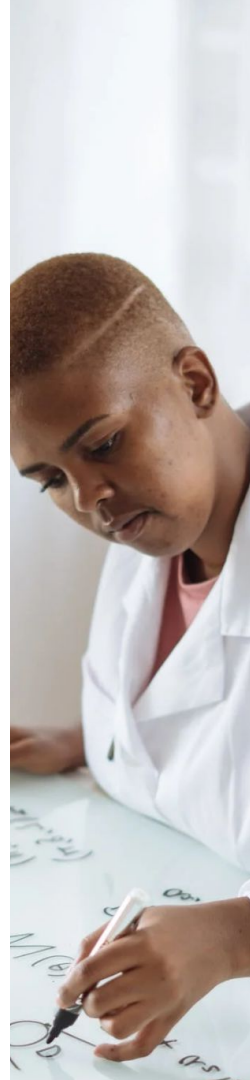
NET REVENUE FINANCIAL SERVICES (R\$ MM)



NET REVENUE LTM FINANCIAL SERVICES (R\$ MM)



Considers the values of Méliuz Credit Card and Méliuz Loans.



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FINANCIAL SERVICES

Expected slowdown
due to prioritization in
the preparation and
structuring of the new
Méliuz card



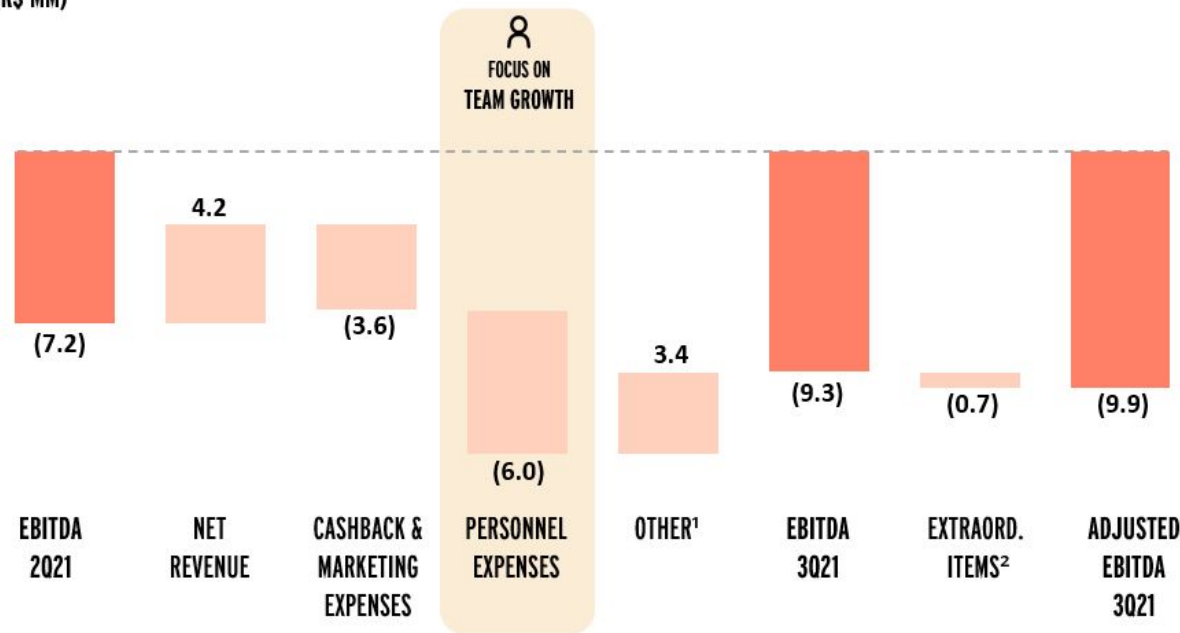
WE WILL CONTINUE INVESTING TO DELIVER NEW AND BETTER PRODUCTS

Focus on creating
long-term value

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EBITDA EVOLUTION

(R\$ MM)



¹ Other: general and administrative expenses, software expenses, third-party services and other operating income/expenses;

² Extraordinary items: Considers expenses with M&As (R\$0.7MM) and gain from the purchase of iDinheiro (Gana S.A.) (-R\$1.4MM)

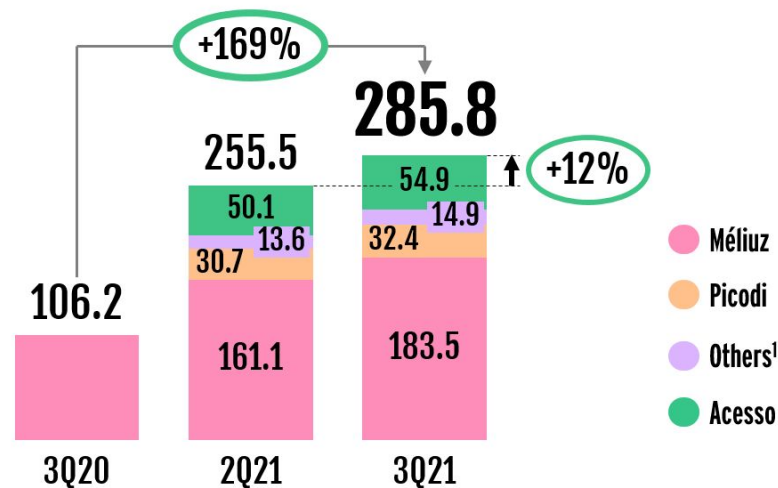


PRO FORMA RESULT WITH ACQUISITIONS



LTM PRO FORMA NET REVENUE WITH ACQUISITIONS (R\$ MM)

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¹ Others: Melhor Plano, Promobit, iDinheiro.

PLANS FOR THE NEXT QUARTER

PEOPLE

Continue reinforcing our team, especially the product and technology one.

NATIONAL SHOPPING

We are ready to deliver an excellent Black Friday.

INTERNATIONAL SHOPPING

Advance testing the cashback feature, launch the application and enhance user engagement.

NEW CARD AND NEW APP

Total focus on structuring and developing the new App and new financial products, such as the new Méliuz credit card.





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**DISCOVER,
DECIDE, BUY,
SAVE
AND PAY.**

Everything with Méliuz.

?!

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ri@meliuz.com.br