

Risks related to the transmission of data and documents via internet/email.

This document entitled “Risks related to the transmission of data and documents via internet/email” (referred to hereinafter as the “document”) defines the basic requirements for identifying, raising awareness about and preventing risks and fraud related to data transmission in the environment of the digital financial system.

Upon the client's request, monthly statements, notices, confirmations, trade tickets and other information, as applicable (referred to hereinafter as "Information") regarding the transactions carried out by the client at Banco de Investimentos Credit Suisse (Brasil) S.A., Banco Credit Suisse (Brasil) S.A., Credit Suisse (Brasil) S.A. Corretora de Títulos e Valores Mobiliários, Credit Suisse Hedging-Griffo Wealth Management S.A., Credit Suisse Hedging-Griffo Corretora de Valores S.A. and any other entity that is or becomes part of the UBS AG Group in Brazil (referred to collectively as "UBS Group Entities") are sent to the client's email address.

Likewise, UBS Group entities receive personal and confidential data by emails from registered clients.

The UBS Group Entities follow strict rules on the processing of personal data in accordance with the General Data Protection Law and its internal policies, in observance of the rights of the data owners.

Risks

The client declares that the client is aware that the transmission of the Information or the client's requests via internet/email to UBS Group Entities (“requests”) is subject to risks (hereinafter referred to as “Risks”), which include, without limitation:

- (I) the interval between the time the Information and the client's requests are sent and received, which could exceed 24 hours;
- (ii) the impossibility for UBS Group Entities to manage/control or ensure that clients effectively receive the Information;
- (iii) the possibility for the transmission of the Information and requests to be interrupted due to connection failures, acts of third parties, fraud, bad weather or events of force majeure, which will prevent the client's receipt of the Information; and
- (vi) the possibility for the Information transmitted by the UBS Group Entities to be changed, with or without the authorization of the clients.

Any transmission of orders, Information and requests by digital means is subject to interruptions or delays and may prevent or hinder the sending of orders or the receipt of updated information.

It is important that clients be aware that they are solely liable for all Risks related to the transmission of the Information by internet/email. If there is any discrepancy between the Information transmitted to clients by internet/email and the Information contained in the databases of UBS Group Entities, especially trade tickets, the latter will prevail. The email address of the UBS Group Entities responsible for sending the Information is not prepared to receive messages; therefore, the UBS Group Entities will not receive any messages sent by the clients to or in response to this email. Therefore, all communications sent by clients to UBS Group Entities must be forwarded to their account manager or to their usual contact person within the UBS Group Entities.

Use of the internet as a means of transmission of data and documents requires recognition by the client that any use of electronic signatures, including biometrics, in the digital channels of UBS Group Entities constitutes a legitimate and sufficient method of proving their identity and the validity of their declaration of will regarding the content of this document.

The Information will continue to be sent to the client's email address contained in our records until the client informs the UBS Group Entities of any change in email address or requests that the UBS Group Entities stop sending the Information.

Clients are aware that the procedures for exchanging personal information, including the primary email address, will be subject to the security procedures of UBS Group Entities.

UBS Group Entities may suspend the transmission of the Information in the following circumstances:

(i) the start of validity of any determination of competent regulatory bodies, especially the Central Bank of Brazil and the Brazilian Securities Commission (CVM), that prohibits or imposes restrictions on the sending of the Information in the manner set forth herein;

(ii) failure by the client to meet any obligations assumed before the UBS Group Entities or any other institutions and/or related companies; and

(iii) termination of the client's account held with the UBS Group Entities.

Although the UBS Group Entities always use their best efforts to keep their applications, including technology, telecommunications and providers of Internet access and computer software and hardware ("Applications"), in perfect working condition, such Applications could malfunction or contain viruses capable of damaging the client's applications and other IT systems when the requests and Information are transmitted.

The client is aware that all risks related to the sending of requests over the Internet will be borne by the client.

Risks and fraud – JOINT RESOLUTION No. 6 of MAY 23, 2023

On May 23, 2023, the Central Bank of Brazil published Joint Resolution No. 6 ("Joint Resolution No. 6") providing requirements for sharing data and information on indicia of fraud to be met by financial institutions, payment institutions and other institutions authorized to operate by the Central Bank of Brazil.

Thus, the client authorizes Banco de Investimentos Credit Suisse (Brasil) S.A., Banco Credit Suisse (Brasil) S.A., Credit Suisse (Brasil) S.A. Corretora de Títulos e Valores Mobiliários, Credit Suisse Hedging-Griffo Wealth Management S.A., Credit Suisse Hedging-Griffo Corretora de Valores S.A., and any other entity that is or becomes part of the UBS AG Group in Brazil ("UBS Group Entities") to disclose and share data and information on indicia or the occurrence of any type of fraud observed in the relationship with the client by the UBS Group Entities with any financial institutions, payment institutions and other institutions authorized to operate by the Central Bank of Brazil.

The data and information disclosed and shared may include confidential information and records relating to the client's relationship with UBS Group Entities, including, without limitation, personal identity documents, geolocation, statements, asset data, transaction and account data and identification of who, according to the available indicia, allegedly

executed or attempted to execute the fraud and the description of the indicia of the occurrence or attempt to commit fraud.

The data and information may be shared for the sole purpose of following the procedures and controls for fraud prevention of financial institutions, payment institutions and other institutions authorized to operate by the Central Bank of Brazil, under the terms set forth in Joint Resolution No. 6.

The data and information may be shared only through an electronic system that includes at least the functionalities described in Joint Resolution No. 6, at any time and without any limit, other than those described herein.

ACCEPTANCE of the "Risks related to the transmission of data and documents via internet/email."

This document is linked to the agreements entered into by and between the client and Credit Suisse, as applicable. By registering with Credit Suisse, the client declares that the client is aware of and agrees to the contents of this document.

Without prejudice to the above, the client agrees that the use of the Internet as a means of transmission of data and documents requires the client's recognition that the use of electronic signatures, including biometrics, on the websites of the UBS Group Entities constitutes a legitimate and sufficient method for proving their identity and the validity of their declaration of will, in accordance with the provisions of Provisional Decree (MP) No. 2200-2/2001, especially article 10, paragraph 2.

No violation of this document will be tolerated by UBS Group Entities. No failure to comply herewith will imply tolerance of any other violation or other future breach by the client.

The terms of this document may be amended at any time by the UBS Group Entities. All amendments will be formally and immediately communicated to the clients and will also be disclosed on the website of the UBS Group Entities, and the client will always be bound by the document in effect.

If the client does not agree to the terms of the amended document, the client must promptly notify the UBS Group Entities and immediately cease to use the services rendered. The client's continued use of the services after notification to the UBS Group Entities will constitute acceptance of the terms of the amended document.

The terms of this document take effect on **October 23, 2023**.