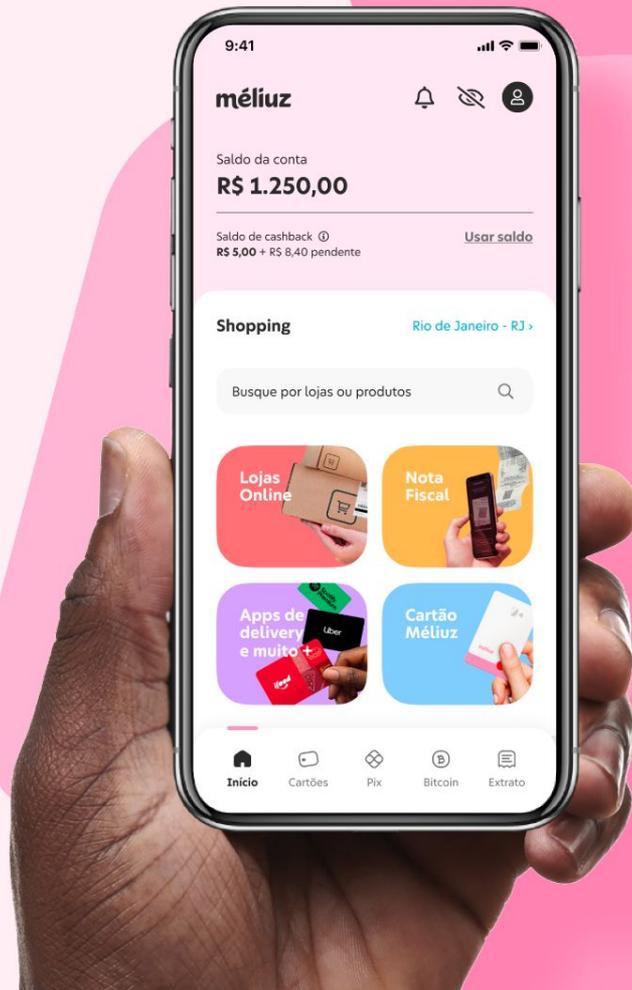


méliuz

2021 Earnings Presentation

March 30, 2022





18 new partners
in 2022

New member of the Board of Directors



Camilla Giesecke¹

- Klarna Expansion Director
- Member of the Board of Directors of BHG
- Master in Accounting and Finance
- Former member of the Board of Directors of Nordic Corporate Bank

Experienced board with complementary qualifications

Independent

Camilla Giesecke¹

Klarna Expansion Director
Member of the BHG Board of Directors

Marcos Lisboa

Former Director of Itaú (06-09')
Former Secretary of Finance of Brazil (03-05')

Bruno Waga

Partner at Opportunity Asset - focus on global technology investment

Bruno Alves

Partner at Quartz Investimentos
Former partner at Gávea Private Equity

Ofli Guimarães

Chairman of the Board and Founder

Israel Salmen

Board Member, President and Founder

Lucas Marques

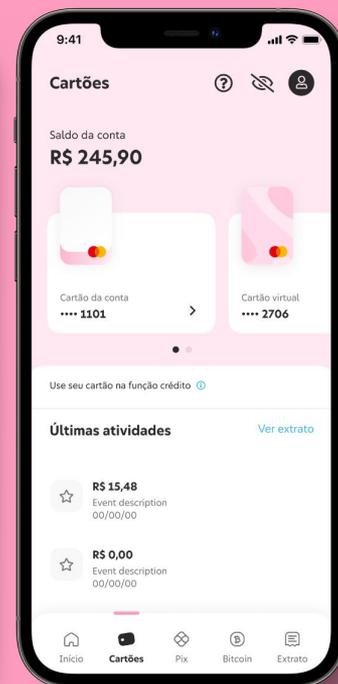
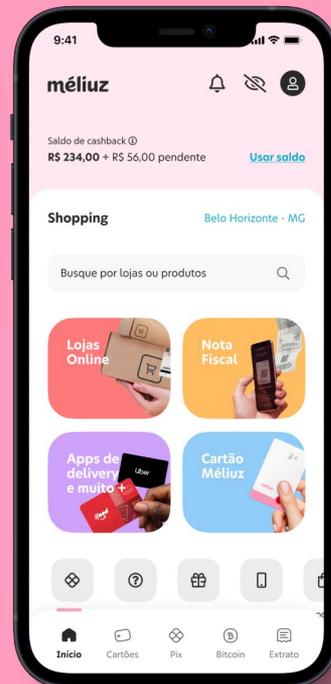
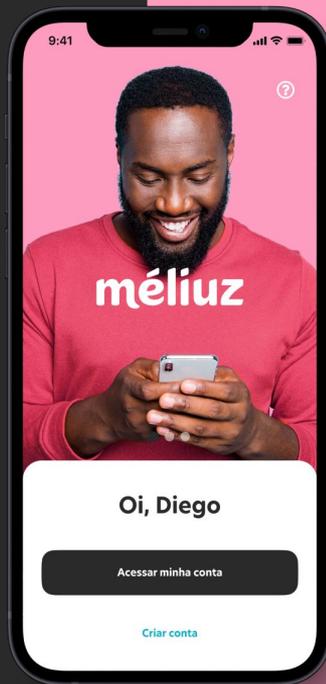
Board Member and Director of Folks (Human Resources)

André Amaral

Board Member and Director of Shopping, Strategy and Data

¹ The effective election of Ms. Camilla Giesecke will be the subject of a resolution at the Company's shareholders' meeting to be held on April 29, 2022.

- ✓ **Recruitment and formation of teams**
- ✓ **New App**
- ✓ **Digital account**
- ✓ **Transaction via Pix**
- ✓ **Credit, debit and prepaid card**
- ✓ **Buying and Selling Bitcoin**
- ✓ **In-app chat, help center and backoffice**
- ✓ **Other features**



We have built an **exceptional team with expertise** in shopping and financial services, in line with **Méliuz's new growth phase**

973

employees¹

9.2

general
assessment of
integration

54%

of the Méliuz team
is allocated in
Technology and
Product

1.3%

average voluntary
turnover of the
Engineering team

**Great
Place
To
Work®**

In 2021:

96 overall grade awarded to Méliuz - highest grade in history

9,9 out of 10 employees recommend meliuz as an excellent company to work for

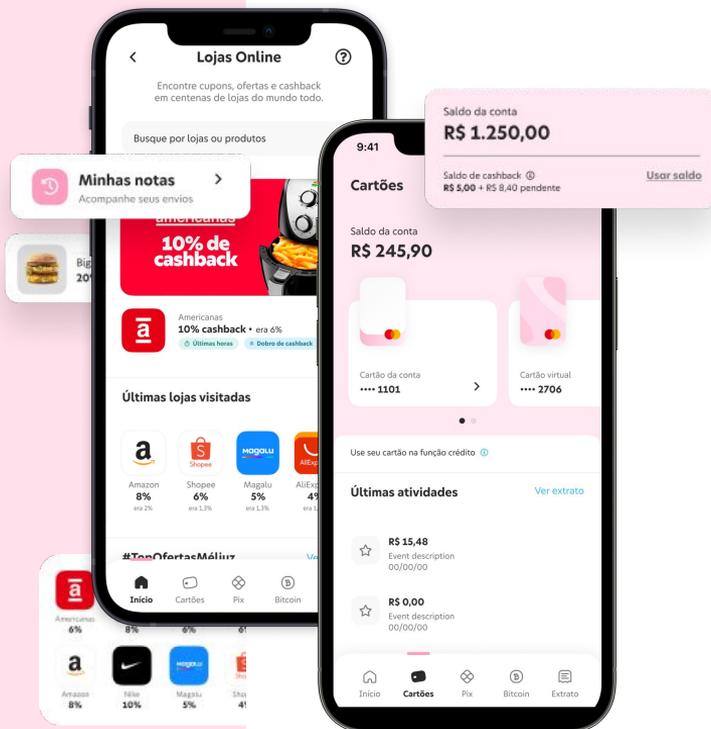
Top 10 best midsize companies to work for in Minas Gerais

Recognition in the ranking of best companies for women to work

¹ Considering the number of employees at the end of February 2022. Includes acquisitions: Picodi in Feb/21; Bankly (pending approval by the Central Bank), Promobit and Melhor Plano in May/21; Alter in Jul/21; Muambator in Dec/21.

Shopping

-  More than **1,200** partner stores
-  More interactive and **simple to use**
-  Gift cards, Mobile top-up and Méliuz Invoice

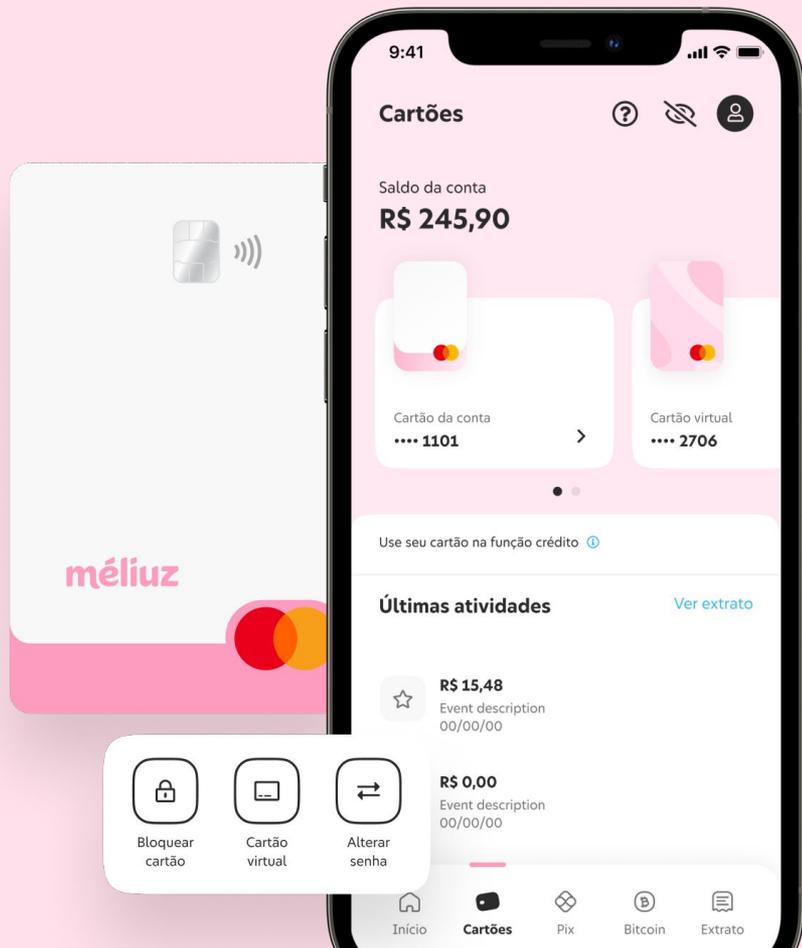


Digital Account

-  **100% free** digital account
-  **Fluid** experience **fully integrated** into the shopping feature
-  Send and receive Pix absolutely free with **just a few clicks**
-  Payment of bills **within Méliuz app**

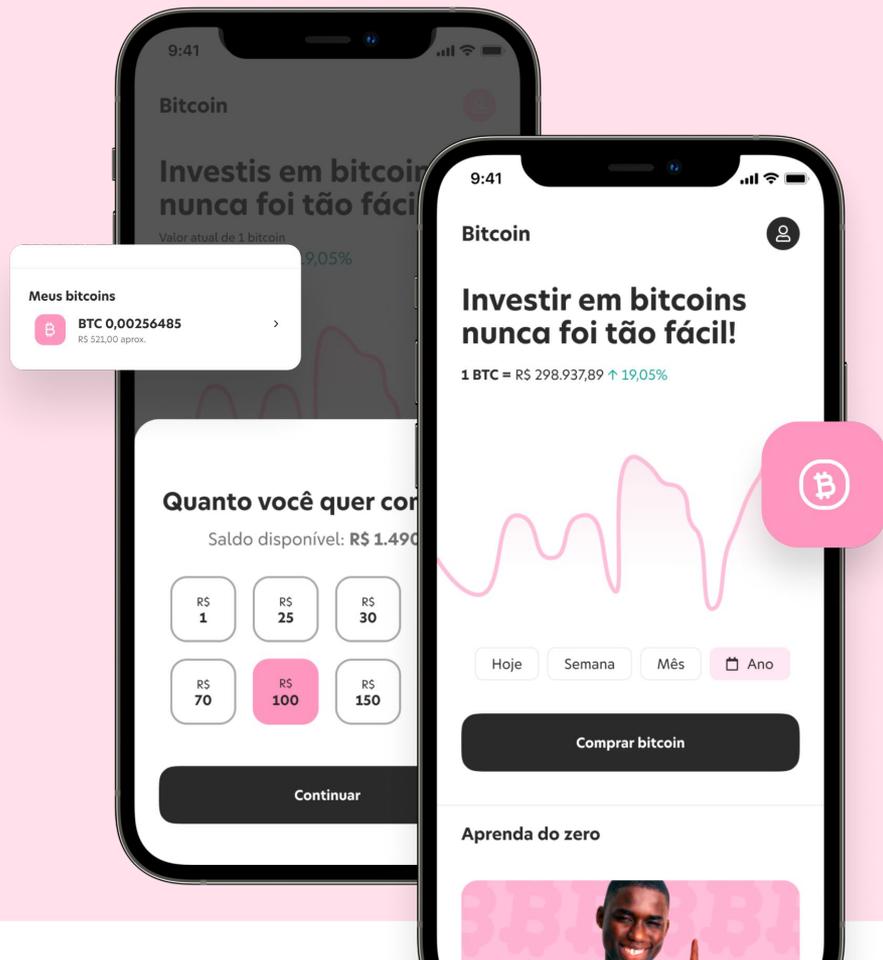
New Méliuz Card

- Card **without annual fee** and with no minimum monthly expense
- Opt for **cashback or cryptoback**
- International Card**, shop anywhere in the world
- Digital card**: don't wait for your card to arrive to start using it
- More security**: 1st card in Brazil without a magnetic stripe
- Up to **2% cashback** return
- 24-hour service** by a team 100% integrated to Méliuz



The easiest way to buy Bitcoin

-  Simple and intuitive platform
-  Buying and selling bitcoin with BRL 1.00 or more
-  Ability to trade cryptocurrencies 24 hours a day



Méliuz + Bankly: Better together



méliuz



bankly

Shopping

- . online merchants
- . in-store (CPG & brands)
- . travel & leisure
- . mobile top-up & gift cards

Financial Services

- . credit card
- . digital bank account
- . crypto investments
- . other



enabler

Embedded Finance

- . fully regulated by central bank of Brazil
- . modular API technology
- . essential services

+22.4M

accounts

+5.5B_{BRL}

2021 GMV
(R\$ B)

44

countries

+26B_{BRL}

2021 TPV¹
(R\$ B)

+14x

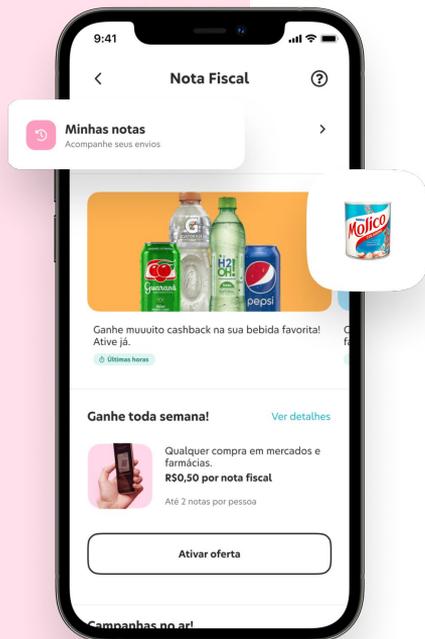
YoY TPV
growth¹

+173

partners¹

Méliuz Invoice

Expand **user engagement for physical stores** and providing **strategic data** for industries



In 2021

680k

unique users

10.7MM

offers activated
(+57x yoy)

76.4MM

sellout datapoints
(27x yoy)¹

Product coverage since its origin

69%

of Brazilian counties

3,868

cities

¹ Sellout Datapoints represent the volume captured from records of sold items on invoices

International
shopping

**We successfully
started the
cashback
feature
implementation**



R\$ **852** MM¹
GMV in 2021

R\$ **27.9** MM¹
Net revenue
in 2021

+ **200** K
Accounts opened
since the launch of
the cashback
feature until the
beginning of March

Cashback provided
in

9 COUNTRIES

¹ Conversion: 1 PLN = 1,381692 BRL

In 2021 we **expanded and engaged** our user base even further

33 k
accounts opened
per business day in 2021

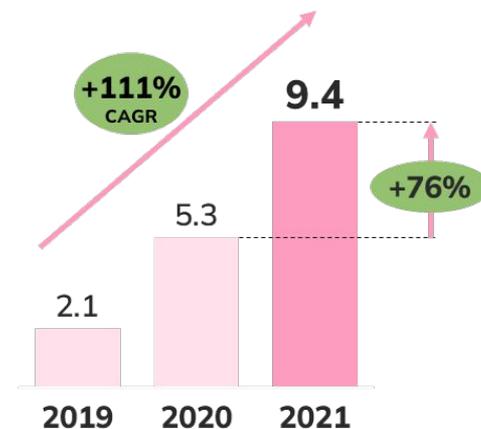
Total accounts

(#MM)



Active users

(#MM)

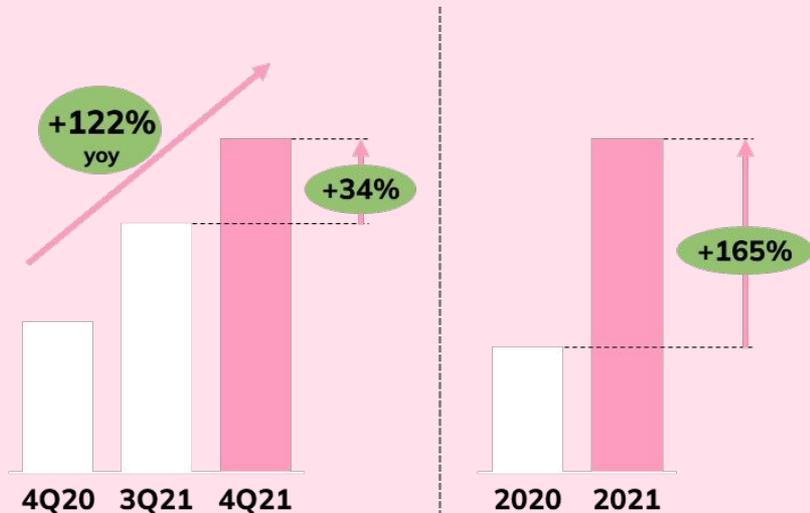


1- Total accounts: considers Méliuz only.

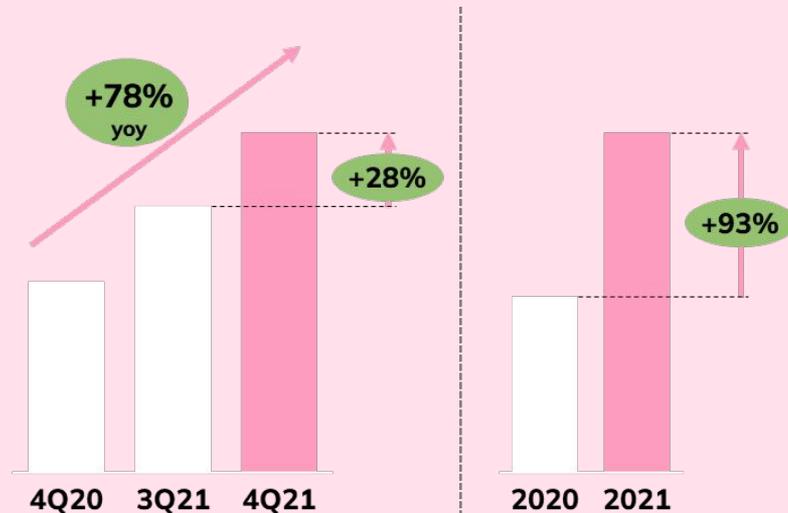
2-Active Users are new or existing users that performed at least one of the following actions in the reporting period: (i) purchased in a Méliuz partner using the Méliuz app, website or plugin; (ii) used the Méliuz Credit Card in a purchase; (iii) activated an offer advertised by Méliuz on the website,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

We practically **doubled** the total number of buyers, further **expanding our shopping reach**

New Buyers Brazil Shopping



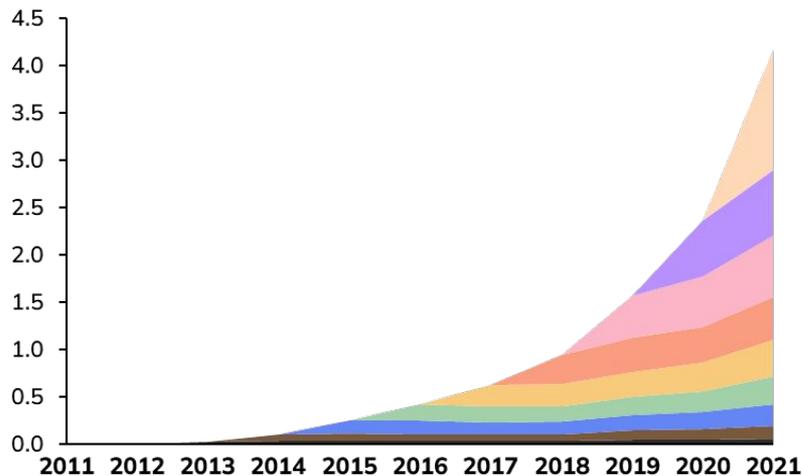
Total Buyers Brazil Shopping



We built an **ecosystem** where **users trust Méliuz** to buy more each year...

GMV per cohort

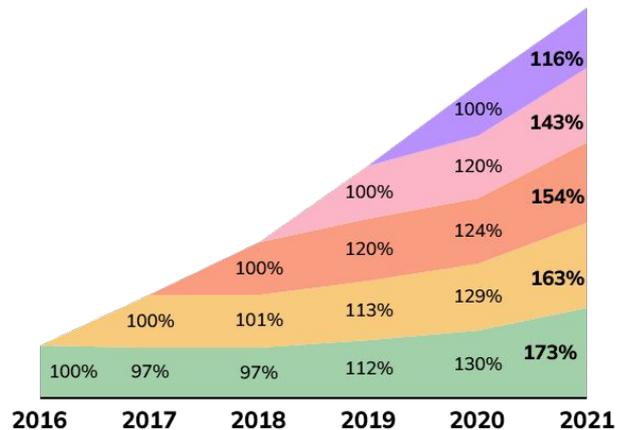
Brazil Shopping
(R\$ B)



2021 2020 2019 2018 2017 2016 2015 2014 2013 2012 2011

GMV retention per cohort

Brazil Shopping



...resulting in the **best GMV in history**,
leveraging the success of Black Friday campaigns

Méliuz GMV

(R\$ B)



Consolidated GMV

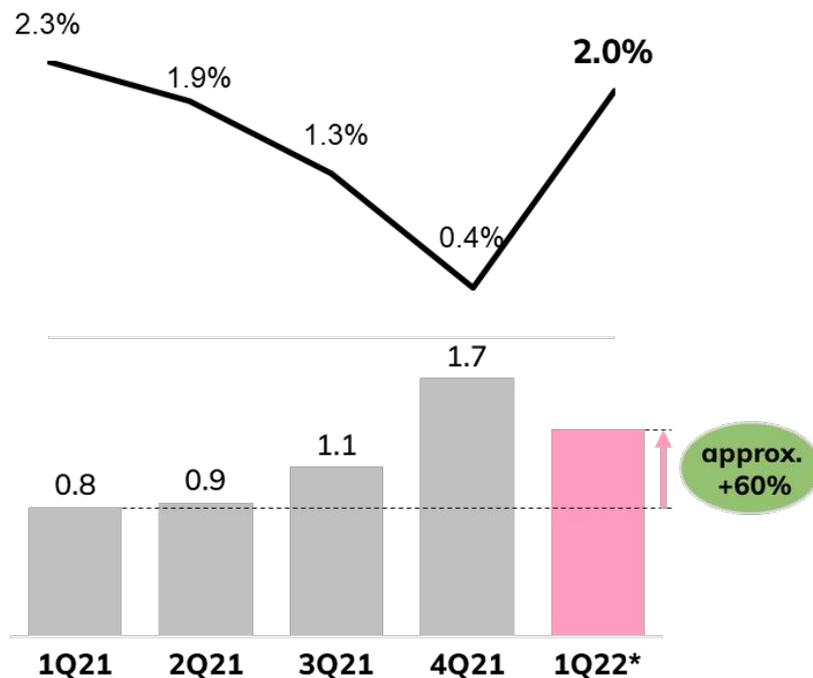
(R\$ B)



Our 2021 strategy of **strengthening and engaging our base** is already being confirmed in 1Q22, **with tangible results in volume and profitability**

GMV Méliuz and net take rate

(R\$ B ; %)

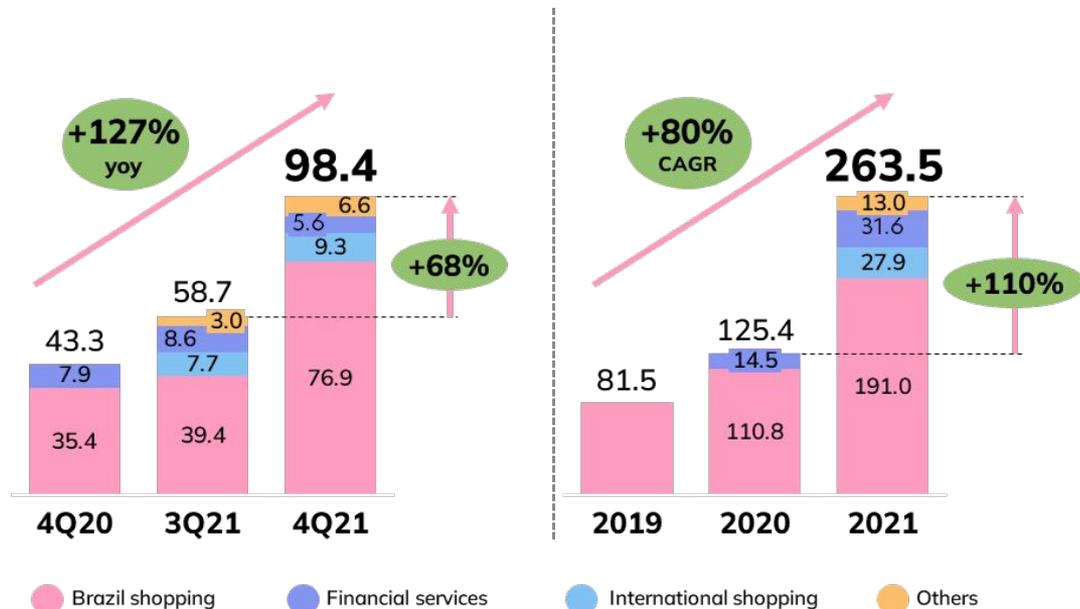


* This growth is related to the period from January to March 15, 2022 compared with the same period in 2021.

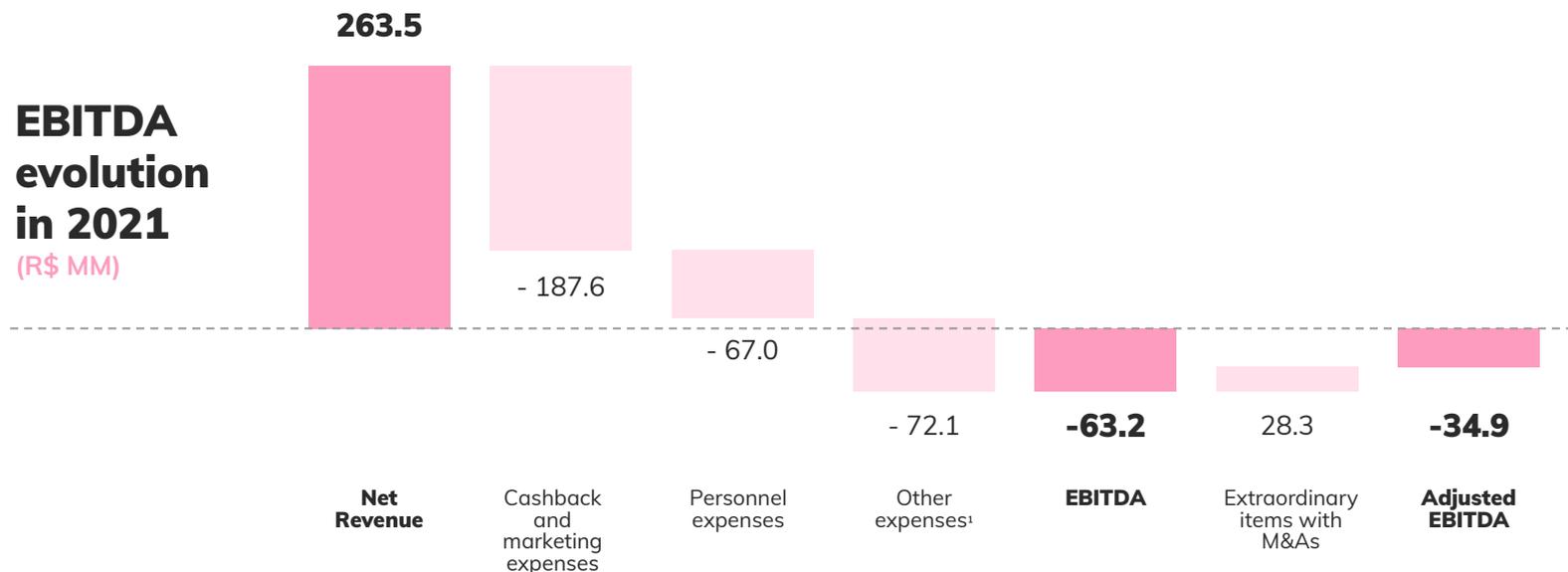
We **increased our net revenue more than twice** in 2021 owing to the shopping expansion

Net revenue

(R\$ MM)



In 2021, we expanded **value generation** fronts with **investments in teams and M&As**, which will bring **results in the long term**

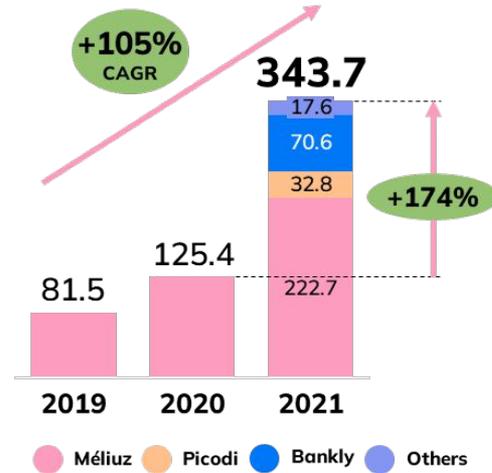


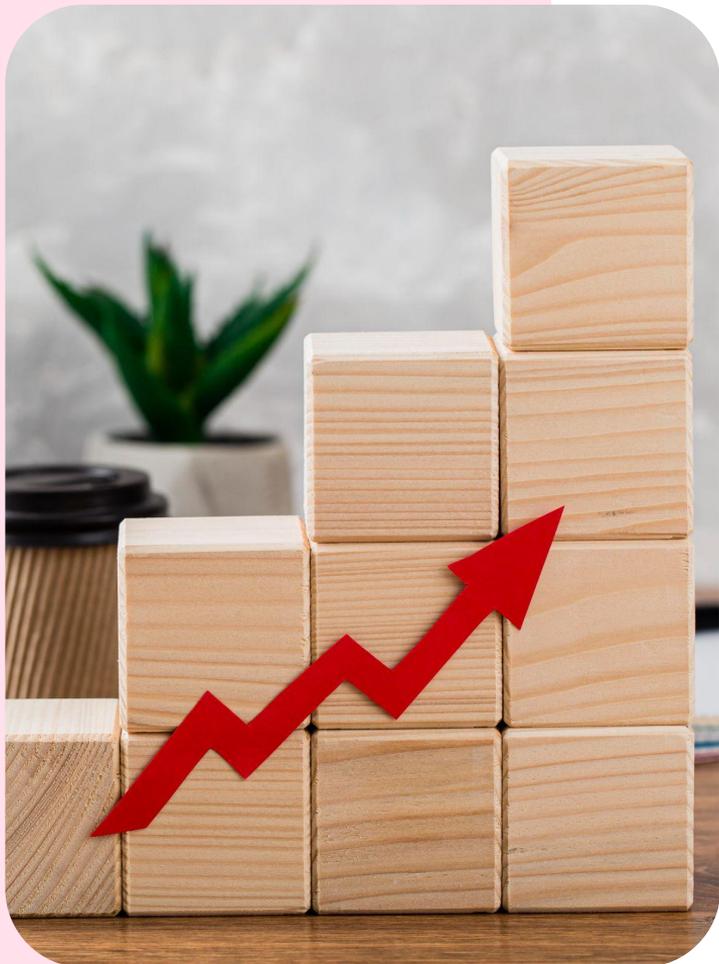
¹ Other Expenses: General and administrative expenses, software expenses, third-party services and "other" category in the income statement;



LTM proforma net revenue from acquisitions

(R\$ MM)





Our plans for the **next quarters:**

- **Finalize the roll-out of the new app,** making the new features available to 100% of the user base
- **Continue to grow GMV,** as indicated for 1Q22, maintaining healthy margins (Net Take Rate)
- **Prioritize cross-sell to the user base,** reducing investments in marketing focused on acquiring new users
- **Maintain discipline in capital allocation,** preserving the company's liquidity and working on new hires more punctually

Discover,
decide,
buy,
keep,
invest,
Pay
and win.

**All
with
Méliuz.**

?!

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

