



EARNINGS
RELEASE

2 Q 21

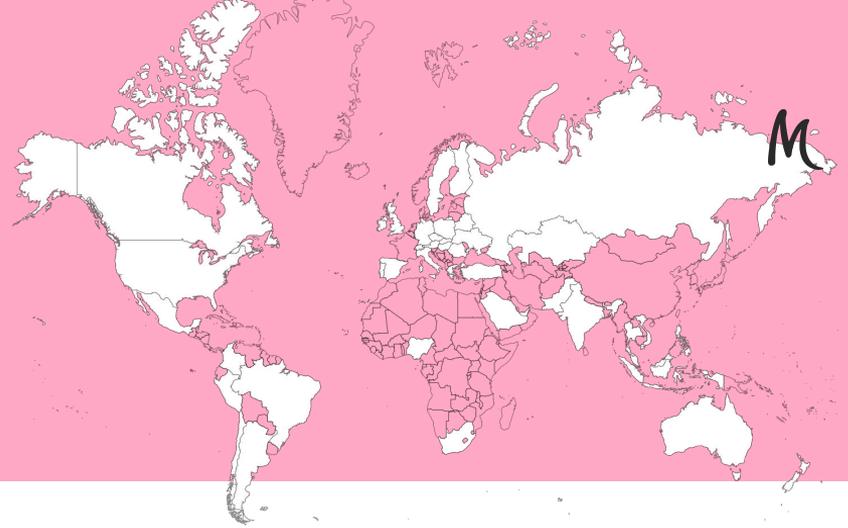
Méliuz

August
16th, 2021

Reinventing shopping.

ULTIMATE ALL-IN-ONE SHOPPING EXPERIENCE.

Discover, decide, shop, save, and pay. All with Méliuz.



SHOPPING

 Online Merchants

 In Store (CPG & Brands)

 Travel & Leisure

 Mobile Top-ups & Gift Cards

PAYMENTS

BANKING

 Bank Account

 Instant Payments (Pix)

 Credit, Debit and Prepaid Card

 Virtual Credit Card

 Investments

 Insurances

 Loans

 Others

2Q21

OUR NUMBERS

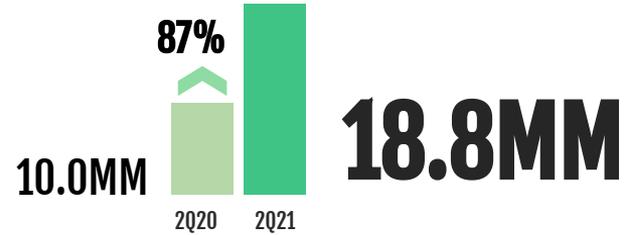


39k

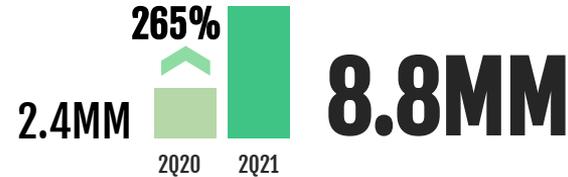
accounts opened
by business day
on 2Q21

TOTAL ACCOUNTS¹

M



ACTIVE USERS LTM^{1,2}

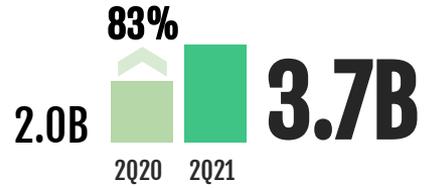


1- Considers only Méliuz.

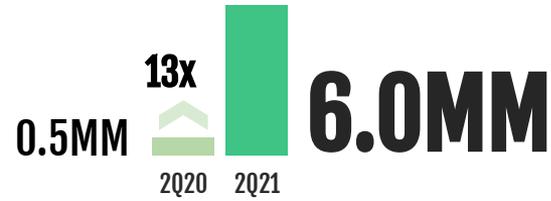
2- Active Users are new or existing users that performed at least one of the following actions in the reporting period: (i) purchased in a Méliuz partner using the Méliuz app, website or plugin; (ii) used the Méliuz Credit Card in a purchase; (iii) activated an offer advertised by Méliuz on the website, 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 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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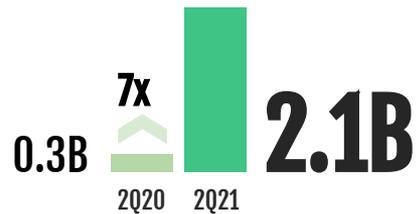
GMV LTM^{1,2}



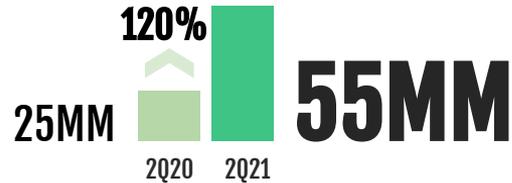
CARD APPLICATIONS ACCRUED



TPV LTM



NET REVENUE¹



OUR NUMBERS

2Q21

1- Considers Picodi values from March 2021 and Promobit and Melhor Plano from May 2021.

2- Considers Méliuz, Picodi and Promobit.

- 1
- 2
- 3
- 4

WE KEEP DELIVERING ON WHAT WE HAVE PROMISED

➤ **Increasing our team,
especially in Product and
Technology**



NUMBER OF EMPLOYEES

Méliuz at the IPO (November 2020)

142

CASH3 Group

671

Méliuz¹

280

Picodi

89

Acesso Bank²

194

Other companies of the group
(iDinheiro, MelhorPlano, Promobit)

108

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52%

of Méliuz team is allocated
in Technology and Product

91%

growth in the Product
and Technology team
between June 2020
and June 2021

1- Alter 24 employees were incorporated into the Méliuz team.
2- After Central Bank Authorization.

AVERAGE

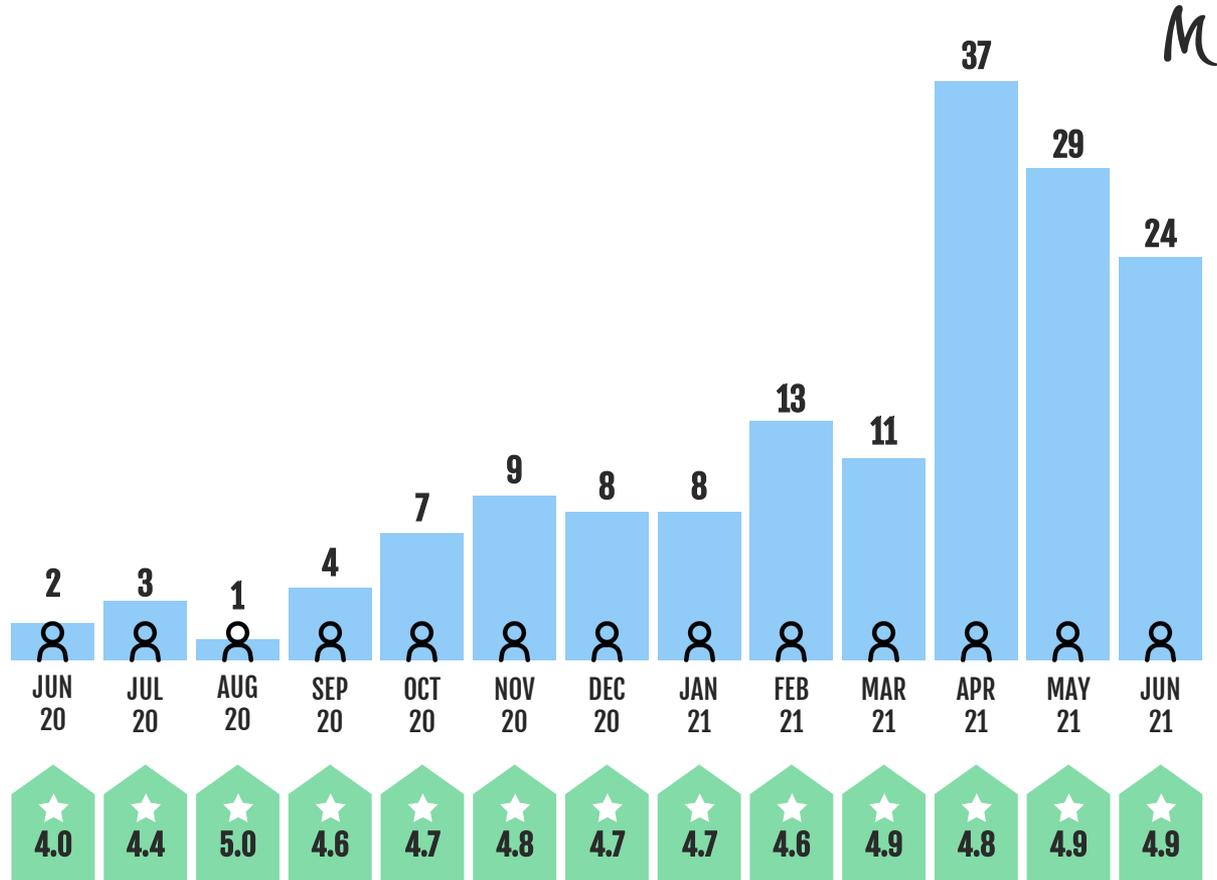


OVERALL RATING OF ONBOARDING

#



Number of people on onboarding



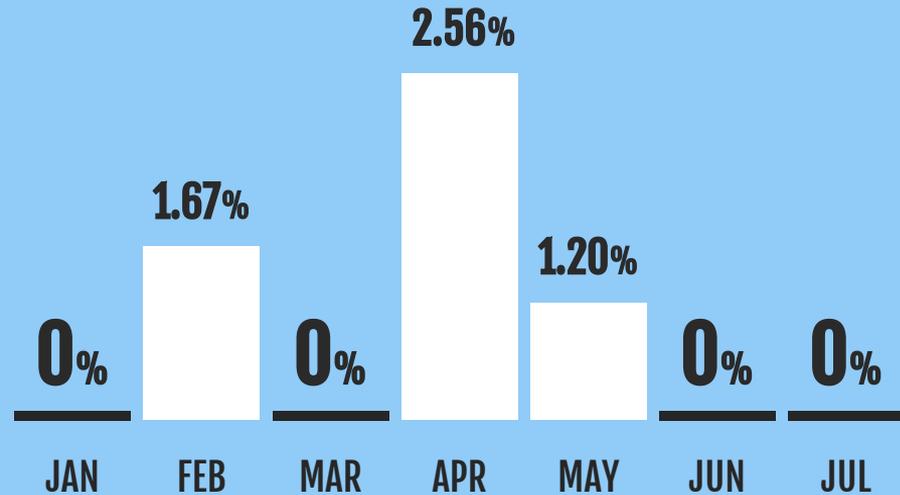
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LOW LEVEL OF VOLUNTARY TURNOVER

of the engineering
team

2021





Davi Holanda*
FINANCIAL SERVICES OFFICER



Giselle Leite
HEAD OF CARDS

BACKGROUND

Head of Pagseguro Cards - 4 years
Alelo Business Manager - 4 years
Bradesco Cards Coordinator - 3 years
Ibi Card Coordinator - 7 years



Isla Marchini
HEAD OF NEW BUSINESS

BACKGROUND

Wix Payments Head - 2 years
Manager Mr. Paypal - 8 years
Development Manager of Itaú - 4 years
Manager Mr. Bank Boston - 14 years old



Etoze Fodra
HEAD OF PAYMENTS

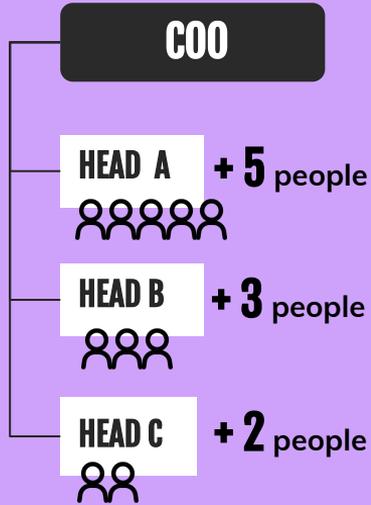
BACKGROUND

Pagseguro/Pagbank Technology Director - 7 years
Square Software Engineer - 1 year

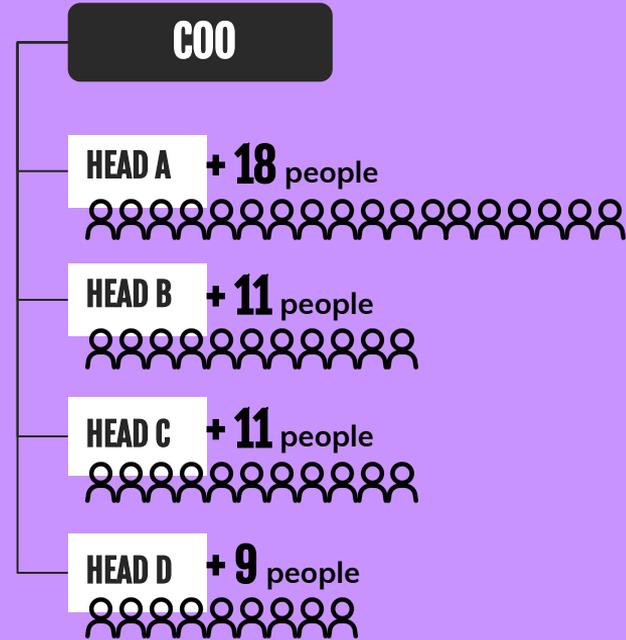
*Waiting for the Central Bank authorization.

GROWTH TEAM

AT THE IPO
13 PEOPLE



CURRENTLY
53 PEOPLE



M

GPTW 2021

8th in the
**BEST COMPANIES
IN MINAS GERAIS**
ranking
(category
medium-sized
enterprises)

 Awarded in the
**BEST COMPANIES FOR
WOMEN TO WORK**
ranking
(only 75 companies were
awarded this year, +600
entries)

GLASSDOOR

4.8



99%

Recommend
to a friend

GPTW CERTIFICATE

2021
NOTE 91

**Great
Place
To
Work®**

2020
NOTE 85

2019
NOTE 85

2018
NOTE 90

2017
NOTE 87



- 1
- 2
- 3
- 4

WE KEEP DELIVERING ON WHAT WE HAVE PROMISED

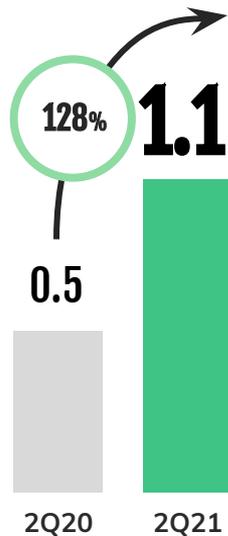


**Growth of our users
empowering new
products and services**

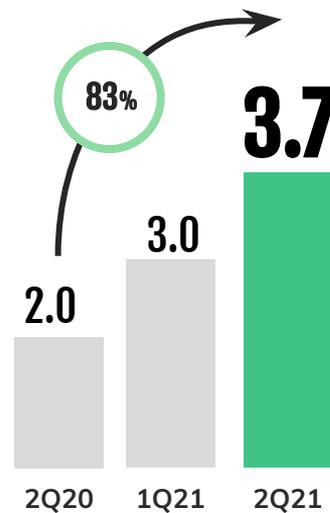
In the shopping vertical, there was a growth in GMV

POTENTIALIZED BY OUR ACQUISITION AGENDA

GMV QUARTERLY (R\$ B)



GMV LTM (R\$ B)



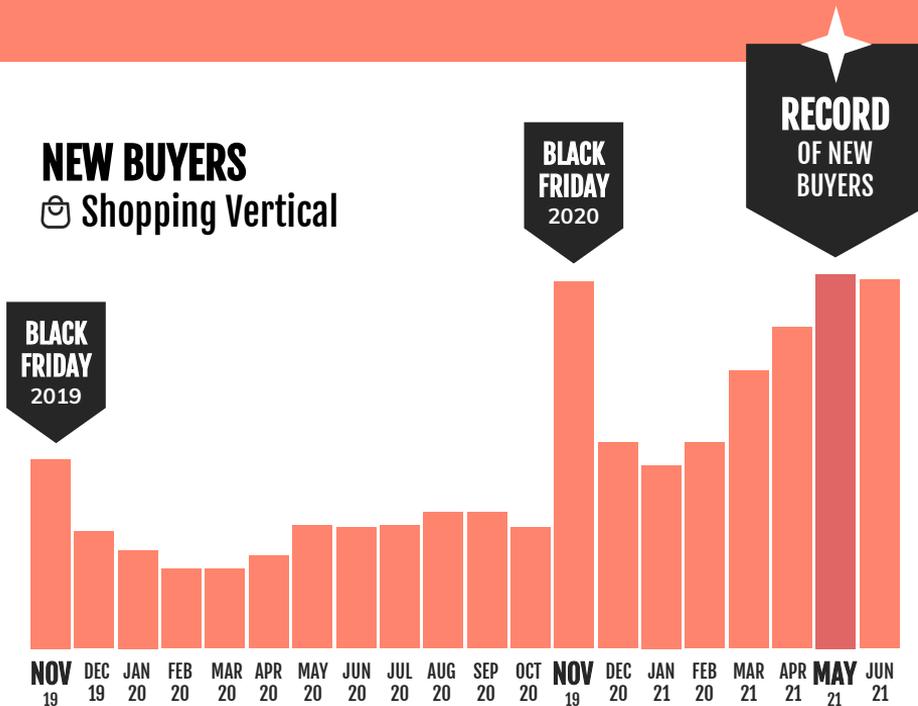
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**FOR THE FIRST TIME
IN OUR HISTORY**

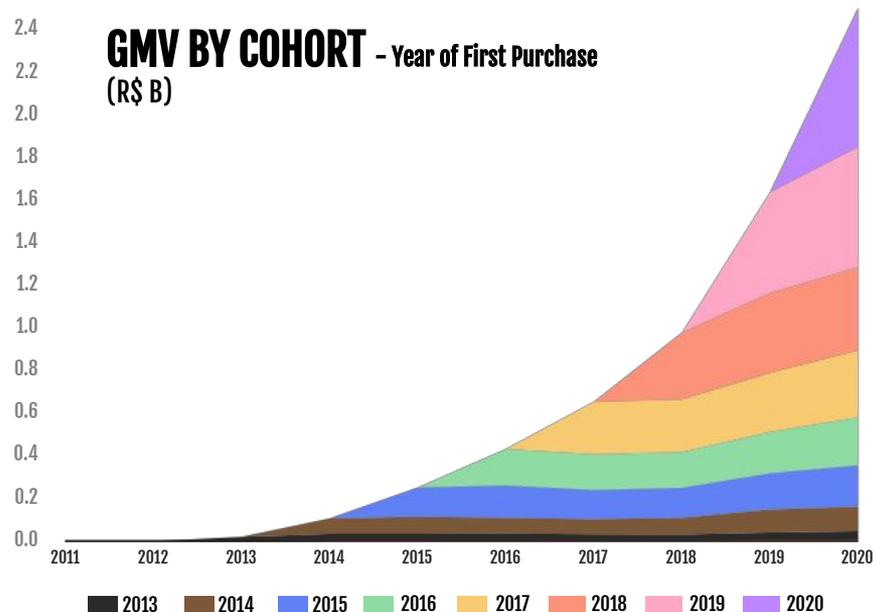
We conquered MORE NEW BUYERS at VERTICAL SHOPPING in May and June than during the BLACK FRIDAY.



NEW BUYERS
Shopping Vertical



GMV BY COHORT - Year of First Purchase
(R\$ B)

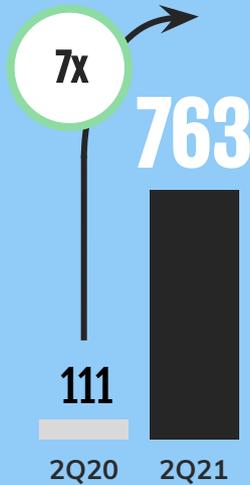


Considers users who made their 1st purchase using Méliuz on e-commerce partners. Users with first purchases of Recharge, Gift Card and Méliuz Invoice are not included.

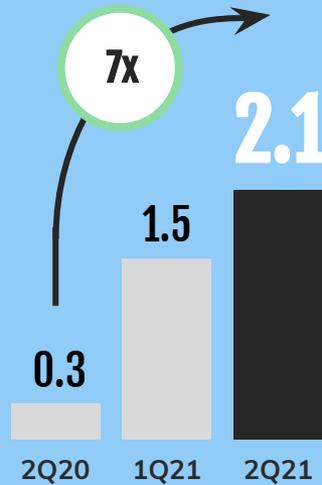
For the first time in a quarter, we reached

OVER 1.5 MILLION CARDS REQUESTED

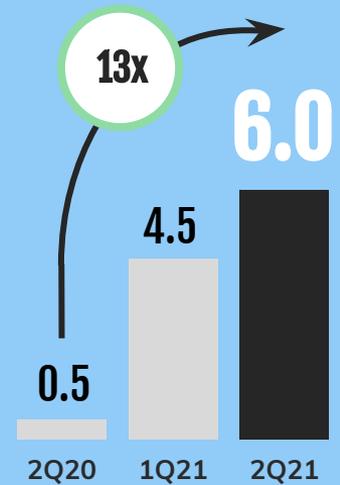
TPV QUARTERLY (R\$ MM)



TPV LTM (R\$ B)



CARD APPLICATIONS (ACCRUED) (# MM)

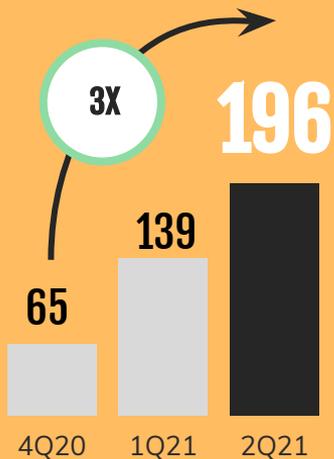


TPV (Total Payment Volume) considers the total amount that our users transacted with their Méliuz Card

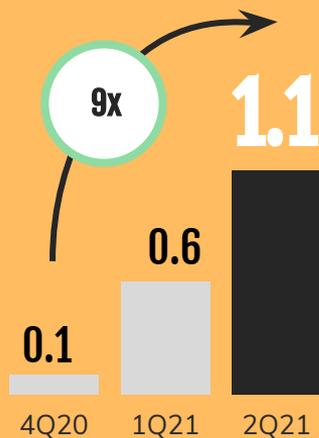
GREATER ADHESION OF OUR USER BASE AND ACCESS TO STRATEGIC DATA



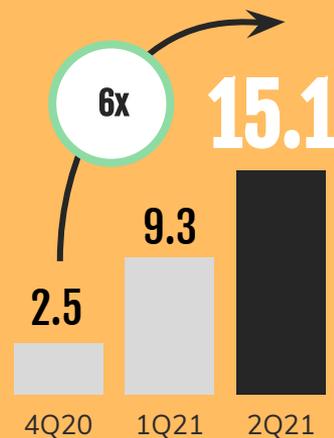
**USERS ACTIVATING OFFERS
(#K)**



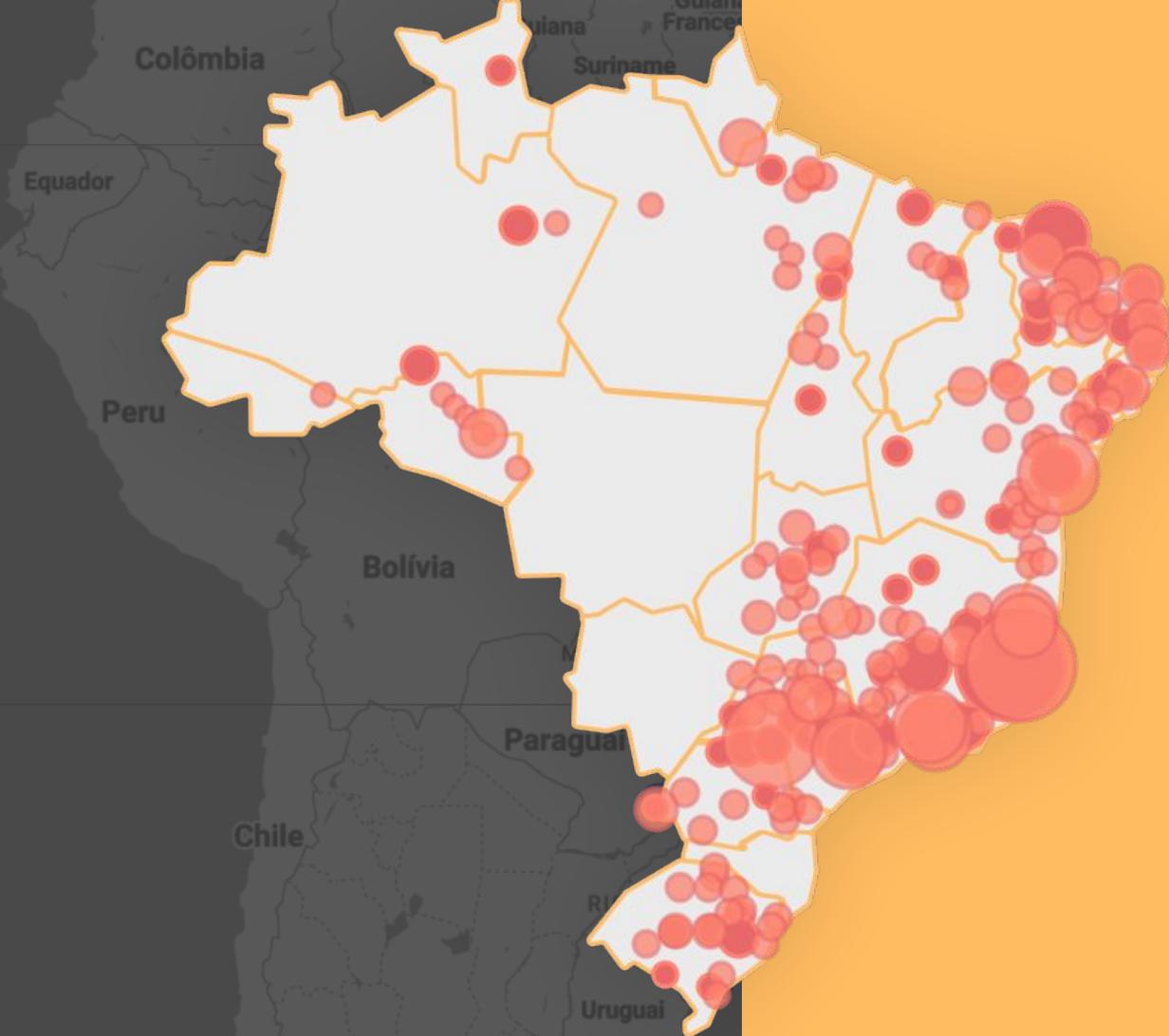
**ACTIVATED OFFERS
(#MM)**



**SELLOUT DATAPPOINTS
(#MM)**



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MÉLIUZ INVOICE

**USERS
IN MORE
THAN 3,384
CITIES**

(61% of cities in Brazil)

1

2

3

4

WE KEEP DELIVERING ON WHAT WE HAVE PROMISED



Advances in International Shopping vertical, bringing new features looking for engagement and user retention.



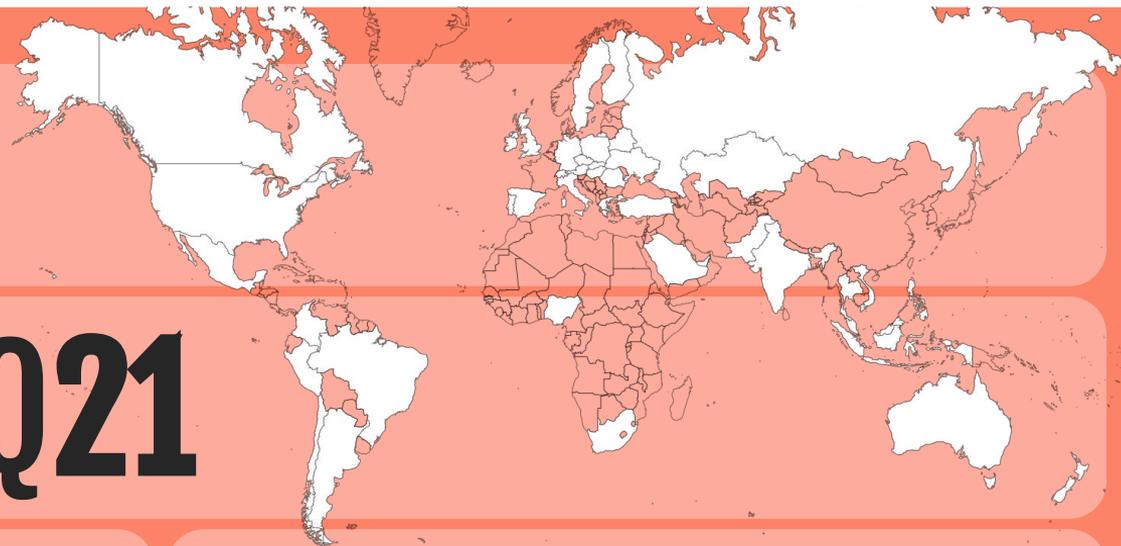
ON TRACK WITH THE STRATEGY DEFINED IN THE ACQUISITION

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9 **PRIORITIZED COUNTRIES**
for first phase of
cashback launch

Development on track with
the start of cashback
operations in the prioritized
countries at the end of

3Q21



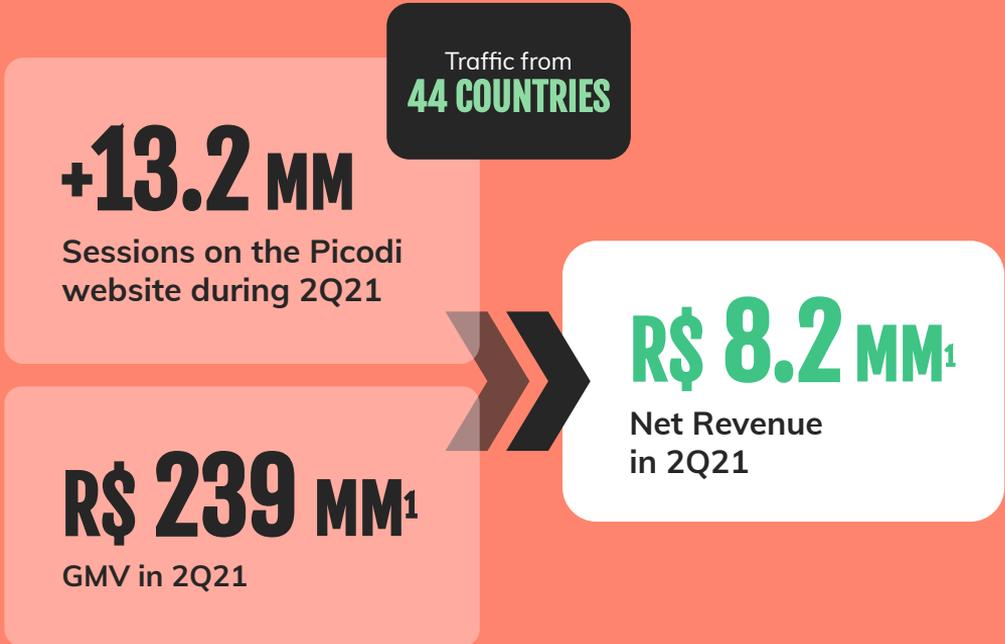
NEW PRODUCTS that enable the
cashback operation in
the final testing phase

BUSINESS AS-IS remains solid, having grown
11% in 2Q21 vs 1Q21
in constant currency (PLN)



HIGHLIGHTS OF INTERNATIONAL SHOPPING

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1. Conversion of 1 PLN = 1.4075 BRL

1

2

3

4

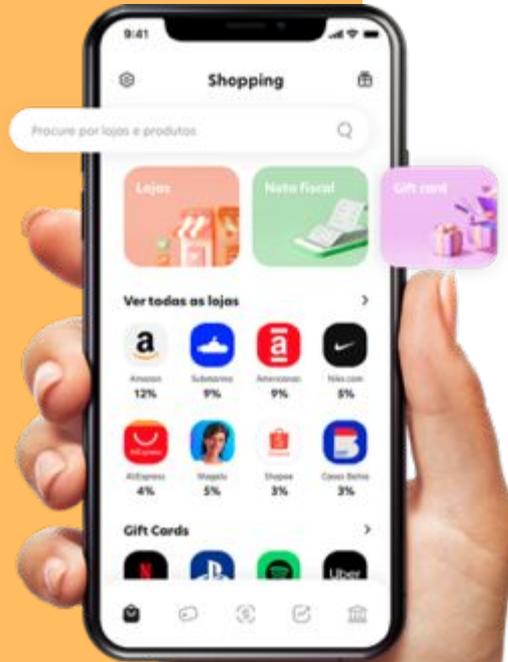
WE KEEP DELIVERING ON WHAT WE HAVE PROMISED



Development of the new App and the Méliuz Card, enabling more access to financial products and a digital account

A BRAND NEW APP EXPERIENCE

using technology to
empower commerce
and banking.



**ENHANCED CUSTOMER
EXPERIENCE**

**TECHNICAL
EXCELLENCE**

**MULTI-CURRENCY &
MULTI-LANGUAGE**

HIGH SECURITY LEVEL



NEW CARD WITH A SINGLE-APP EXPERIENCE.

*Digital first, credit,
debit & prepaid.*

ADD MORE PRODUCTS AND FEATURES TO CONTINUE INTENSIFYING THE APP'S RELEVANCE AND USABILITY

either via organic growth and via M&A

GLOBAL SHOPPING

DIGITAL ACCOUNT

PAYMENTS

INVESTMENTS

INSURANCE

LOANS



BEYOND CASHBACK,
BEYOND BANK.



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2Q21
HIGHLIGHTS



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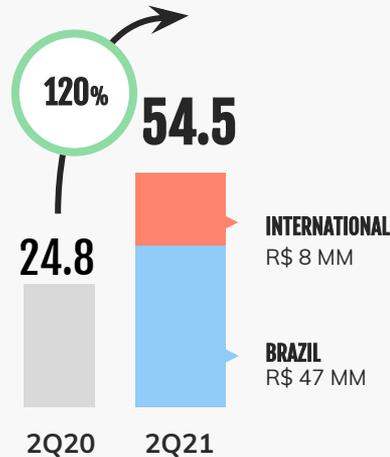
FINANCIALS



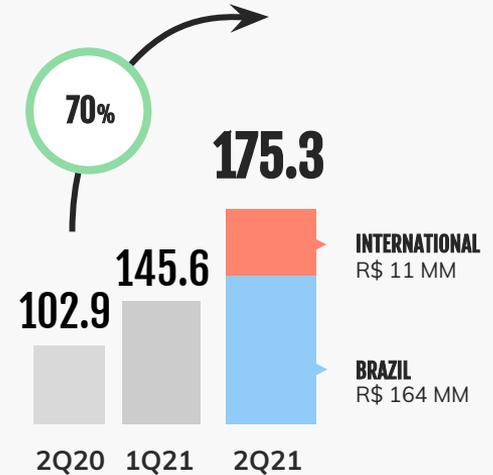
2Q21
Net Revenue

GREW 120% IN THE ANNUAL COMPARISON

NET REVENUE
(R\$ MM)



NET REVENUE LTM
(R\$ MM)

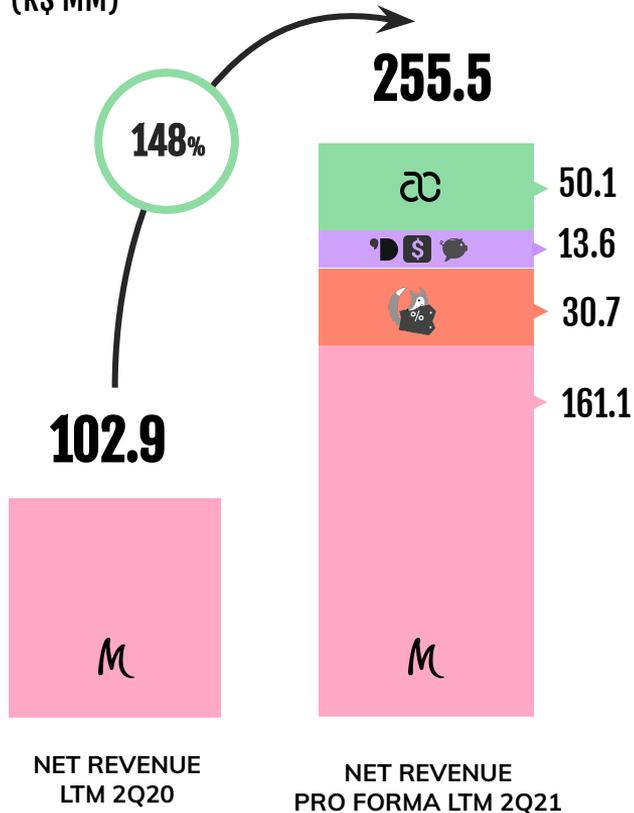




NET REVENUE PRO FORMA AFTER ACQUISITIONS



(R\$ MM)



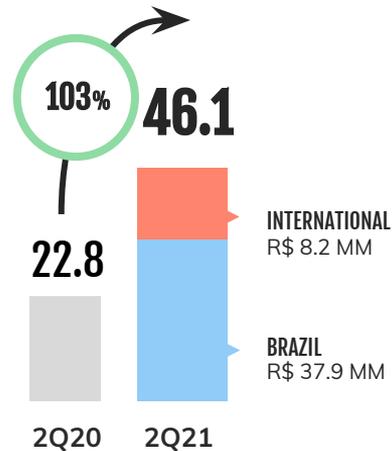
M



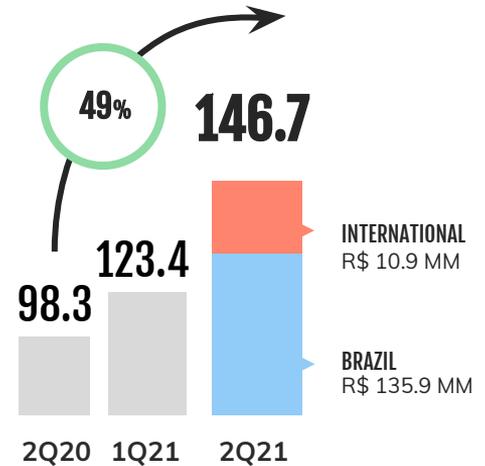
Shopping Revenue

**GREW 103%
YEAR OVER
YEAR**

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



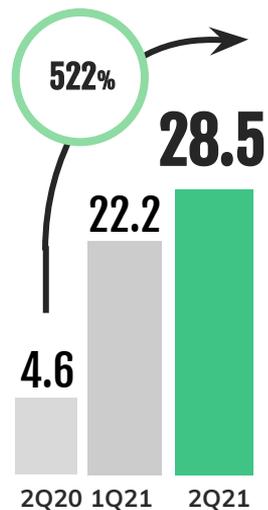
**NET REVENUE LTM
SHOPPING (R\$ MM)**



NET REVENUE FINANCIAL SERVICES (R\$ MM)



NET REVENUE LTM FINANCIAL SERVICES (R\$ MM)



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FINANCIAL SERVICES VERTICAL CONTINUES GROWING STRONG

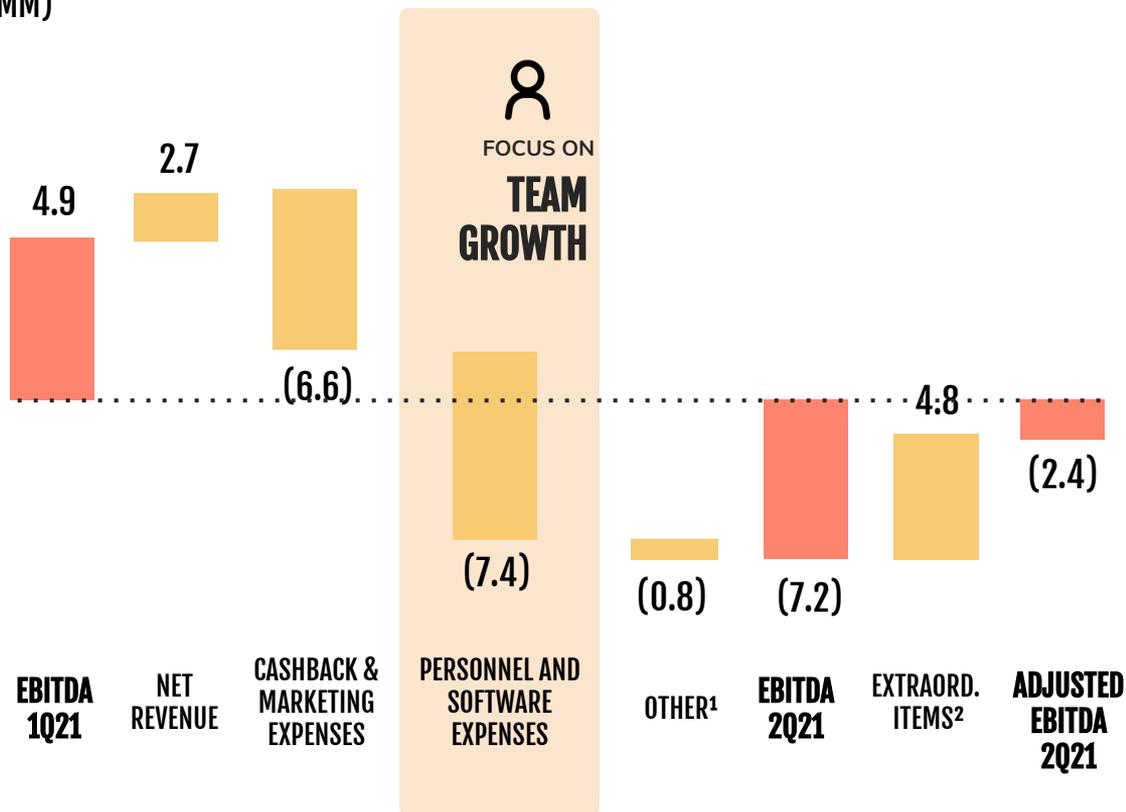


Considers the values of Méliuz Loans
and the Méliuz Credit Card.

WE WILL CONTINUE INVESTING MORE, FOCUSING ON GROWTH FOR THE NEXT QUARTERS

1- Considers: third-party services, financial result, taxes and depreciation. | 2- Considers M&As expenses.

(R\$ MM)



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PLANS FOR THE NEXT QUARTERS

PEOPLE

Continue strengthening our team, especially the product and technology;

USERS

Continue to grow our user base, leveraging new products and services;

INTERNATIONAL SHOPPING

Continue advances in the Shopping Internacional vertical, bringing new features in search of user engagement and retention;

TRANSITION TO A NEW APP & CARD

Reduction of marketing expenses for the co-branded card and prioritization of the new App and Méliuz Card

M



M

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

EVERYTHING with
Méliuz.

?!

ri.meliuz.com.br
ri@meliuz.com.br