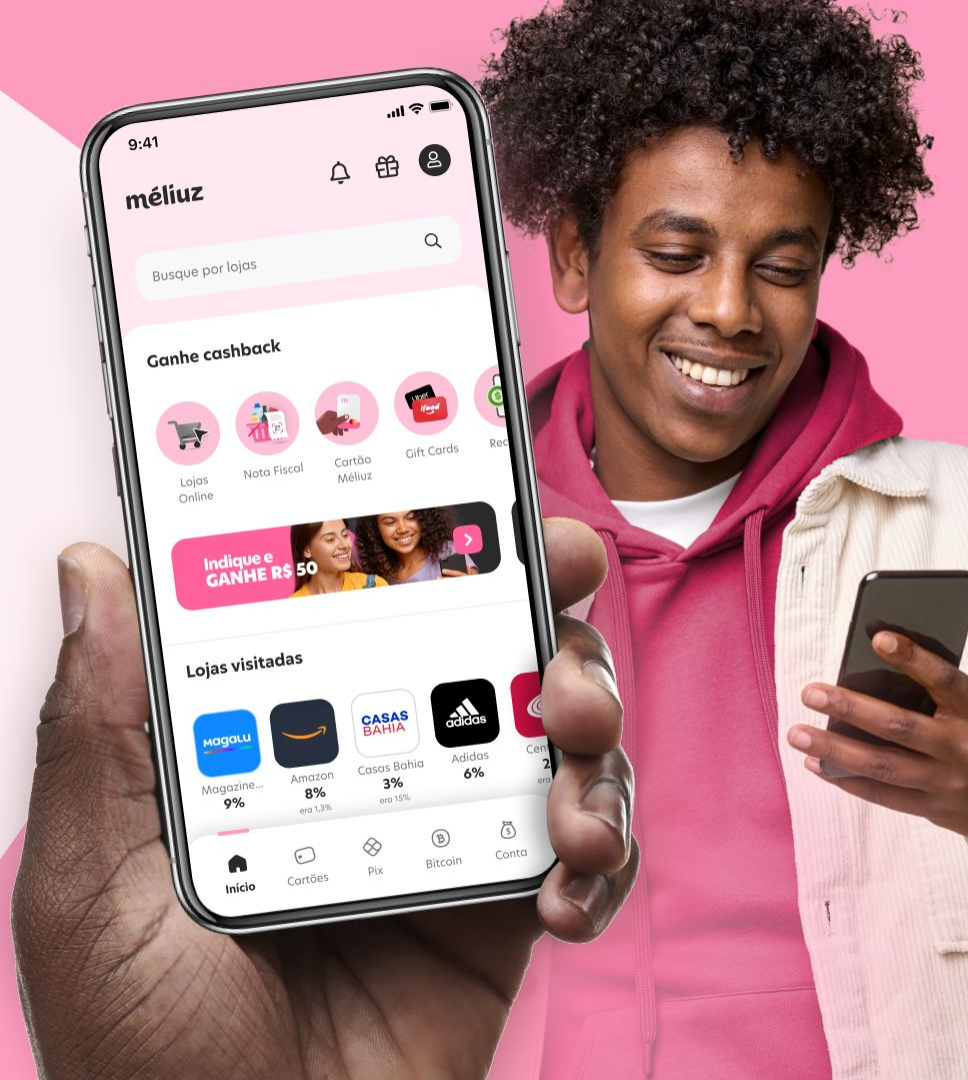


méliuz

4Q22 Earnings Presentation

March 15, 2023

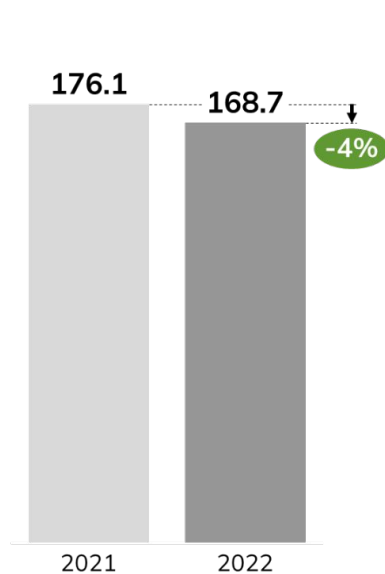


In a challenging year for the e-commerce industry, Méliuz reinforces itself as a strategic sales channel for its partners

Brazil e-commerce industry¹

Total revenue

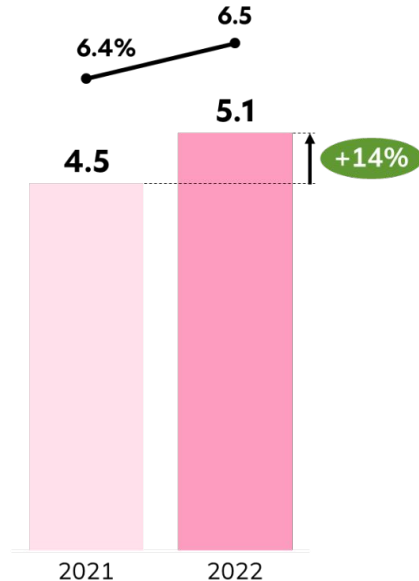
(R\$ billion)



Méliuz Brazil shopping

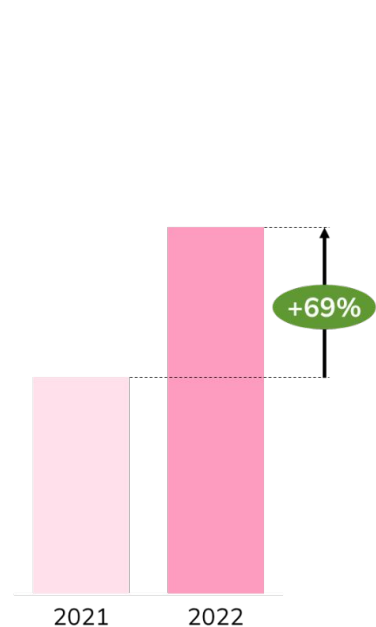
GMV and take rate

(R\$ billion)



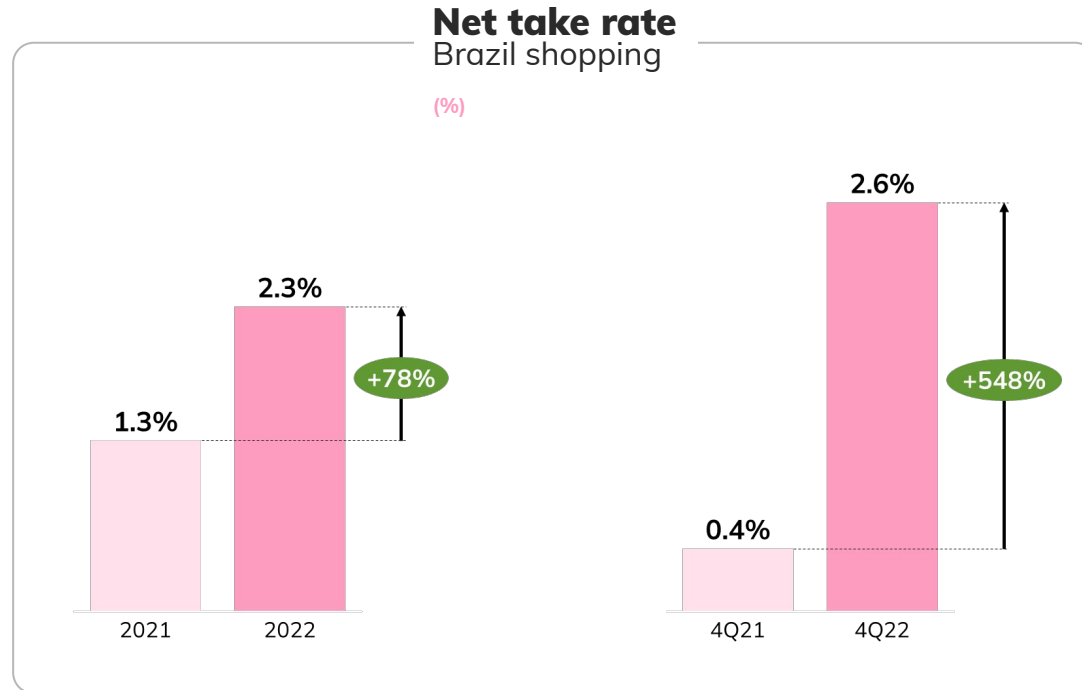
Méliuz Ads

Total revenue



1. NeoTrust - "Almanaque do Varejo: O comportamento do consumidor em 2022".

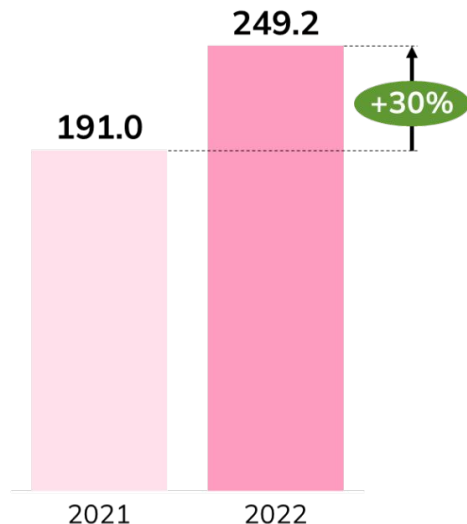
We continue to improve our margins in Brazil Shopping,
following the path towards profitability



Growth was sustained even in a challenging macroeconomic scenario and with a **61% reduction in marketing expenses**

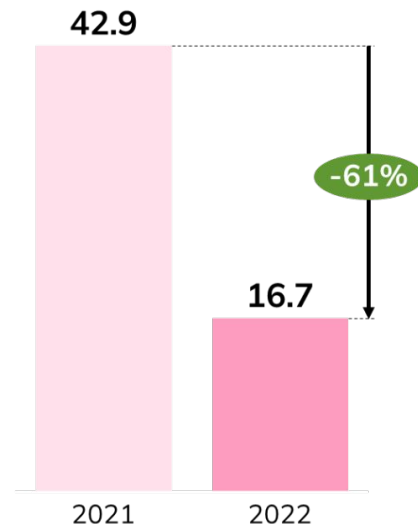
Net revenue Brazil shopping

(R\$ million)



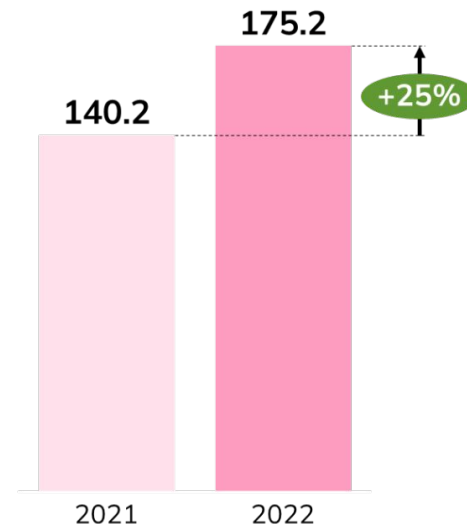
Marketing expenses Parent company

(R\$ million)



Cashback expenses Parent company

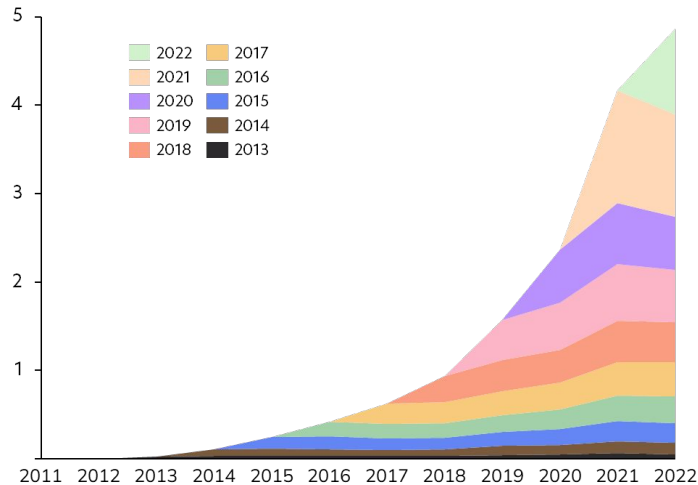
(R\$ million)



In addition to efficient client acquisition, Méliuz growth is sustained by strong customer retention

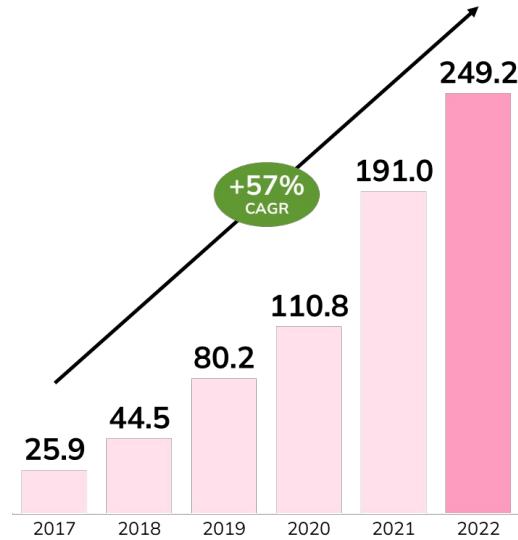
GMV per cohort Brazil shopping

(R\$ billion)

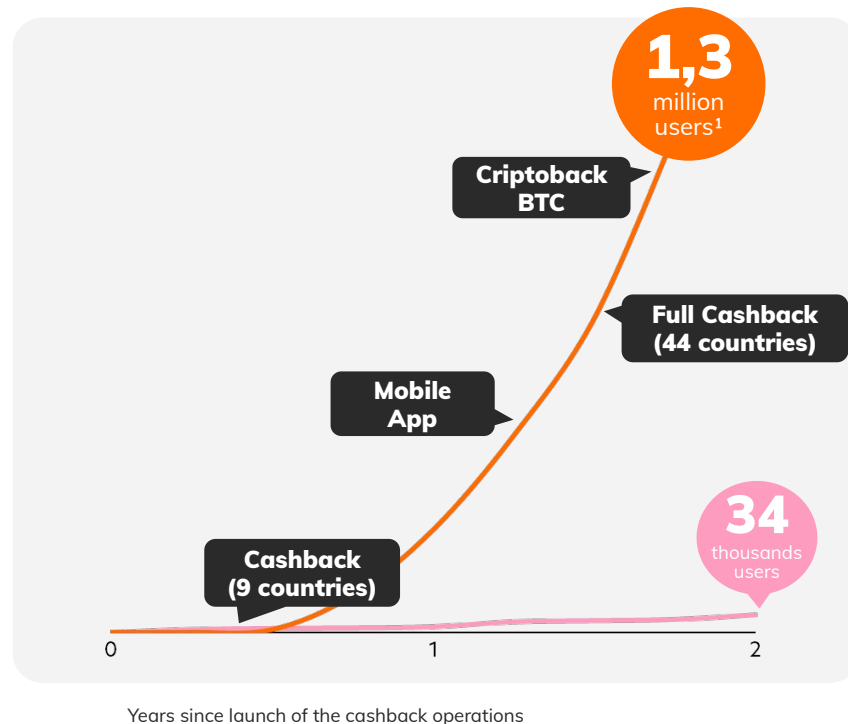
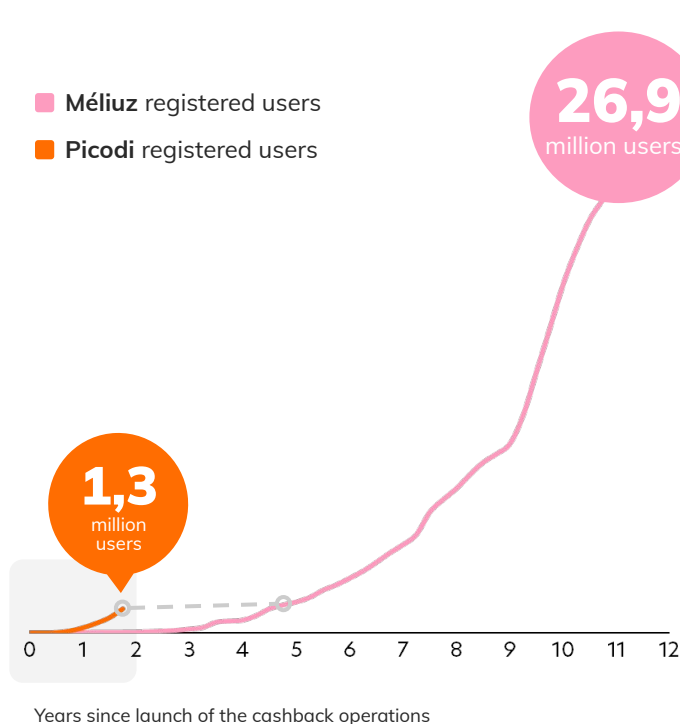


Net revenue Brazil shopping

(R\$ million)



In the international shopping, we are excited with our user growth which is happening at more than twice Méliuz' pace

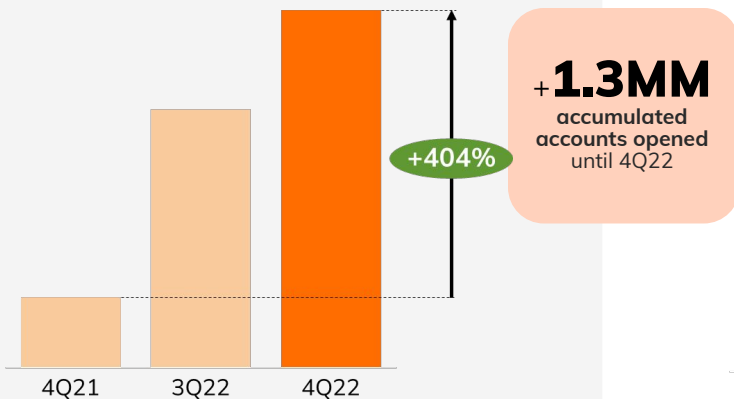


1. Data for December, 2022.

For Picodi, the cashback operation continues to grow fast,
building the cohorts that will deliver future returns

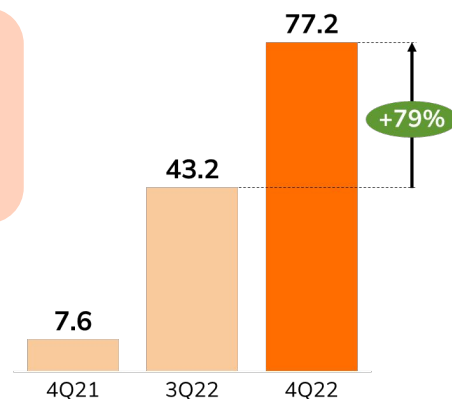
Total buyers

Cashback operation



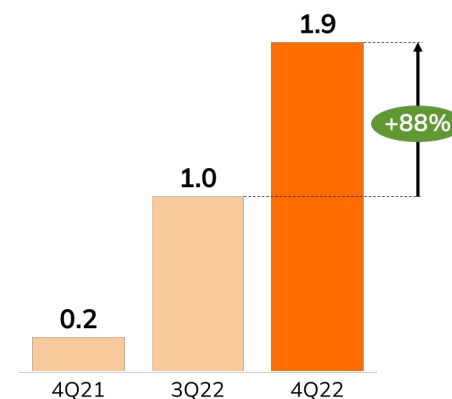
GMV

Cashback operation
(PLN million)



Net revenue

Cashback operation
(PLN million)

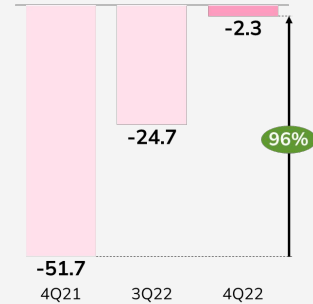


Represents 32% of Picodi total net revenue in 4Q22, against 19% in 3Q22

Overall, our results are already reflecting our **focus on improving efficiency while keeping growth**

CASH3 group ex-Bankly

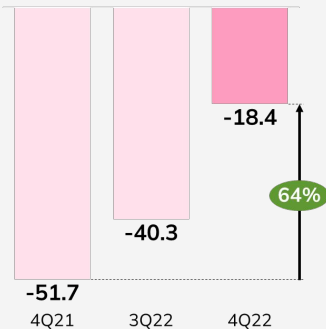
EBITDA (R\$ million)



Net result (R\$ million)



CASH3 group

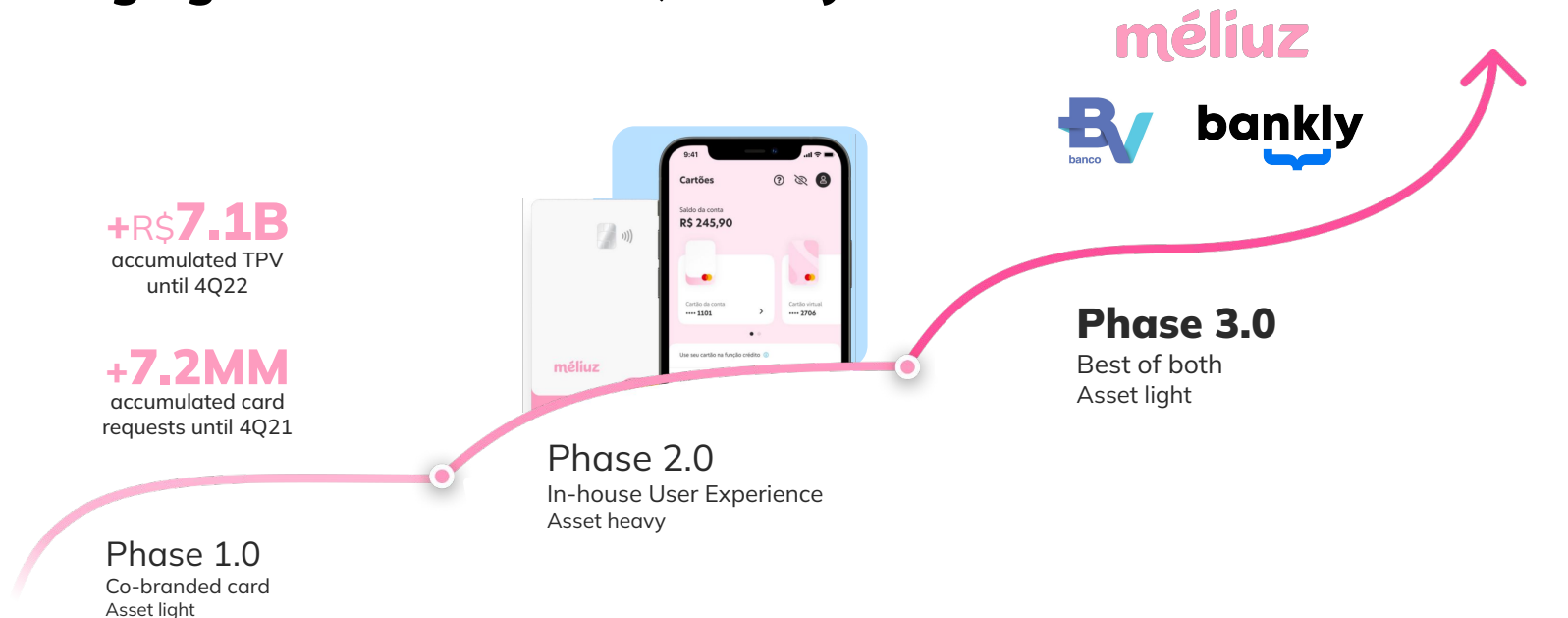


Cash balance Parent Company

4Q22
R\$ **418.7MM**

R\$ **-1.0MM**
variation against
3Q22

A new beginning for financial services, bringing the best of Méliuz, Bankly and BV



Customer Acquisition:

Proven ability to scale offering of financial products

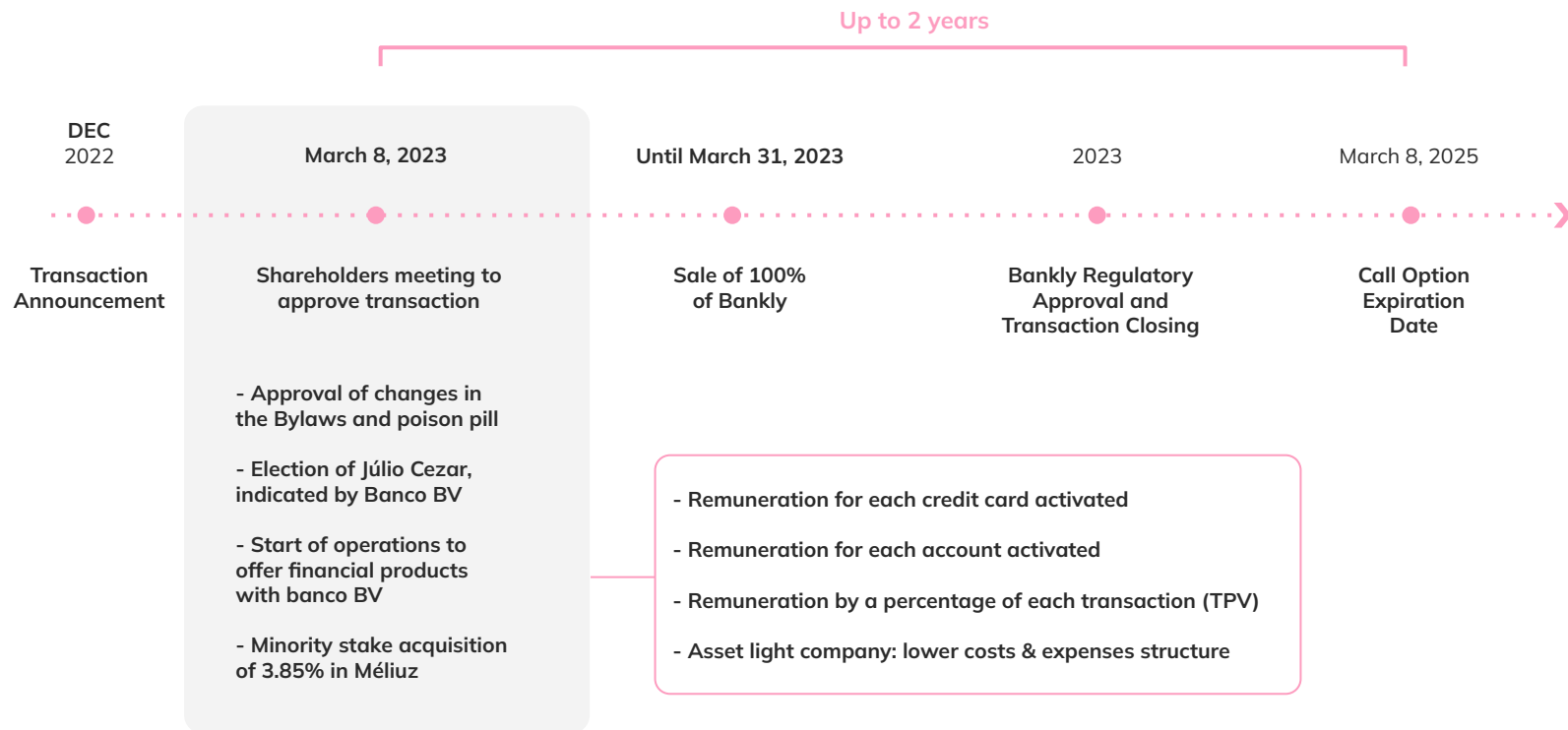
Experience:

Proven ability and speed in delivering financial products with excellent user experience (UX, Support) and retention

Best of both:

Méliuz ability to engage users and BV/Bankly credit know-how, breadth of financial services offering and lower funding costs

Strategic alliance with banco BV

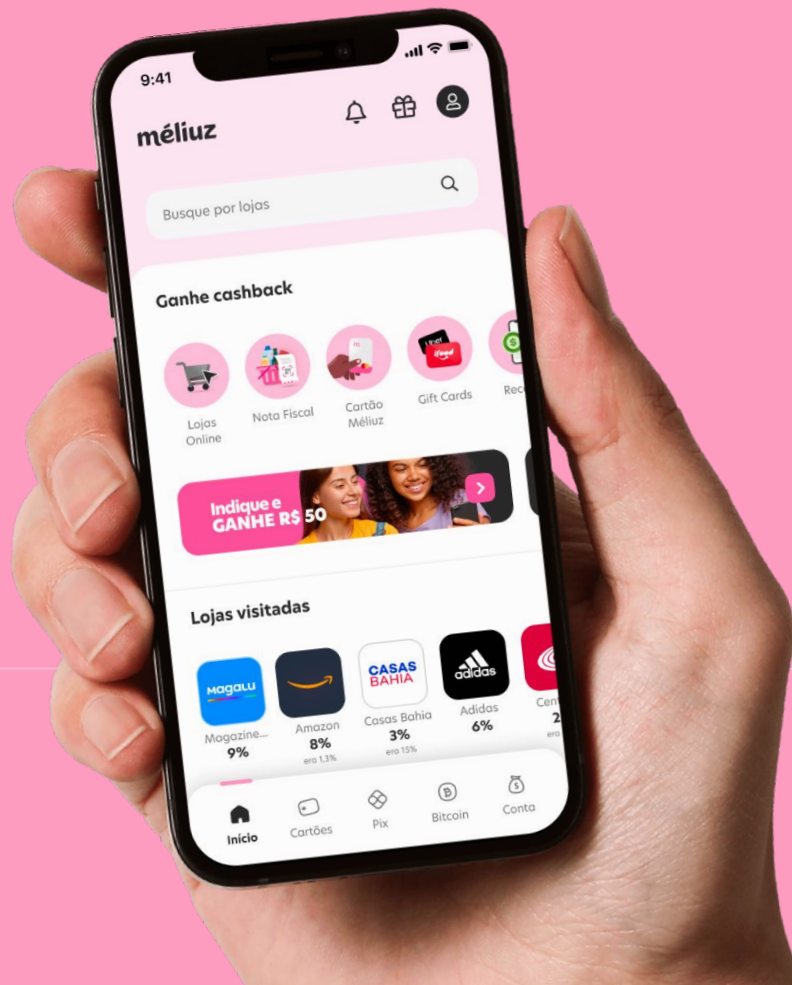


Discover,
decide,
buy,
save,
invest,
pay
and earn.

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