



CREDIT CARD APPLICATION – VISA

IMPORTANT: Please Read the enclosed disclosures prior to completing this application.		
SECTION A: INFORMATION REGARDING APPLICANT		
NAME (First, Middle, Last):		
NAME PRINTED ON CARD:		
BIRTHDATE (dd/mm/yyyy):	NATIONALITY:	
NATIONAL ID No: TAX ID No: COUNTRY:	PASSPORT No: COUNTRY:	
CELL PHONE:	WORK PHONE:	OTHER PHONE:
PRESENT HOME ADDRESS		
Address 1 (Street and Number)	Address 2 (Complement)	
Address 3 – Neighborhood and State -	City -	
Zip Code -	Country -	
PRESENT EMPLOYMENT & EMPLOYER INFORMATION		
NAME OF PRESENT EMPLOYER (Company Name):		
ADDRESS OF PRESENT EMPLOYER (Including Country):		
POSITION OR TITLE:		
SECTION B: INFORMATION REGARDING ADDITIONAL USERS, IF APPLICABLE		
ADDITIONAL USER 2		
NAME PRINTED ON CARD: 25 Char		
BIRTHDATE (dd/mm/yyyy):	NATIONALITY:	
NATIONAL ID No: TAX ID No: COUNTRY:	PASSPORT No: COUNTRY:	
ADDITIONAL USER 3		
NAME PRINTED ON CARD: 25 Char		
BIRTHDATE (dd/mm/yyyy):	NATIONALITY:	
NATIONAL ID No: TAX ID No: COUNTRY:	PASSPORT No: COUNTRY:	
ADDITIONAL USER 4		
NAME PRINTED ON CARD: 25 Char		
BIRTHDATE (dd/mm/yyyy):	NATIONALITY:	
NATIONAL ID No: TAX ID No: COUNTRY:	PASSPORT No: COUNTRY:	
<p>I agree to open a Bradesco Invest US Checking account with Bradesco Bank. I agree to the terms and conditions governing the Bradesco Invest US Checking account, including the Agreement, the Online Banking Agreement, the Funds Transfer Agreement and the Online Service e-sign Disclosure and Consent documents attached hereto. To help the government fight the funding of terrorism and money laundering activities,; Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.</p>		
SECTION C: SIGNATURES		
Applicant's Signature:		Date:

VISA SIGNATURE
Application Disclosure

Account Terms are not guaranteed for any period of time. All terms, including fees and APRs for new transactions, may change in accordance with the Credit Card Agreement and Account Opening Disclosure Statement.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases	14.90% Fixed
APR for Cash Advances	19.99% Fixed
Penalty APR and When It Applies	<p>24.90% Fixed</p> <p>This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> 1) Make a late payment. 2) Make a payment that is returned; or 3) Do any of the above on another account that you have with us. <p>How Long Will the Penalty APR Apply?</p> <p>If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances on the transaction date.
Minimum Interest Charge	If you are charged interest on purchases, the charge will be no less than \$1 .
For Credit Card Tips from the Consumer Financial Protection Bureaus	To learn more about factors to consider when applying for or using a credit card, visit the website for the Consumer Financial Protection Bureau at: http://www.consumerfinance.gov/learnmore .
Fees	
Annual Membership Fee	\$250 for the First Credit Card. \$50 for each Additional Card
Transaction Fees	<p>Cash Advance fee: Either \$5 or 3% of the amount of each Cash Advance, whichever is greater.</p> <p>Foreign Transaction Fee: 2.5% of each non-U.S. transaction after conversion to U.S. dollars</p>
Penalty Fees	<p>Late Payment Fee: Up to \$35</p> <p>Returned Payment Fee: Up to \$39</p>
<p>How We Will Calculate Your Balance: We use a method called “average daily balance” including new transactions.</p> <p>Other Fees</p> <p>Expedited Fee: \$30.00, Replacement Card Fee \$5, Document Fees: \$5 for each requested document.</p> <p>Military Lending Act (MLA): If you are an active servicemember, you can call 1-888-420-8932 to learn about your rights under the Military Lending Act.</p> <p>Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the “Your Billing Rights” Section of the Credit Card Agreement.</p> <p>Interest Rates & Fees: To obtain the most current information on interest rates and interest charges, visit http://bradescobank.com or call 305-789-8077.</p>	

**Bradesco Bank
3011 Ponce de Leon Boulevard, PH1
Coral Gables, FL 33134
(305)789-7000**

This document contains important disclosures and agreements that are applicable to your account offered by Bradesco Bank. Such documents are the Truth in Savings Disclosure, Your Ability to Withdraw Funds, Substitute Checks and Your Rights, Electronic Funds Transfers Your Rights and Responsibilities, Deposit Agreement, and Privacy Notice.

Under Florida law, the Bank must comply with State Statute 213.0532

That statute requires the Bank to perform a data match and provide certain account holder information of certain taxpayers to the Florida Department of Revenue.

TRUTH IN SAVINGS DISCLOSURES

Updated as of October 28, 2022

BRADESCO INVEST US CHECKING

This account is only for customers that also have a Bradesco Invest US account with Bradesco Global Advisors Inc⁽¹⁾.

Rate information - At our discretion, we may change the interest rates for this account. The interest rate on this account is 0.10% with an annual percentage yield (APY) of 0.10%.

If you would like more current rate and yield information, please call us at (305)789-7000. The interest rates and annual percentage yields may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

Minimum balance to open – This account has no minimum balance required to open.

Minimum balance to obtain the disclosed annual percentage yield – There is no minimum balance required to obtain the disclosed annual percentage yield.

Minimum balance to avoid account fees – This account has no minimum balance requirements and no monthly maintenance fees.

(1) Bradesco Global Advisors, Inc. (“BGA”), dba Bradesco Invest US, is a Registered Investment Advisor with the United States Securities and Exchange Commission. For more information on BGA, its services and potential conflicts of interest please visit the SEC public disclosure website at www.investor.gov. Brokerage, custody and transaction execution services offered to clients are provided by Interactive Brokers, LLC a third-party SEC registered broker-dealer and member FINRA/SIPC. Securities products purchased or sold in a transaction are:

- not offered by Bradesco Bank
- not insured by the FDIC;
- not deposits or other obligations of the Bank and are not guaranteed by the Bank; and,
- subject to investment risks, including possible loss of the principal invested.

FEES

The following fees apply to all your accounts except Time Deposit accounts:

- Closing Fee: \$50.00 (This fee applies if you close your account within 6 months after opening)
- Non-Sufficient Funds Fee: \$40.00 each item (This fee applies to overdrafts created by check, in-person withdrawal, or other electronic means)
- Returned Check Fee: \$15.00 each item (This fee applies for each item you deposit that is returned unpaid)
- Stop Payment: \$35.00 each item
- Dormant Fee (Savings & DDA): \$30.00 monthly (An account is considered dormant if it has been inactive, with no customer generated activity, for either 24 months for savings accounts or 18 months for other demand deposit accounts.)
- Returned Mail Statements: \$20.00 per month
- Copy of Statement or Item: \$15.00 each
- Debit/ATM card replacement: \$15.00 each
- Card Delivery Via Courier: \$30.00 each
- Courier International: \$30.00 each
- Courier – Domestic: \$20.00 each
- Account research: \$25.00 per hour (Minimum of \$50)
- Uncollected funds: \$30.00 each item

Miscellaneous Fees and Charges

Wire Transfer and other Services

- Wire Transfer Fee - Incoming wire transfer fee: \$15.00 each
- Book Transfer Fee: \$10.00 each
- Amendment/Service Request: \$15.00 each

Online Services

- Wires-on-Line-Internal transfer (to other Bradesco Bank customer): \$5.00 each
- Book Transfer Online: \$5.00 each

Payment Platform Transfers

These fees apply to the following services: AvanzTrans

- Payment Platform Fee Individuals (Indv): \$10.00 for Incoming (\$5.00 from same name account) each
\$15.00 for outgoing each
- Payment Platform Fee Corporations (Corp): \$10.00 for Incoming (\$5.00 from same name account) each
\$30.00 for outgoing each

Other Services

- Bill payment service: \$15.00 each payment
- Bill payment administrative fee: \$50.00 Annually
- Cashier's Check Fee– customers: \$10.00 each
- Cashier's Check Fee – non customers: \$30.00 each
- Reference letter: \$25.00 each
- Garnishments: \$100 plus attorney's fees
- Levy (IRS): \$100 each
- Clean collection – Items up to \$5,000.00: \$50.00 plus expenses incurred
- Clean collection – Items over \$5,000.00: \$100.00 plus expenses incurred
- Account verification letter: \$15.00 per letter

YOUR ABILITY TO WITHDRAW FUNDS

This disclosure statement applies to "transaction accounts". Transaction account means a deposit or account from which the depositor or account holder is permitted to make transfers or withdrawals by negotiable or transferable instrument, payment order of withdrawal, telephone transfer, or other similar device for the purpose of making payments or transfers to third persons or others or from which the depositor may make third party payments at an automated teller machine ("ATM") or a remote service unit, or other electronic device, including by debit card.

Our policy is to delay the availability of funds from your cash and check deposits. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit at an ATM before 3:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 3:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Same-Day Availability

Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

Next-Day Availability

Funds from the following deposits are available on the first business day after the day of your deposit:

- U.S. Treasury checks that are payable to you.
- Wire transfers.
- Checks drawn on Bradesco Bank.

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit:

- Cash.
- State and local government checks that are payable to you if you use a special deposit slip available at our branch office.
- Cashier's, certified, and teller's checks that are payable to you if you use a special deposit slip available at our branch office.
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available on the second business day after the day we receive your deposit.

Other Check Deposits Subject to Second-Day Availability

The first \$225 from a deposit of other checks will be available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit. For example, if you deposit a check of \$700 on a Monday, \$225 of the deposit is available on Tuesday. The remaining \$475 is available on Wednesday.

Longer Delays May Apply

Safeguard Exceptions – Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit, if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

SUBSTITUTE CHECKS AND YOUR RIGHTS

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

Bradesco Bank

3011 Ponce de Leon Boulevard, PH2

Coral Gables FL 33134

Phone: (305)789-7000

E-Mail: bradescobank@bradescobank.com

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include--

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check: the check number, the amount of the check, the name of the person to whom you wrote the check.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers (EFTs) we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Bradesco Bank ATM Card transactions - types of transactions - You may access your account(s) by Automatic Teller Machine (ATM) using your Bradesco Bank ATM Card and your personal identification number (PIN) to:

- Deposit funds to your checking or savings accounts.
- Withdraw cash from your checking or savings accounts.
- Transfer funds between your checking and savings accounts.
- Obtain balance information on your checking or savings accounts.
- Obtain withdrawal history on your checking or savings accounts.
- Obtain deposit history on your checking or savings accounts.
- Obtain transaction history on your checking or savings accounts.

Some of these services may not be available at all terminals.

Limitations on frequency and amount:

- For security purposes, there are limits on the frequency and amount of transfers you may make using ATM's.
- Withdrawals may be made at any ATM. However, deposits will not be accepted at ATM not owned by us. There are no limitations on the number of deposits or withdrawals that can be made to a savings or money market account by any method. The Bank may require written notification seven (7) days prior to a withdrawal.

Fees and charges for ATM transactions:

- When you use an ATM not owned by us, you may be charged a fee by the ATM operator, and you may be charge a fee for a balance inquiry even if you do not complete a fund transfer.
- ATM card replacement: \$15.00 each
- Card delivery via courier: \$30.00 each.

Preauthorized Electronic Fund Transfers: Means an electronic fund transfer authorized in advance to recur at substantially regular intervals. You may arrange for us to complete the following preauthorized electronic fund transfers:

Direct Deposit. You may arrange for us to complete the following preauthorized transfers to your deposit accounts:

- Accept direct deposits from your employer or other financial institutions to your checking or savings accounts.
- Accept direct deposits from the U. S. Treasury Department to your checking or savings accounts.

Fees and charges:

- We do not charge for any preauthorized EFTS.
- We will charge \$35.00 for each stop payment order for preauthorized transfers.

Preauthorized Debit Service: You may arrange for us to complete the following preauthorized transfers from your deposit accounts:

- -Pay certain recurring bills from your checking or savings accounts.

Fees and charges:

- We do not charge for any preauthorized EFTS.
- We will charge \$35.00 for each stop payment order for preauthorized transfers.

Bradesco Bank VISA Debit card

Types of Transactions/Transfers: You may use the card and PIN issued you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Bank may designate from time to time. Point of Sale (POS) transactions will be deducted from your Primary Account. Point of Sale (POS) transactions involving a refund will be credited to your Primary Account. You may also use the card to pay for purchases from merchants that accept the POS debit card with a VISA symbol. You may use the automated teller machine (ATM) card and personal identification number (PIN) issued to you to initiate transactions at ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during Automated Teller Machine (ATM) transactions, your Primary Account will be used for your transactions. Your Primary Account number and information may be obtained from the Combined ATM/POS/Debit Card Request Form.

At present you may use your card to:

- * Deposit funds to your checking or saving account.
- * Withdraw cash from your checking or saving account.
- * Transfer funds between your checking and savings accounts.
- * Obtain balance information on your deposit accounts.

*Pay for purchases at places that have agreed to accept the card and PIN.

*Pay bills directly from your checking or savings accounts in the amounts and on the days you request.

Some of these services may not be available at all ATMs:

Limitations on frequency and amount:

- For security purposes, there are limits on the frequency and amount of transfers you may make using ATM's and the Point of Sale transactions.

Other EFT Transactions. You may access certain account(s) you maintain with us by other EFT transactions types as described below.

Electronic Check Conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your account using information from your check to pay for purchases or pay bills. Electronic check conversion is a payment process in which a merchant or other payee (after obtaining your authorization) uses your check to gather routing, account, and check number information to initiate a one-time EFT. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. When information from your check is used to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment. This type of EFT transaction involving a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. A description of the transaction will appear on your statement.

Re-presented Check Transactions and Fees. You may authorize a merchant to electronically collect a fee associated with the re-presentation of a check that is returned due to insufficient or unavailable funds. The resulting fee transaction if debited as an EFT from a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. When a merchant re-presents a check electronically, that transaction is not covered by the Electronic Funds Transfer Act or this disclosure. A description of the transaction will appear on your statement.

Point of Sale (POS) Services

- **Electronic check conversion** - You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge** - You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Currency Conversion and International Transactions - When you use your VISA® debit card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the issuer. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. Additionally, you will be charged a Foreign Transaction Fee of 1% of the transaction amount for any card transaction made in a foreign country.

Fees and charges for ATM and POS transactions:

- When you use an ATM not owned by us, you may be charged a fee by the ATM operator, and you may be charge a fee for a balance inquiry even if you do not complete a fund transfer.
- Bradesco Bank VISA Debit card replacement: \$15.00 each
- Card delivery via courier: \$30.00 each.
- We do not charger for any POS transactions
- You will be charged a Foreign Transaction Fee of 1% of the transaction amount for any card transaction made in a foreign currency.

Advisory Against Illegal Use - You agree not to use your Bradesco Bank Check Card for illegal gambling or other illegal purposes. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in the jurisdiction in which you may be located.

Consumer Liability - Tell us AT ONCE if you believe your card, ATM PIN, or POS card or PIN code ("Code") has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account plus your maximum overdraft line of credit.

If you tell us within two (2) business days after you learn of the loss or theft of your card or code, you can lose no more than \$50.00 if someone used your card or code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or code, and we can prove that we could have stopped someone from using your card or code without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

If you believe that your card or code has been lost or stolen, call: (305) 789-8077, or write us at Bradesco Bank, 3011 Ponce de Leon Boulevard, PH2, Coral Gables, FL 33134. You should also call the number(s) or write to this address if you believe a transfer has been made using the information from your check without your permission.

(2) Additional Limit on Liability for VISA(R) card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA card. This additional limit on liability does not apply to ATM transactions, or to transactions using your Personal Identification Number which are not processed by VISA. If you have inquiries regarding your account, please contact us at:

Bradesco Bank
Electronic Banking Department
3011 Ponce de Leon Boulevard, PH2
Coral Gables, FL 33134
BUSINESS DAYS: Monday, Tuesday, Wednesday, Thursday and Friday Holidays are not included.
PHONE: (305)789-8077

Documentation

Terminal transfers - You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

Preauthorized credits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company:

- the person or company making the deposit will tell you every time they send us the money.
- we will let you know if the deposit is made.

Periodic statements - You will get a monthly account statement from us for your Demand Deposit, savings, money markets account(s). You will get a monthly account statement from us for your savings account(s), unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

You will get a quarterly account statement from us for your savings account(s), if the only possible electronic transfers to or from the account are preauthorized credits.

Preauthorized Payments

Right to stop payment and procedure for doing so - If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. An oral stop-payment order ceases to be binding after 14 days if the consumer fails to provide the required written confirmation.

Notice of varying amounts - If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before the schedule date of payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for failure to stop payment of preauthorized transfer - If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

Liability for failure to make transfers - If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If the funds are subject to legal process or other encumbrance restricting such transfer
- (3) If such transfer would exceed an established credit limit;
- (4) If the automated teller machine where you are making the transfer does not have enough cash.
- (5) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (6) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (7) There may be other exceptions stated in our agreement with you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us written permission.

Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers, Telephone us at (305)789-8077 or Write us at Bradesco Bank, 3011 Ponce de Leon Boulevard, PH2, Coral Gables, FL 33134 or Email us at bradescobank@bradescobank.com as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number (if any).

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Limitations on frequency of transfers - In addition to those limitations on transfers elsewhere described, if any, the following limitations apply to your Savings, money markets account(s): There are no limitations on the number of deposits or withdrawals that can be made to a savings or money market account by any method. The Bank may require written notification seven (7) days prior to a withdrawal.

Notice Of ATM/Night Deposit Facility User Precautions

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.

7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

OFAC Disclaimer

As you are aware, Bradesco Bank (“Bank”), is a duly licensed U.S. bank operating in the State of Florida. As such, the Bank must comply with all applicable U.S. laws and regulations, including but not limited to the regulations promulgated by the Office of Foreign Assets Control of the U.S. Treasury Department (“OFAC”).

OFAC enforces economic and trade sanctions against certain targeted countries (“Country Sanctions Programs”)¹ as well as against terrorists and international narcotics traffickers engaged in activities that threaten the national security, foreign policy or economy of the United States (collectively referred to as “Specially Designated Nationals”).

Generally, OFAC regulations prohibit U.S. financial institutions (such as the Bank) from engaging or processing any financial transaction associated with Country Sanctions Programs and/or involving assets and properties of Specially Designated Nationals. These controls apply to deposits, contracts, letters of credit, funds transfers, payments, etc. Pursuant to OFAC regulations, the Bank is required to block (freeze) or reject any transactions/transfers that are, either directly or indirectly, associated with Specially Designated Nationals and/or Country Sanctions Programs.

We recommend that you carefully review the OFAC-related sanctions as well as the supplemental information, general licenses and materials published by OFAC that are available at: <https://www.treasury.gov/ofac>. We also recommend that you carefully review the Frequently Asked Questions published by OFAC that are available at: <https://www.treasury.gov/resource-center/faqs>. Finally, we also suggest that you review OFAC’s guidelines, “A Framework for OFAC Compliance Commitments,” issued by OFAC on May 2, 2019 which is available at: https://home.treasury.gov/system/files/126/framework_ofac_cc.pdf.

In summary, this letter is to remind you that the Bank is subject to the restrictions imposed by OFAC and is thus prohibited from conducting or processing any transactions which are, either directly or indirectly, associated with Specially Designated Nationals and/or Country Sanctions Programs. As a result, you must ensure that no such transactions pass through any of your account(s) at the Bank.

In an effort to confirm the foregoing, the Bank may request, and you agree to provide, supporting documentation regarding any transactions conducted through your account(s) at the Bank as required by the Account Agreement/Terms and Conditions which govern your relationship at the Bank.

In closing, the OFAC regulations and associated sanctions are updated and/or amended from time-to-time. Since the Bank is not responsible for maintaining you abreast of such changes, we suggest that you periodically refer to OFAC’s website at www.treasury.gov/ofac for current information on the applicable sanctions.

¹ For more information on the Country Sanctions Programs and Specially Designated Nationals, please refer to OFAC’s website at www.treasury.gov/ofac.

AGREEMENT

This agreement, as complemented and supplemented by any other agreements, rules, regulations and any other documents concerning the Account(s) and provided by Bradesco Bank (collectively, the "Agreement"), is between the account holder(s) named in page 1 (the "Account Holder(s)") and signing the Account Application and Signature Card (the "Application & Signature Card"), and Bradesco Bank (the "Bank"). This Agreement has been written in plain English so that the reader can understand its terms as clearly as possible. Throughout, the terms "Bank", "We", "Our" or "Us", refer to Bradesco Bank, and the terms "You" and "Yours" refer to YOU, the Account Holder(s) (and, if the Account Holder is a legal entity, each such terms shall include each of Your principals). This Agreement is a legally binding contract that, as amended by the Bank from time to time, governs the operation of Your Account(s) with Us. Please READ CAREFULLY. By signing the Application & Signature Card, opening or maintaining Your Account(s) with Us, You acknowledge receipt of this Agreement and each of You agrees for yourself (and, if you sign as a representative of another, for the person or entity you represent) to be bound by the terms and conditions of this Agreement. This Agreement can only be modified as provided herein. Please note that You must provide to Us all documents and information We may reasonably require to open and/or maintain Your Account(s). No Account(s) may be transferred or assigned without Our prior written consent. Capitalized terms defined in this Agreement shall have the defined meaning given to each, which meanings shall be equally applicable to both the singular and plural forms of such terms. In the event of a conflict between this Agreement and any prior agreement relating to the Account(s), this Agreement shall prevail. Whenever You have any questions about this Agreement or about Your Account(s) We would be happy to clarify them.

OWNERSHIP OF ACCOUNTS. Application & Signature Card Designation. The form of ownership for Your Account(s) is designated on page 1 of this Application & Signature Card. The following rules apply to the various forms of account ownership. Only the provisions relating to the form of ownership designated on Your Application & Signature Card apply to Your Account(s).

1. Individual Accounts. If you open an Account designated as an Individual Account on the Application & Signature Card You are considered by the Bank as the sole owner of the Account and the only person authorized to use such Account. You may, if You wish, designate another person to write checks on Your Account by granting it a limited power of attorney on a form acceptable to Us, without granting it any ownership interest in Your Account. **Convenience Account Agents.** Under Florida law, if Your Account is this type of Account and it is not a certificate of deposit, it will be a Convenience Account if You designate one or more other individuals as convenience account agents with the right to make deposits to and withdraw funds from or draw checks on such Account, but with no ownership rights in this Account. Only You, as the Account owner, may designate, substitute, or remove such agent(s).

2. Joint Accounts. A Joint Account is a personal account owned by two (2) or more persons. We offer two types of joint accounts: (i) **Joint Account-With Right of Survivorship**, is owned by each of You as joint tenants with right of survivorship. That means that We may pay the amounts on deposit to either or any of You. Each of You intend that, upon your death, the balance in the Account will belong to the survivor(s), subject to any setoffs and charges owed to Us and subject to any previous pledge to which We have consented. If two (2) or more of You survive, the survivors will own the Account as joint tenants with right of survivorship and not as tenants in common; and (ii) **Joint Account- With No Right of Survivorship (As Tenants in Common)**, is owned by the two or more persons opening the account as tenants in common, but none of You intend (merely by opening the account) to create any right of survivorship in any other person, and, therefore, the surviving owner does not automatically have a right to all the funds in this Account. We encourage You to tell us in writing the ownership percentage of the Account by each of You. Otherwise, We will assume that each tenant in common has an equal ownership percentage of the Account. Unequal ownership percentages do not affect the "number of signatures" necessary for withdrawals from this Account.

3. Revocable Trust Accounts. If Your Account is opened in the name(s) of one or more trustees for, or in trust for one or more persons (the "Beneficiary" or "Beneficiaries"), the trustee will be allowed to withdraw funds or otherwise transact business on the Account as designated by the trust instrument, trust certification, or court order. A Beneficiary of this Account has no right to it during the lifetime of any of You (the trustees). The Beneficiaries will have the right to withdraw only if (i) All persons creating the Account die, and (2) the Beneficiary is then living. The person(s) creating this Account reserve the right to change beneficiaries, account type, and withdraw the deposit (all or part) at any time. Regardless of whether a written trust instrument has been provided to us, You and the Beneficiaries of the Account agree that We will not be liable if the trustee(s) fails to comply with the terms of a written trust instrument or comply with applicable law. We are not responsible for enforcing the terms of any written trust instrument or applicable law against the trustee(s) and can rely on the genuineness of any document delivered to Us.

SERVICE CHARGES; LIABILITY. You agree to any Schedule of Charges that may be imposed from time to time, and authorize Us to deduct these charges as accrued directly from Your Account(s) balance. You agree to pay to Us all fees, interest and other amounts due to or incurred by Us in respect of Your Account(s), and any additional reasonable charges We may impose for services You request which are not contemplated by this Agreement. Each of You agree to be jointly and severally liable for any deficit in Your Account resulting from charges or overdrafts, whether caused by You or other person authorized to withdraw from this Account, and the costs We incur to collect the deficit including, to the extent permitted by law, Our reasonable attorney's fees.

DEPOSITS. Any items, other than cash, accepted for deposit to your Account(s) (including items drawn "on us"), whether as a result of a transfer of funds or otherwise, will be given provisional credit only, and will be made by Us subject to final payment in immediately available funds. In the event that final payment does not occur or that a payment is reversed, We shall be entitled to reverse any credit (including any interest thereon) in part or in whole. The Bank is authorized to employ any method it may reasonably select of obtaining the proceeds of any clearing or collection service performed on your behalf. Subject to any other limitations, interest will be paid only on collected funds, unless otherwise provided by law. We are not responsible for transactions initiated by mail or outside depository until we actually record them. All transactions received after our "daily cut-off time" on a business day we are open or received on a day in which we are not open for business, will be treated and recorded as if initiated on the next following business day that we are open. In receiving items for deposit or collection the Bank acts only as Your collecting agent and assumes no responsibility beyond due care.

WITHDRAWALS. Unless otherwise clearly indicated on page 1, any one of You who signs this form, including authorized signers, may withdraw or transfer all or any part of the Account balance at any time on forms approved by Us. Each of You (until we receive written notice to the contrary) authorizes each other person signing this form to endorse any item payable to You or Your order for deposit to this Account or any other transaction with Us. The fact that We may honor withdrawal requests which overdraw the finally collected account balance does not obligate us to do so in the future, unless required by law. Withdrawals will first be made from collected funds, and we may, unless prohibited by law or our own written policy, refuse any withdrawal request against uncollected funds, even if our general practice is to the contrary. We reserve the right to refuse any withdrawal or transfer request which is attempted by any method not specifically permitted, which is for an amount less than any minimum withdrawal requirement or which exceeds any frequency limitation. Even if we honor a nonconforming request, repeated abuse of the stated limitations (if any) may eventually force us to close this Account. We will use the date a transaction is completed by us (as opposed to the day you initiate it) to apply the frequency limitations. On interest-bearing accounts other than time deposits, we reserve the right to require at least seven days written notice before any withdrawal or transfer. Withdrawals from a time deposit prior to maturity or the expiration of any notice period may be restricted and may be subject to penalty. See your notice of penalties for early withdrawal.

STOP-PAYMENTS. A stop-payment order must be given in the manner required by law and must be received in time to give us a reasonable opportunity to act on it before our stop-payment cut-off time. Additional limitations on our obligation to stop-payment are provided by law. A stop-payment order must precisely identify the number, date and amount of the item, and the payee. We will honor a stop-payment request by the person who signed the particular item, and, by any other person, even though such other person did not sign the item, if such other person has an equal or greater right to withdraw from this Account than the person who signed the item in question. A release of the stop-payment request may be made only by the person who initiated the stop-payment.

CREDIT INFORMATION. You authorize Us to request and obtain one or more credit reports about You from one or more credit reporting agencies for purpose of considering your application for the Account(s), reviewing or collecting any Account(s) opened for You, or for any other legitimate business purpose. Upon Your request, We will inform You of the name and address of each consumer reporting agency from which We obtained a credit report, if any, in connection with Your Account(s). We will give you notice of adverse action if taken on the basis of a consumer report, as required by law.

DISCLOSURE OF INFORMATION. You authorize us to disclose information relating to Your Account(s) pursuant to any summons, subpoena, order or other Process or which is requested by any state or federal governmental authority, or when you give us written direction to do so. You authorize Us to report information about You and/or Your Account(s) to any bank, financial institution or commercial establishment to whom You give the Bank as a reference, and to inform to any person or entity seeking to have item(s) drawn on Your Account whether Your Account has a collected balance sufficient for payment of the item(s). You also authorize us to share any information We may have or obtain about You with our subsidiaries or affiliates (persons related by common ownership or affiliated by corporate control) in relation to products or services they may offer.

STATEMENTS AND RECORDS. You should carefully examine the statement when You receive it. We will not be liable for any unauthorized signature, alteration, or other error on the face of any item in Your statement if You fail to notify Us within 30 calendar days after We mail or otherwise makes the statement on which the error first appeared available to You (including making the statement available online whether You actually view or download it). If You fail to notify Us of the first occurrence within the stated time period, We will not be liable for subsequent unauthorized signatures or alterations made by the same individual and discovered on future statements.

DIRECT DEPOSITS. If, in connection with a direct deposit plan, we deposit any amount in Your Account which should have been returned to the Federal Government for any reason, You authorize Us to deduct the amount of Our liability to the Federal Government from this Account or from any other account You have with Us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

SET OFF AND LIEN. You agree that, in addition to any right of setoff We may have under the law, You grant to Us under this Agreement, if and to the extent permitted by law, a general lien on and right of setoff against Your Account(s) until the satisfaction of any and all obligations owed by any of You to Us. You each agree that We may, without prior notice, setoff the funds in Your Account against any due and payable debt owed to Us now or in the future by any of You having the right of withdrawal, to the extent of such right to withdraw. If the debt arises from a note, any "due and payable debt" includes the total amount of which We are entitled to demand payment under the terms of the note at the time We setoff, including any balance the due date for which We properly accelerate under the note. If Your Account is a Joint Account, each joint owner agrees (i) that We may use the money in the Joint Account to satisfy any one of their individual obligations; and (ii) that We may use the money in their individual accounts to satisfy obligations in the Joint Account. The security interest granted by this Agreement is consensual and is in addition to the Bank's right of setoff. This right of setoff and security interest, however, may not apply to this Account if: (a) it is an IRA or a tax-deferred Keogh Retirement Account; (b) the debt is created by a consumer credit transaction under a credit card plan; or (c) the debtor's right of withdrawal arises only in a representative capacity. Each of You agrees to hold the Bank harmless from any claim arising as a result of Our exercise of Our right of setoff.

CALL RECORDING DISCLAIMER: For quality control purposes and to ensure the accuracy of information provided to you, we may record and monitor your communications with us (i.e., emails, chats, telephone conversations, etc.). Unless the law requires otherwise, you consent in advance to such recording and monitoring, and we do not need to remind you of these activities at the time of the communication.

APPLICABLE LAW; JURISDICTION & VENUE. The Account relationship between You and the Bank is governed primarily by this Agreement; but it is also governed by the laws of the State of Florida; the laws of the United-States; the rules and regulations of Our federal and state supervisory authorities; the Bank's policies, rules and regulations and any other terms, conditions and agreements governing Your type of Account, as issued or mended by the Bank from time to time. If any terms of this

Agreement come into conflict with applicable law, those terms will be nullified to the extent that they are inconsistent with the law, and the applicable law will govern. If any provision of this Agreement is declared to be invalid, unenforceable or illegal, that part will not affect the validity of the other provisions. You agree that any claims You bring concerning Your Account shall only be brought in the State or Federal Courts located in the State of Florida, Miami-Dade County.

WAIVER OF JURY TRIAL. IF AND TO THE EXTENT PERMITTED BY APPLICABLE LAW, YOU AND THE BANK WAIVE ANY RIGHTS TO A JURY TRIAL IN CONNECTION WITH ANY DISPUTE REGARDING YOUR ACCOUNT(S).

WAIVER OF NOTICE; WAIVER OF RIGHTS. By signing the Application & Signature Card, You waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against Your Account. If a check You deposited is dishonored and returned to Us, We are not required to notify You of the dishonor. We reserve the right to waive enforcement of any terms of this Agreement with respect to any transaction(s). Any such waiver will not affect Our right to enforce any of our rights with respect to other customers, or to enforce any of Our rights with respect to later transactions with You and is not sufficient to modify the terms and conditions of this Agreement.

NOTICES; AMENDMENTS; CLOSING OF ACCOUNT. Any written notice You give to Us is effective when it is actually received by Us. Any written notice We give to You is effective when it is deposited in the United States Mail, postage prepaid, and addressed to You at Your address of record. Notice from Us to any of You is notice to all Account Holders of this Account. Any of You or any person authorized to sign on Your Account must notify Us in writing if any of You or any person authorized to sign on Your Account dies or is declared incompetent by a court. It is your responsibility to notify Us of any change in Your address or name. We reserve the right to change the terms of this Agreement or change the terms of Your Account at any time. We will give You such notice of the change required under applicable law. You may close Your Account if You do not agree to the changes. If You continue to use Your Account or keep Your Account open after the effective date of such change, You will be deemed to have agreed to the changes. We may close this Account at any time upon reasonable notice to You and tender of this Account balance personally or by mail. You shall each remain liable for all obligations relating to Your Account even after Your Account is closed.

FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) - Under Sections 1471 et seq. of the Internal Revenue Code of 1986, as amended, (the "Code"), any current or future regulations or official interpretations thereof and any agreements entered into pursuant to Section 1471(b)(1) of the Code (collectively, "FATCA"), U.S. financial institutions ("USFI"), including our institution, and other types of U.S. withholding agents are required to withhold thirty percent (30%) on certain U.S. source payments made to foreign entities, including foreign financial institutions ("FFIs"), if they are unable to document such entities' status for purposes of FATCA. In light of the foregoing, you hereby represent, warrant, acknowledge and agree as follows:

a. FATCA; General Exculpation of Liability. If a payment made to you by us in connection with an account, this Agreement, or any products or services provided by us to you would be subject to U.S. federal withholding tax imposed by FATCA, you shall deliver to us at the time or times prescribed by law and at such time or times requested by us, such documentation requested by us as may be necessary for us to comply with our obligations under FATCA to determine that you have complied your obligations under FATCA or to determine the amount to deduct and withhold from such payment. In accordance with the terms of this Agreement, our institution, its affiliates and each of their respective directors, officers, employees, attorneys, and agents (collectively, the "Exculpated Parties"), shall not at any time incur any liability to you and you hereby expressly waive and release any and all claims and causes of action which you may at any time have against any Exculpated Party in connection with any acts, omissions, or circumstances at any time or times arising out of or relating to compliance with FATCA, including, without limitation, reporting of information, delays in executing a payment order received by you, withholding on any payments received or originated by you.

b. Customer Obligations: You are in the best position to determine your U.S. or foreign status, FATCA Chapter 4 status (as such term is defined in FATCA) and the status of your payees in connection with your account (each, as applicable, "FATCA status"). Accordingly, you hereby agree to provide us with such documentation or information we may request or deem necessary (in our sole discretion) from time to time to comply with our obligations under FATCA, including, but not limited to, any one or more of the following:

- i. A true and correct withholding certificate (e.g., W-8BEN, W-8BEN-E, W-9, etc.) for your account(s) or the payee;
- ii. With respect to an account held by or payee that is a FFI, a true and correct withholding certificate that identifies the FFI as a participating FFI ("PFFI"), deemed-compliant FFI, registered deemed-compliant FFI, certified deemed-compliant FFI or such other FATCA classification applicable to such FFI;
- iii. With respect to an account held by or payee that is a FFI required to obtain a Global Intermediary Identification Number ("GIIN"), documentary evidence that the FFI has registered with the IRS and obtained a valid GIIN;
- iv. With respect to an account held by or payee that is a non-financial foreign entity ("NFFE") or an exempt beneficial owner, a true and correct withholding certificate identifying the account holder or payee as an excepted NFFE, passive NFFE or an exempt beneficial owner. Examples of excepted NFFEs, include, but are not limited to: publicly traded companies, affiliates of publicly traded companies, non-profits, and active NFFE (means a foreign business whose passive income is less than 50% of gross income). Examples of exempt beneficial owners, include, but are not limited to: any foreign government, any political subdivision of a foreign government, or any wholly owned agency or instrumentality of any one or more of the foregoing; foreign central bank of issue (e.g., such banks are generally the custodian of the banking reserves of the country, Bank for International Settlements, etc.); Governments of U.S. Territories; and certain retirement funds;
- v. Any other written documentation or certification reflecting the nature of payment (i.e., showing it is not a withholdable payment under FATCA) or the FATCA status of the payee consistent with the provisions of the Code and/or regulations promulgated under FATCA;
- vi. A certificate of residence issued by an appropriate tax official of the foreign country claimed by you or the payee as the country of residence that indicates that such party has filed its most recent income tax return as a resident of that country;
- vii. With respect to an individual, valid identification issued by an authorized government body (for example, a government or agency thereof, or a municipality), that is typically used for identification purposes;
- viii. With respect to an account maintained in a jurisdiction with anti-money laundering rules that have been approved by the IRS in connection with a Qualified Intermediary agreement (a "QI Agreement"), any of the documents other than a withholding certificate referenced in the jurisdiction's attachment to the QI agreement for identifying individuals or entities;
- ix. With respect to an entity, any official documentation issued by an authorized government body (for example, a government or agency thereof, or a municipality);
- x. With respect to an entity other than a participating FFI or registered deemed-compliant FFI, any organizational document (such as articles of incorporation or a trust agreement), financial statement, third-party credit report, letter from a government agency, or statement from a government Web site, agency, or registrar (such as an SEC report) depending on the FATCA status of the entity; or
- xi. A letter from an auditor or attorney with a location in the United States that is not related to the withholding agent or payee and is subject to the authority of a regulatory body that governs the auditor's or attorney's review of the FATCA status of the payee, any bankruptcy filing, corporate resolution, copy of a stock market index or other document depending on the FATCA status of the payee.

c. Due Diligence Obligations: In the event we establish an account for a foreign legal entity, we shall perform due diligence in order to determine if any substantial U.S. ownership exists. Further, we may ask you questions with respect to your U.S. tax payer status and will require you to complete a W-9 or W-8, as applicable. In addition, we will inquire as to the nature of your payments (foreign and domestic), the payee, and/or the status of the foreign beneficiary bank/financial institution in order to comply with our obligations under FATCA.

d. FATCA Withholding Obligation. In the event that we are unable to determine that a payment made to or from your account is subject to withholding under FATCA or you have not met your obligations as summarized above, you hereby acknowledge and agree that we may be required under FATCA to withhold thirty percent (30%) of the gross amount of such payments.

e. Reporting Obligation. We, as a USFI, must report to the IRS information about certain non-financial foreign entities with substantial U.S. owners and payments made to nonparticipating FFIs.

Change in Circumstances. For purposes of FATCA you are considered to have a "change in circumstances" only if such change results in the addition of information (i.e., U.S. indicia that is not otherwise cured by documentation on file and that is relevant to your FATCA status claimed) relevant to a person's claim of foreign status or otherwise conflicts with such person's status under FATCA. A change in circumstances affecting the withholding information provided to us will terminate the validity of the withholding certificate (i.e., W-8 or W-9) with respect to the information that is no longer reliable until the information is updated. Accordingly, you have an obligation to notify us of a change in circumstances within thirty (30) days of the change and furnish a new withholding certificate, as may be deemed necessary, and, if applicable, provide new documentary evidence to document the validity of a claimed exemption where U.S. indicia is reflected.

FACTS**WHAT DOES BRADESCO BANK DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and account balances ■ Account transactions and checking account information ■ Wire transfer instructions and mortgage rates and payments
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How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Bradesco Bank chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Bradesco Bank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Call 305-789-7000 for additional information or ■ Visit us online: https://bradescobank.com/opt-out-form.html <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 305-789-7000 or go to https://bradescobank.com/privacy-and-security.html
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Who we are	
Who is providing this notice?	Bradesco Bank
What we do	
How does Bradesco Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include physical, electronic, and procedural safeguards (including, without limitation, secure servers, firewalls, antivirus, restricted access to files, and restricted access to offices) that comply with federal standards.
How does Bradesco Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account ■ give us your contact information ■ make a wire transfer ■ show your government-issued ID ■ apply for a loan We also collect your personal information from others, such as credit bureaus, affiliates, or other companies
Why can't I limit all sharing?	Federal laws gives you the right to limit only <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes-information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Our affiliates include financial companies such as Bradesco Investments Inc., Bradesco Global Advisors Inc., and Banco Bradesco S.A.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Bradesco Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Bradesco Bank doesn't jointly market.</i>

Other important information

California Residents. California laws place additional limits on sharing information about their residents. We will not share information we collect about you with our family of companies and non-affiliated third parties, except as permitted by law. We also send California residents a separate notice for additional choices.

North Dakota Residents: We will not share information we collect about you with non-affiliated third parties, except as permitted by law.

California Consumer Privacy Act (CCPA) Privacy Notice

Rights for California Residents

EFFECTIVE: February 26, 2021

This California Consumer Privacy Act Notice (“Notice”) explains how Bradesco Bank (“we” “our” or “us”) and its affiliates collect, use, and disclose personal information subject to the California Consumer Privacy Act (“CCPA”). It also describes the privacy rights of California residents under the CCPA and how they can exercise those rights. This Notice applies solely to California residents and supplements any other privacy policies or notices applicable to our services that you visit or use.

INFORMATION WE COLLECT AND HOW WE COLLECT IT

We collect information that identifies, relates to, describes, references, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or device (“personal information” or “PI”). The CCPA does not apply to personal information collected, processed, sold, or disclosed pursuant to the Gramm-Leach-Bliley Act (“GLBA”). The personal information of California residents we collect, process, or disclose pursuant to this Notice does not include (i) publicly available information, (ii) de-identified or aggregate consumer information, (iii) information excluded from the CCPA’s scope, such as GLBA personal information, and (iv) personal information collected for a single, one-time transaction in the ordinary course of business, and not retained.

The categories of personal information we collect depend on the product or service you have with us, and your use of our websites and services. The chart below outlines the categories of personal information (as defined by the CCPA) and the examples provided for each category are taken from the CCPA and are included to help the customers understand what each category means. However, the list below is for illustrative purposes only and DOES not indicate what we actually may have collected over the past 12 months.

Categories of Personal Information	Examples (for illustrative purposes only)
Personal Identifiers	Name, alias, postal address, unique personal identifier, online identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.
Other Identifying Information	A signature, description of your physical characteristics, address, phone number, state identification card number, date of birth, family member information, bank account number, credit card number, debit card number or other payment or financial information, education, employment, employment history, medical information or health insurance information.
Characteristics of Protected Class	Age, race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).
Commercial Information	Policy coverage information, premiums, and payment history. Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies. Driving record, claims history, and credit information.
Biometric Information	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, voice print, retinal print, scan of hand or facial geometry.

Internet or Other Electronic Network Activity Information	Browsing history, search history, information regarding your interaction with our website, application or advertisement, links you use or web pages you visit while visiting our site or applications, browser type, internet service provider (ISP), cookies, and mobile device including device identifier or other device information, and location information.
Geolocation Information	Physical location, movements, or trip tracking information.
Multimedia Information	Audio, electronic, visual, or similar information.
Employment Information	Professional or employment-related information.
Education Information	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.
Inferences	Inferences drawn from any personal information collected to create a profile reflecting preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

We may obtain the categories of personal information listed above from the following sources:

- Directly from our customers or their agents. For example, from documents that our customers provide to us related to the products and services that we offer to them
- From our banking website(s) or banking mobile application(s). For example, we collect certain personal information when customers visit our banking website(s) or use our banking mobile application(s).
- From third parties that interact with us in connection with the services they perform for us. For example, from third parties that process debit card transactions.

HOW WE USE YOUR PERSONAL INFORMATION

We may use your personal information for one or more of the following purposes:

- **Fulfill or meet the reason for which the information is provided.** For example, if you provide us with personal information for us to service your loan, we will use that information to credit your account appropriately.
- **Provide you with information, products, or services that you request from us.** We may use your personal information to offer you a service, products, etc.
- **Improve, develop, and analyze our sites, services, and products.** We use your personal information using algorithms, analytics software, and other similar methods to analyze, improve, develop, or deliver our sites, products and services and develop new services, products, or features. We also use your information to analyze how visitors use our sites to improve, enhance, and personalize your experience.
- **Communicate with you about your service or product.** For example, we may provide you with email alerts and other notices concerning your account, or events or news, that may be of interest to you.
- **Carry out our obligations and enforce our rights arising from any contracts entered between you and us,** including for billing and collections
- **Send marketing communications.** We may use your information to send you promotional communications about products, services, features, and options we believe may be of interest to you. We may send communications via email, regular mail or may send push notifications via a mobile device. Push notification preferences are controlled in your device. We may also use your information to serve you ads or customized content online.
- **Respond to law enforcement requests and as required by applicable law, court order, or governmental regulations and, as necessary and appropriate, protect the safety and security of our business, services,**

and sites. We may use your information to comply with laws, regulations, or other legal obligations, to assist in an investigation, to protect and defend our rights and property or the rights of third parties or enforce terms and conditions. We may also use your information to prevent suspected fraud, threats to our network or other illegal activities, prevent misuse or for any other reason permitted by law. We may use your personal information to protect our company, our affiliates, our customers, our network, and our sites.

- **Update or correct our records.** We may receive information about you from other sources, including publicly available databases or third parties from whom we have purchased data, and combine that information with other information we have about you to update our records. For example, we may obtain change of address information from public sources and use that information to update or correct your address information.

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

HOW WE SHARE YOUR PERSONAL INFORMATION

We will only use or disclose your personal information for the purpose(s) it was collected and as otherwise identified in this notice. We do not sell your personal information to any other business or third parties for monetary or other valuable consideration. We may share your personal or other information with third parties for business purposes as follows:

- **Service providers:** Personal information may be shared with service providers who perform services on our behalf for a business purpose including providers that:
 - provide marketing and advertising, email, or other communication services,
 - provide services that support our online activities including providing tracking technologies, web hosting and analytics,
 - provide tax and accounting, legal services, delivery, and data enhancement services,
 - provide technology services and enhance security, privacy, and fraud protections,
 - provide analytics services or conduct research or actuarial studies, and
 - provide support to our operations.
- **Online marketing and advertising partners:** We may share personal and other information with third party online marketing and advertising partners or permit these partners to collect information from you directly on our sites to personalize online advertising.
- **Third parties in connection with a business transaction:** Personal information may be disclosed to third parties in connection with a corporate transaction, such as a merger, sale of any or all of our company assets or shares, reorganization, financing, change of control or acquisition of all or a portion of our business by an affiliate or third party, or in the event of a bankruptcy or related or similar proceedings.
- **Law enforcement, regulators, and other parties for legal reasons:** Personal information may be disclosed to third parties, as required by law or subpoena, or if we reasonably believe such action is necessary to:
 - comply with the law and the reasonable requests of regulators, law enforcement or other public authorities,
 - protect our or others safety, rights, or property, and
 - investigate fraud or to protect the security or integrity of our sites or any product or services.

YOUR CALIFORNIA PRIVACY RIGHTS AND CHOICES

The CCPA provides consumers (California residents) with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

Right to Access Your Personal Information: You have the right to request that we disclose certain information about our collection and use of your personal information over the past twelve months including:

- the categories of personal information collected about consumers,
- the specific pieces of personal information we have about you,
- the categories of sources from where personal information was collected,

- the business purpose for collecting the personal information, and
- the categories of third parties with whom we share personal information.

Right to Deletion of Personal Information: You have the right to request we delete the personal information we collected, with certain exceptions. We will delete your personal information in response to a verifiable request unless needed for the following:

- To complete a transaction for which we collected the personal information, provide a good or service you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you,
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities,
- Debug products to identify or repair errors that impair functionality,
- Exercise free speech ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law,
- Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us,
- Comply with a legal obligation, including compliance with the California Electronic Communications Privacy Act, or
- Otherwise use your personal information, internally, in a lawful manner that is compatible with the context in which you provided the information.

Non-Discrimination Rights: You have the right not to receive discriminatory treatment by us for the exercise of your CCPA rights. Unless permitted by the CCPA, we will not (i) deny you goods or services, (ii) charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties, (iii) provide you a different level or quality of goods or services, (iv) suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

To better protect you and your personal information, we will only respond to access or deletion requests that we have been able to properly verify through our authentication processes. To verify your identity, you will be asked to provide certain information, which we will only use to verify your identity or authority to make the request. To submit the access or deletion rights described above, please submit a verifiable consumer request by one of the following methods:

- Call: 305-789-8077
- Email us at bradescobank@bradescobank.com

You may only make a verifiable consumer request for access twice within a 12-month period. The verifiable consumer request must provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative which, at a minimum, should include:

- Describe your request to allow us to properly understand, evaluate, and respond; and
- Provide sufficient information for us to verify you are the California resident whom we collected Personal Information or an authorized representative of such resident. The information you provide must include:
 - Confirmation of California residency;
 - Full name;
 - Address;
 - Email address; and
 - Other information that authenticates you (if a customer) or verifies you (if non-customer or authorized party).

*Please note the address you provide must be a California address you have given to us in relation to your account.

We cannot proceed with your request if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. Making a verifiable consumer request does not require you to create an account with us. We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request

We endeavor to respond to a verifiable consumer request within 45 calendar days of its receipt. If we require more time (up to 90 days), we will inform you of the reason and extension period in writing. We will deliver our written response by mail or electronically, at your option. Any disclosures we provide will cover the 12-month period preceding receipt of the verifiable consumer request. The response we provide will also explain the reasons we cannot comply with a request, if applicable. To protect your personal information, we will not provide specific pieces of personal information to you.

COOKIES AND OTHER TRACKING TECHNOLOGIES

Cookies are small files that capture information about your activity on this Site and are stored directly on your computer. The type of information gathered may include pages visited and time spent on the Site. No personally identifiable information is gathered or stored via cookies. We may use the information to display information more effectively, to personalize your online experience and to advertise our products via third party advertising partners. You can block cookies by configuring your device and browser settings accordingly. You will need to manage your cookie settings for each device and browser you use. Doing so, however, may result in diminished performance on the Site.

LOG FILES

Like many other web sites, our site makes use of log files. The information inside the log files includes internet protocol (IP) addresses, type of browser, Internet Service Provider (ISP), date/time stamp, referring, exit pages, and number of clicks to analyze trends, administer the site, track user's movements around the site, and gather demographic information. IP addresses, and other such information are not linked to any information that is personally identifiable.

OTHER AVAILABLE CHOICES

Email Marketing: If you opt-out from receiving marketing emails, we may still send you non-marketing emails such as emails about your products or services, responses to your requests and inquiries, or notices of updates to terms and conditions or our privacy practices. To opt-out from receiving marketing and promotional emails, please email us at marketing@bradescobank.com or contact us at the following address
3011 Ponce de Leon Boulevard, PH2, Coral Gables, Florida 33134.

SOCIAL MEDIA, LINKS AND EXTERNAL SITES

Links to other company's websites may be provided on our sites as a convenience to you. If you choose to go to these external websites, you will be subject to the privacy practices of those external websites – we are not responsible for the privacy practices of those websites. We encourage you to be aware when you leave our site to read the privacy notices of every website you visit, as those privacy notices may differ from ours. Our Privacy Notice applies solely to the sites where this Privacy Notice appears.

INFORMATION SECURITY

We use a combination of reasonable technical, administrative, and physical safeguards to protect your personal information. However, no website, mobile application, database, or system is completely secure or "hacker proof." So, we cannot guarantee its absolute security. You are also responsible for taking reasonable steps to protect your personal information against unauthorized disclosure or misuse. We limit access to your personal information to those who need it to do their jobs. We comply with all applicable federal and state data security laws.

POLICY TOWARDS CHILDREN

We do not knowingly collect personal information directly from minors. Any information we collect from minors is always with the consent of a parent or guardian. If you are under 16 years old, do not use or provide any information on our website or on or through our services.

SALE OF PERSONAL INFORMATION

We do not engage in the sale of personal information. As noted elsewhere in this Notice, we may share personal information with other businesses for a variety of reasons, we do not share personal information for the sole purpose of receiving compensation for that information.

CHANGES TO OUR PRIVACY NOTICE

We reserve the right to update or revise this Privacy Notice at our discretion and at any time. The date at the top of this page shows when this Notice was last revised. We will let you know when we update the Notice by changing the date or other appropriate means.

ONLINE BANKING AGREEMENT

I. GENERAL

A. **Scope**

This Online Banking Agreement (the "Agreement") describes your rights and obligations as a user of Online Banking described herein. Please read this Agreement carefully. By clicking "I Agree" below or using Online Banking, you are agreeing to the terms of this Agreement. Online Banking is subject to this Agreement and also to the general terms of use of the Website; the terms or instructions appearing on a screen when enrolling for, activating, accessing, or using Online Banking; the Bank's rules, procedures and policies, as amended from time to time; the rules and regulations of any funds transfer system or payment system used in connection with Online Banking, as amended from time to time; and state and federal laws and regulations, as amended from time to time. Accounts enrolled in Online Banking will continue to be subject to any additional agreements you have for such accounts. You should refer to those agreements and any applicable disclosures for any restrictions, fees or other terms and conditions relating to the use of such accounts that may affect use of Online Banking. This Agreement will control if there are any irreconcilable conflicts between the terms of those agreements and this Agreement.

B. **Definitions**

In addition to other terms defined in this Agreement, the following definitions apply to this Agreement:

"Agreement" means this Online Banking Agreement, as amended from time to time.

"Business Day" means Monday through Friday, excluding Saturday, Sunday and federal banking holidays.

"Mobile Banking Service" means each of the variety of products and services you may using a Handheld Device. Not all accounts are accessible through the Mobile Banking Service.

"Mobile Device" means a supportable mobile device (i.e., iPhone, Android phone, Smartphone, tablet with IOS or android, or blackberry) that is web-enabled and allows secure SSL traffic and which is also capable of receiving text messages.

"**Online Banking**" means the online banking services provided via the internet to accounts which have been enrolled to have access to such services.

"Online Banking Authorized User ID" refers to an acronym of numbers and/or letters which, in addition to the Online Banking PIN, is used by you to access online banking. Your Online Banking Authorized User ID is known by you and the Bank. It will be used to identify you as the Owner or Delegate of the account(s).

"Online Banking PIN" refers to your personal identification number which, in addition to the Online Banking Authorized User ID, is used by you to access Online Banking Services. Your Online Banking PIN is a unique code known exclusively by you. Your Online Banking PIN is used to identify you and to authenticate transactions performed through the online banking system.

"Owner" means each person who is an owner of an account enrolled in Online Banking as indicated in our records.

"Security Credentials" for purposes of this Agreement, refers to any of the following: Online Banking User ID, Online Banking PIN, and any other additional authentication tool or method offered or required by us in order to verify your identity.

We," "us," "our" and "Bank" means Bradesco Bank that holds your deposit account, loan account or other financial product you can access through Online Banking and any agent, independent contractor, subcontractor, service provider, licensor, designee, or assignee that Bradesco Bank may involve in the provision of Online Banking.

"Website" refers to www.bradescobank.com and all related web pages for offering Online Banking.

"You" or "your" means each person who has an interest in an account or is authorized to use an Online Banking Service pursuant to the terms hereof.

C. Your use of the Service; Owners and Delegates

1. Your use of the Service

Access to the Online Banking requires that you have at least one account with us that, according to our records, identifies you as the Owner or Delegate on that account, and is the type of account that qualifies for Online Banking. At our discretion, we may establish, from time to time, certain customer eligibility requirements to use Online Banking. That account and all other existing and future accounts that, according to our records, identify you as the Owner or Delegate on any such account will be automatically linked together to form your Online Banking relationship with us. Accounts that are linked together will appear on your Account Summary page on the Website without regard to who else may have an ownership interest in any such accounts. You agree that you are solely responsible to provide a computer, telephone, other equipment, and software (other than any software provided by us) needed to access Online Banking, and you are solely responsible for payment of all costs and fees associated thereto. Subject to the terms of this Agreement, you will generally be able to access your accounts enrolled in Online Banking through the Website 7 days a week, 24 hours a day. At certain times, Online Banking may not be available due to system maintenance or circumstances beyond our control. During these times, you may be able to obtain information about your accounts by calling the Bank's Customer Service during business hours at 1-855-512-0989 (only for domestic calls) or (305) 789-8077 (both domestic as well as international calls).

2. Owners and Delegates

If an account is owned by more than one person, each such person individually has the right to provide us with instructions, make any decision, obtain any information or make any request associated with such account. We may rely and act on the instructions of any such person without incurring any liability to you, including in connection with those transactions you did not want or intend. If you authorize any person to take action or make decisions on your behalf with respect to an account enrolled in Online Banking (each a "Delegate"), such Delegate will be acting as your agent and we may rely and act on the instructions of such Delegate without incurring any liability to you. From time to time, we may offer tools on the Website or through other channels for managing the authority of some of your Delegates ("Delegate Tools"). Delegate Tools permit you, either directly or through us, to limit or control the access that certain of your Delegates will have to, or tasks they can perform with, an account. A Delegate appointment by one Owner of an account will be considered a Delegate appointment by all other Owners of that account. **You agree that you, and not we, are responsible for supervising all of your Delegates and monitoring the actions they take on your behalf, whether or not we provide Delegate Tools for managing their authority.** All transactions that a Delegate performs on an account within the scope of the authority you grant using the Delegate Tools, including any transactions you did not want or intend, are transactions authorized by you. If you revoke or change the authority of a Delegate using the Delegate Tools, only transactions that you did not want or intend and that the Delegate performs after you change their authorization, and we have a reasonable opportunity to act on that notice, will be considered unauthorized transactions. To notify us that you want to terminate or modify a Delegate's authority to transact on an account, you must access the Website using your Security Credentials, select the applicable link to manage access to the accounts enrolled in Online Banking, and follow the directions to terminate or modify a Delegate's authority, or you must contact the Bank's Customer Service by calling during business hours 1-855-512-0989 (only for domestic calls) or (305) 789-8077 (both domestic as well as international calls), or contacting through an Internal Electronic Message. If you have made a Delegate appointment through another channel, you must follow the process for terminating or modifying the Delegate's authority through that same channel. Some Delegate features may not be available for certain accounts or customers. You are responsible for ensuring that each Delegate maintains confidentiality of his or her Security Credentials. You agree that each Delegate will access and use each account in accordance with the authority given to the Delegate by the delegating

Owner. Each time the Delegate accesses, views, or transacts on an account, you represent and warrant to us that the Delegate's action is authorized by you. If we receive conflicting instructions, or if we believe that an account's security or our security may be at risk as a result of a Delegate's appointment or actions, we may at our sole discretion terminate the Delegate's access to the account, without prior notice to you. The authority of a Delegate will terminate: (a) when we are notified by an Owner through the appropriate channel that the Delegate's authority is terminated and we have a reasonable opportunity to act on the notice, (b) when we are notified by an Owner that the Owner appointing the Delegate ceases to be an Owner on the account and we have a reasonable opportunity to act on the notice, (c) upon our receiving written notice of the death or incapacity of the delegating Owner from a court of competent jurisdiction or from a source that we consider official and reliable and we have a reasonable opportunity to act on the notice, or (d) at our sole discretion if an Owner or a Delegate breaches any provision of this Agreement.

D. Security Procedures

1. Security Credentials

To gain access to Online Banking, you will need an Online Banking PIN, an Online Banking Authorized User ID and any other authentication factors that we may require from time to time. During the enrollment process, we will assign to you a unique Online Banking Authorized User ID that will be used to gain access to Online Banking, and you will be provided with a temporary Online Banking PIN to log on the first time. After you have logged on the first time, you will be prompted to replace the temporary Online Banking PIN with a new Online Banking PIN. Neither Bank nor any of its service providers have access to your Online Banking PIN. To help protect access to your account(s), your online session will end if we detect no activity for a period that is automatically set for ten (10) minutes. This is to help protect you in case you accidentally leave your computer unattended after you have logged on. When you return to your computer, you will be prompted to re-enter your Security Credentials, and your session will continue where you left off. After three (3) unsuccessful logon attempts within a 24-hour period you will need to reset your Security Credentials. **The security of public computers (e.g., in a library, or Internet café) and public or shared wireless networks cannot be assured; therefore, we recommend that you refrain from accessing the Website and using Online Banking on a public computer or through a public or shared wireless network.** You agree not to give or make available your Security Credentials or other means to access your account to any unauthorized individuals. If you permit other persons to use your Security Credentials to access your Online Banking, you are responsible for any transactions they carry out. You are solely responsible for keeping your Security Credentials and online account information confidential. In order to protect yourself against fraud, you should adhere to the following guidelines:

- Do not give out your account information or Security Credentials;
- Do not leave your PC unattended while you are in the Bank's online banking site;
- Never leave your account information within range of others; and
- Do not send privileged account information in any public or unsecured e-mail system.

If you believe your Security Credentials have been lost or stolen, or if you suspect any fraudulent activity on your account, contact the Bank immediately by one of the following:

- Contacting us through an Internal Electronic Message; or
- Contacting Customer Service during business hours at 1-855-512-0989 (only for domestic calls) or (305) 789-8077 (both domestic as well as international calls).

The following procedures should be strictly followed in maintaining and selecting your Security Credentials:

- PINs must contain a minimum of six (6) to a maximum of twelve (12) characters long;
- PINs can contain both numeric and alpha characters;
- PINs should not be the same as your User ID;
- Longer PINs are more secure;

- Because PINs are used to access your account(s), you should treat it as you would any other sensitive personal data;
- You should carefully select PINs that are hard to guess;
- You should not use words or numbers based on your name, address, social security number, birth date, or other personal information;
- The "Help" link on the Website offers tips on selecting a secure PIN that you can remember;
- Memorize your PIN and DO NOT write it down;
- You should change your PIN frequently, i.e., every 90 days; and
- A PIN should be changed immediately if you suspect that your password has been compromised. This can be done at any time from the "User Services" menu after you log on to Online Banking.

Neither the Bank nor its service providers will contact you via telephone or email requesting personal information, or your Security Credentials. If you are contacted by anyone requesting this information, please do not provide it and contact us immediately.

You should routinely scan your personal computer using a reliable virus detection and anti-spyware product. Undetected or unrepaired viruses may corrupt and destroy your programs, files, and even your hardware. Additionally, you may unintentionally transmit the virus to other computers. You should also utilize a firewall (hardware and/or software), especially if you have a broadband Internet connection such as DSL or cable modem.

You are solely responsible for the maintenance, installation and operation of your computer and software (other than software provided by us, if any) used in accessing Online Banking. We are not responsible for and you agree to hold us harmless from any damages, losses, costs, errors, deletions, or failures that occur as a result of or in connection with any malfunction of your computer or software, or your failure to obtain adequate online security hardware and software, nor will we be responsible for any computer viruses that, or any other third-party attempts to, affect your computer or software while using Online Banking.

By using Online Banking, you acknowledge and agree that this Agreement sets forth security procedures for electronic banking transactions that are commercially reasonable. You agree to be bound by instructions, whether authorized or unauthorized, which we implement in compliance with these procedures, unless you have given us prior notice of possible unauthorized use as described herein (and we had a reasonable opportunity to act on such notice).

2. Internal Electronic Messaging

External emails sent over the internet are not a secure method to send messages to us. We have, therefore, provided secure internal electronic messaging forms after you have signed onto Online Banking for you to communicate with us ("Internal Electronic Messages"). You should only communicate with us about Online Banking via Internal Electronic Messages. If we receive any Internal Electronic Message between 12:00 a.m. (midnight) and 3:00 p.m. EST on any Business Day, we will review it on the same Business Day. If we receive the Internal Electronic Message on any Business Day after 3:00 p.m. EST or on a Saturday, Sunday or federal holiday, we will review the Internal Electronic Message on the next Business day. Please note that we will not have to take any action based on any Internal Electronic Message sent to us until we receive it and have a reasonable time to act on it. In any event, we strongly recommend that you do not use Internal Electronic Message to communicate URGENT information (for example, a report of a lost or stolen card or a report of an unauthorized transaction involving a deposit or credit account) or matters unrelated to Online Banking.

E. Fees

There may be monthly fees or specific usage fees depending on which Online Banking services you use. The list of those fees will be accessible after you have logged onto Online Banking using your Security Credentials. The fees are subject to change from time to time. Any fees for the Online Banking services are in addition to the fees applicable

to accounts under the corresponding account agreement. You need to specify the account from which fees will be paid and you authorize us to debit such account for said fees and, if there are insufficient funds in such account or if such account has been closed, any other account you have with us. We may suspend or cancel your access to Online Banking at any time without prior notice due to insufficient funds in such account or if you close such account and do not timely notify us of a new account which may be billed for payment of fees.

II. ONLINE BANKING SERVICES

A. Account Balance

You can use this function to obtain balance on all accounts enrolled in Online Banking.

B. Incoming ACH Transactions

This function allows incoming ACH transactions initiated by third parties to move funds out of/to Your account by means of the Automated Clearing House Network pursuant to the rules of the National Automated Clearing House Association and our operating rules and procedures, as amended from time to time,

C. Banco Bradesco (Brazil) to Bradesco Bank (Miami) Transfers

You can transfer money from accounts in your name held at Banco Bradesco S.A. to your account with the Bank. We reserve the right to decline processing the transfer request if such transfer is not compliant with the terms and conditions of this Agreement or with the Bank's policies.

D. Mobile Banking Service

To enroll in the Mobile Banking Service, you must first be enrolled in Online Banking, then you can access the Mobile Banking Service by directly going to the App Store or Google Play and downloading the "Bradesco Bank" application on your Mobile Device. Other Smartphone users must go to <https://secure.bradescobacflorida.com/bradescobacfloridaonline/uux.aspx#/login> which will redirect you to the Mobile Banking log in screen. The first time you enroll, you will be required to accept the terms and conditions of this Agreement, check the box next to "I Agree", and click "Continue".

To take advantage of the text messaging service, you must have a supported Mobile Device that can send and receive text messages, have a text messaging service plan carrier through a supported mobile carrier, and be enrolled in the Mobile Banking Service. Text messaging services is available only in the U.S. The Bank cannot guarantee and is not responsible for the availability of the data services provided by your mobile carrier, and that service may not be available from time to time. You are solely responsible for any data or text message charges or other fees that may be billed by your mobile carrier. Check with your mobile carrier for details on specific fees and charges that may be applicable.

YOU AGREE THAT THERE ARE RISKS ASSOCIATED WITH USING A MOBILE DEVICE, AND THAT IN THE EVENT OF THEFT OR LOSS, YOUR CONFIDENTIAL INFORMATION COULD BE COMPROMISED. For this reason, you should consider password protecting your Mobile Device. In the event of loss or theft of the Mobile Device whose phone number is registered with us for Mobile Banking Service or which is running the Bank's Mobile application, you should immediately (i) reset your Security Credentials and (ii) notify your wireless carrier to disable wireless telecommunications service (voice and data) from their lost or stolen Mobile Device. If you permit other persons to use your Mobile Device, log in information, or other means to access the Mobile Banking

Service, you are responsible for any transactions they authorize and we will not be liable for any damages resulting to you. Use of the Mobile Banking Service is subject to the directions, limitations and requirements described on our Website. At any time and without notice, the Bank reserves the right to: (i) terminate its support of any Mobile Device, operating system or mobile carrier; (ii) remove or modify the types of accounts, features and functionality available through the Mobile Banking Service; and (iii) modify any security procedures or requirements the Bank requires to gain access to the Mobile Banking Service. You may cancel the Mobile Banking Service at any time.

III. ADDITIONAL TERMS

A. Online statements

We offer online statements allowing you to replace your mailed (paper) statement with an electronic version (PDF) that you can view on the Website, save to your computer, or print at your convenience. Any legal notices or disclosures that normally accompany your mailed statement or that we would otherwise deliver to you by mail concerning an account may be delivered to you electronically. You will need to ensure that your computer software meets the requirements provided on the Website in order to view, print, and/or save your online statement and legal notices. At any time and at no charge, you can change the way we send you account statements by changing your delivery preferences on the Website, selecting from among the available options for that account. Available options may vary depending on the type of account. When you change your statement-delivery option, the change will take effect in your next statement cycle. When you tell us to stop sending you mailed (paper) statements, we'll send you an email every statement cycle to let you know that your current statement is ready to be viewed online. Changing the way we send you account statements for an account also authorizes us to send you other disclosures and communications concerning your account using the same method. We always reserve the right to communicate with you in writing using the U.S. Postal Service, no matter what other options you have chosen. For accounts that are in default or subject to the automatic stay in bankruptcy, we may, at our sole option, elect to discontinue delivering online statements. Online year-end tax documents may become available to customers who are enrolled in the service. Customers are not required to complete a separate enrollment process in order to view their tax documents online.

B. Termination, Cancellation or Suspension of Online Banking

Your access to Online Banking may be suspended or terminated (i) upon five (5) days notice to you if you violate any terms of this Agreement or any other agreement you have with us; (ii) without notice if you close all of your accounts; (iii) upon five (5) days notice to you if you do not use the Online Banking for a period of 24 consecutive months; (iv) if you request termination by calling the Bank's Customer Service during business hours at 1-855-512-0989 (only for domestic calls) or (305) 789-8077 (both domestic as well as international calls), or by writing to us at Bradesco Bank, 3011 Ponce de Leon Blvd., PH1, Coral Gables, Florida 33134 or through an Internal Electronic Message; or (v) without notice for security reasons; or (vi) without notice if you or any accounts are subject to the automatic stay in bankruptcy. Any transaction processed before the requested cancellation date will be completed. Once the cancellation by you or us takes effect, we will not complete any transaction initiated through Online Banking. The cancellation by you or us will not affect any of your obligations under this Agreement.

C. Notices and Change of Address

Any notice we send you concerning this Agreement or Online Banking may be sent: (i) to the most recent external email address you provided to us in connection with Online Banking; (ii) using an Internal Electronic Message; or (iii) to your current mailing address shown in our records. If your mailing or external email address changes, you must promptly notify us in writing of the new address. You can update your personal email address after you have logged on to Online Banking by editing your online account profile.

D. Limitation of Liability

WE ARE ONLY RESPONSIBLE FOR PERFORMING THE ONLINE BANKING SERVICES AS EXPRESSLY STATED IN THIS AGREEMENT. THERE IS NO GUARANTEE THAT ACCESS TO ONLINE BANKING WILL BE AVAILABLE AT ALL TIMES AND WE SHALL NOT BE LIABLE IF YOU ARE UNABLE TO ACCESS ONLINE BANKING. THE ONLINE BANKING SERVICES ARE PROVIDED "AS IS" AND, EXCEPT AS PROHIBITED BY LAW, WE AND OUR SERVICE PROVIDERS DISCLAIM ANY EXPRESS OR IMPLIED WARRANTIES CONCERNING THE ONLINE BANKING, EQUIPMENT OR SOFTWARE, INCLUDING, BUT NOT LIMITED TO ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT OF ANY PARTIES' PROPRIETARY RIGHTS.

IN NO CASE SHALL THE BANK OR ANY OF OUR SERVICE PROVIDERS BE LIABLE FOR ANY LOSS OF DATA, PROFIT, GOODWILL, OR SPECIAL, PUNITIVE, INDIRECT, EXEMPLARY OR CONSEQUENTIAL DAMAGES OF ANY KIND OR NATURE, INCLUDING, WITHOUT LIMITATION, LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF), LOST DATA, AND BUSINESS INTERRUPTION, SUFFERED BY YOU ARISING OUT OF OR RELATED TO THIS AGREEMENT, THE SOFTWARE, THE EQUIPMENT, OR ONLINE BANKING WHETHER OR NOT SUCH CLAIM FOR DAMAGES IS BASED IN LAW OR IN EQUITY OR ON STATUTE, CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE.

E. Indemnification

Except to the extent that we are liable under the terms of this Agreement or by applicable law, you agree and acknowledge that you are personally responsible for your conduct while using Online Banking and you agree to indemnify, defend and hold us, our directors, officers, employees and agents harmless against all losses, liabilities, claims, demands, judgments and expenses including, but not limited to reasonable attorney fees, arising from or related to this Agreement and Online Banking, including, without limitation, the execution, delay or non-execution of any instructions or orders pursuant to the terms hereof. Your obligations under this section shall survive termination of this Agreement.

F. Privacy

Disclosure of information about you and your accounts and transactions are governed by the Bank's Privacy Policy, as it may be amended from time to time

G. Intentionally Deleted.

H. Amendment

Except as otherwise required by law, rule, regulation, or this Agreement, the Bank may change the terms of this Agreement (including Online Banking services fees) from time to time and at any time. When material changes are made, we may notify you by mail, through an Internal Electronic Message and/or by posting the amendment at the Website. We will update the Agreement on the Website on or before the effective date of the change, unless the change must be made before we can update the Agreement in order to maintain the security of the system or unless a law, rule or regulation requires that the change be made at an earlier time. If such a change is made, and it cannot be disclosed without jeopardizing the security of our system, this Agreement will be updated within thirty (30) days after the change. You may choose to accept or decline changes by continuing or discontinuing using Online Banking. Your continued use of Online Banking shall constitute your acceptance of the amended Agreement.

I. Assignment

We may assign our rights and delegate our duties under this Agreement to any of our affiliates or any other party. You may not assign your rights under this Agreement and any attempt to do so shall be void.

J. Entire Agreement, Waiver

This Agreement is the final and complete agreement between you and us concerning Online Banking and supersedes, prior agreements, oral or written, or other communication between you and us related to Online

Banking. Captions are for reference purposes only. If any part of this Agreement is determined by a court to be invalid, the rest will remain in effect. We may waive, or delay exercising, any of our rights under this Agreement without notifying you. Such waiver or delay will not affect any other rights we may have. The waiving of any of our rights on any occasion shall not be deemed to be a waiver of such right in the future. This Agreement may not be amended by course of dealing.

K. Customer Service

If you have questions about Online Banking, please contact our Customer Service:

- Call Bank's Customer Service during business hours at 1-855-512-0989 (only for domestic calls) or (305) 789-8077 (both domestic as well as international calls).
- Write us at: Bradesco Bank, 3011 Ponce de Leon Blvd., PH1, Coral Gables, Florida 33134.
- Send us an Internal Electronic Message.

L. Authorization

You authorize us or our agents and service providers to take on your behalf any action necessary to complete any transaction or initiated through Online Banking.

M. Force Majeure

In no event will the Bank be liable to you for any damages, default, or delay in performance arising out of or related to this Agreement or Online Banking to the extent such damages or the default or delay is caused by circumstances beyond our control including, civil disorders; wars; terrorism; lack of available resources from persons other than parties to this Agreement; labor disputes, electrical failures; denial of service attack, postal delays or strikes, virus or other malware, fires; floods; acts of God; federal, state or municipal actions; statute ordinances or regulations.

N. Exclusion of Warranties

You understand and agree that Online Banking services are provided "as is", "as available" without representation or warranty of any kind, either express or implied, including, but not limited to, the implied warranties of merchantability and fitness for a particular purpose or non-infringement of intellectual property or other third-party rights. Except as otherwise expressly provided in this Agreement, or as required by law, we assume no responsibility for the timeliness, deletion, or failure to store any user communications or personalization settings. You understand and expressly agree that use of Online Banking is at your sole risk, that any material and/or data downloaded or otherwise obtained through the use of Online Banking is downloaded or obtained at your sole discretion and risk and that you will be solely responsible for any losses, liability, claims, costs, expenses or other damages, including, without limitation, damage to your computer system or loss of data that results from the download or the obtaining of such material and/or data.

O. Intentionally Deleted.

P. Governing Law and Dispute Resolution

This Agreement shall be governed by and construed in accordance with the internal laws of the State of Florida, without regard to its choice of law provisions.

You and we agree that any disputes arising out of or relating to this Agreement or Online Banking, regardless of when it arose, will, upon demand by either you or us, be resolved by the following arbitration process. Either you or we may require the submission of a dispute to binding arbitration at any reasonable time notwithstanding that a lawsuit or other proceeding has been commenced. Each arbitration, including the selection of the arbitrator will be administered by the American Arbitration Association ("AAA"), or such other administrator as you and we may

mutually agree to (the AAA or such other mutually agreeable administrator to be referred to hereinafter as the "Arbitration Administrator"), according to the Commercial Arbitration Rules ("AAA Rules"). Arbitration will be held in Miami, Florida. The provisions of this Section will survive termination, amendment, or expiration of your account relationship or the governing Agreement or any other relationship between you and us. Unless inconsistent with applicable law, each of us shall bear the expense of our own attorney, expert and witness fees, regardless of which of us prevails in the arbitration.

Q. Waiver of Trial by Jury

The parties hereto hereby knowingly, voluntarily and intentionally waive any rights they may have to a trial by jury in any suit, action, proceeding or litigation in any court with respect to, or in connection with, arising out of, or otherwise related to, this Agreement and/or Online Banking. This provision is a material inducement for all of the parties hereto to enter into this Agreement. CLASS ACTION WAIVER: YOU AGREE THAT ANY DISPUTE RESOLUTION PROCEEDINGS WILL BE CONDUCTED ONLY ON AN INDIVIDUAL BASIS AND NOT IN A CLASS OR REPRESENTATIVE ACTION OR AS A MEMBER IN A CLASS, CONSOLIDATED OR REPRESENTATIVE ACTION.

R. New Online Banking Services

We may offer you new Online Banking services in which you may enroll. The terms and conditions for such new Online Banking services will be set forth in one or more addendums to this Agreement, which must be accepted in order to use the new Online Banking services. Except where modified thereby, all the existing terms of this Agreement shall remain in full force and effect.

S. Disclosure of Account Information to Third Parties

It is our general policy and the policy of our service providers to treat your account information as confidential. However, we will disclose information to third parties about your account or the transactions you make ONLY in the following situations:

- Where it is necessary for completing a transaction;
- In order to comply with a governmental agency or court orders;
- When required by law; or
- If you give us your written permission.

T. No Unlawful or Prohibited Use

As a condition of using Online Banking, you represent and warrant to us that you will not use Online Banking for any purpose that is unlawful or is not permitted, expressly or implicitly, by the terms of this Agreement or by any applicable law or regulation. You further warrant and represent that you will not use Online Banking in any manner that could damage, disable, overburden, or impair the Bank's online system or interfere with any other party's use and enjoyment of Online Banking. You may not obtain or attempt to obtain any materials or information through any means not intentionally made available or provided through Online Banking. You agree that these warranties and representations will remain in full force and effect even if this Agreement terminates for any reason.

**PERSONAL ACCOUNT
FUNDS TRANSFER AGREEMENT**

The terms "Bank", "We", "Our" or "Us", refer to Bradesco Bank, and the terms "You" and "Yours" refer to the account holder (and, if the account holder is a legal entity, each such terms shall include each of Your principals). You hereby authorize and request the Bank to transfer funds to and/or from any of Your accounts held at the Bank (the "Account(s)"), acting on Your instructions (the "Instructions"). All funds transfer transactions relating to Your Account(s) shall be governed by the terms and conditions of this agreement (the "Agreement").

- 1. DISCLAIMER.** NOTHING SET FORTH HEREIN SHALL OBLIGATE BANK TO ACCEPT AND EXECUTE ANY OF YOUR INSTRUCTIONS, AND BANK SHALL ONLY BE DEEMED TO HAVE ACCEPTED YOUR INSTRUCTIONS UPON BANK'S EXECUTION THEREOF.
- 2. TRANSMISSION OF INSTRUCTIONS.** You shall communicate Instructions to Bank using Wires-On-Line or secure internal electronic messaging available to You once logged into online banking at www.bradescobank.com or through the app Bradesco Bank, in compliance with the format requirements and prior to the cut-off hours established by Bank from time to time (the "Cut-Off Hours"). Any modification or cancellation of such Instructions will be transmitted to the Bank via Wires-On-Line or secure internal electronic messaging. Bank will make a reasonable effort to act on a cancellation or amendment of Instructions given by You prior to the time that Bank executes such Instructions, but Bank has no liability if Your cancellation or amendment is not affected. Instructions transmitted in accordance with the terms hereof will be deemed effective as Your Instructions, whether or not authorized by You, and You shall be bound by such Instructions (whether or not authorized) issued in Your name and acted upon by Bank. You shall pay to Bank the amount of, and Bank's then current applicable fees and expenses for, any Instructions executed by Bank. Instructions received by Bank after the Cut-Off Hours may be treated by Bank as received on the following Bank business day.
- 3. SECURITY PROCEDURE(S) MATERIALS.** Bank shall deliver to You any materials/equipment that might be needed to log into online banking, including, without limitation, software, passwords, codewords, secret keys and test keys (the "Materials"). YOU SHALL HAVE SOLE RESPONSIBILITY TO ENSURE THAT ANY MATERIALS ISSUED BY BANK ARE FULLY PROTECTED FROM DUPLICATION OR THEFT AND CAN ONLY BE ACCESSED AND USED BY YOUR DESIGNATED AUTHORIZED PERSONS. YOU AGREE TO KEEP ANY SUCH MATERIALS IN STRICT CONFIDENCE, AND YOU SHALL BE SOLELY RESPONSIBLE AND LIABLE FOR ANY DISCLOSURE OR UNAUTHORIZED USE OF ANY MATERIALS ENTRUSTED TO YOU. Upon termination of this Agreement, all Materials supplied by Bank shall forthwith be returned to Bank. Nothing herein will affect ownership of any of the Materials. These provisions will apply whether or not such Materials are copyrighted.
- 4. NO OVERDRAFTS.** Instructions for any payment order shall not exceed the balance of readily available funds in the Account(s) from which the funds transfer is to be effectuated.
- 5. STANDARD OF LIABILITY; LIMITATIONS TO DAMAGES; INDEMNITY.** You agree that Bank has no liability of any nature in connection with the services to be performed hereunder provided it has acted in good faith. Furthermore, Bank shall not be liable for any delays or mistakes, incorrect or missing information, incorrect or incomplete Instructions, or delays or mistakes caused, directly or indirectly, by Your acts or omissions or those of any other person through whom Bank performs the services hereunder, and no such person shall be deemed an agent of Bank. Furthermore, Bank shall not be liable for any delay, mistake, loss, failure or other damage which is caused by legal constraint, interruption of transmission or communications facilities, equipment failure, war, emergency conditions or other circumstances beyond Bank's reasonable control. You expressly agree (i) that Bank's liability for improper payments or charges to any Account(s) shall not exceed the amount of such improper payments or charges, plus interest from the date of such improper payment or charge; and (ii) that in no event Bank shall be liable for any special, indirect, incidental, or consequential loss or damages (including, without limitation, loss of profit or reputational damages),

punitive damages or attorneys' fees suffered by You in connection with services subject to this Agreement, regardless of whether Bank knows or should have known such damages might be incurred. You shall hold Bank harmless and indemnify Bank from and against any and all liabilities, losses, damages, costs and expenses of every nature, including attorneys' fees and expenses in all trial and appellate proceedings or otherwise (collectively the "Liabilities"), whether direct or indirect, which Bank may suffer or incur by reason of related to or in connection with Bank's acting on Instructions it receives in Your name in accordance with the terms hereof, including, without limitations, any and all Liabilities to You or any third parties. You hereby expressly authorize Bank to set off the amount of any and all Liabilities, whether actual or contingent, against any Account(s) You have at Bank. Your indemnity agreement and obligations hereunder shall survive termination of this Agreement.

- 6. NOTICES; TERMINATION.** All notices directed to Bank relating to the services hereunder shall be sent to Bank's at BRADESCO BANK; Paying and Receiving Department; 3011 Ponce de Leon Blvd., PH1, Coral Gables, Florida 33134, U.S.A. Notices directed to You shall be sent to Your last known address as reflected in Bank's records. Either party hereto may terminate this Agreement at any time upon delivery of written notice to the other. Unless terminated by Bank, this Agreement shall remain in full force and effect until Bank actually receives written notice of termination from You and is afforded a reasonable opportunity to act on such notice. Termination shall not affect any representation, warranty, indemnity or any other obligation or liability of either party which has accrued prior to the effective date of termination hereof.
- 7. RECORDS.** You authorize Bank to record electronically, at Bank's discretion, all telephone calls between Bank and any person acting on Your behalf and to keep those recordings as long as Bank deems it necessary or otherwise required by law. You agree that Bank's records kept by Bank, including written records and tape recordings, concerning Instructions related to the Account(s) received by Bank in Your name shall be presumed accurate and will govern over any records thereon kept by You.
- 8. WAIVER OF TRIAL BY JURY.** YOU AND BANK, EACH HEREBY KNOWINGLY, VOLUNTARILY AND INTENTIONALLY WAIVES ANY RIGHT IT MAY HAVE TO A TRIAL BY JURY IN ANY SUIT, ACTION, PROCEEDING OR LITIGATION IN ANY COURT WITH RESPECT TO, IN CONNECTION WITH, ARISING OUT OF OR OTHERWISE RELATED TO THIS AGREEMENT AND ITS SUBJECT MATTER OR ANY OTHER INSTRUMENT CONTEMPLATED TO BE EXECUTED IN CONNECTION WITH THIS AGREEMENT, ANY ACCOUNT(S), ANY INSTRUCTIONS RELATING TO THE ACCOUNT(S), OR ANY COURSE OF CONDUCT OR COURSE OF DEALING HERETO OR RELEVANT TO THE TRANSACTION(S) CONTEMPLATED HEREBY. THIS PROVISION IS A MATERIAL INDUCEMENT TO BANK FOR ENTERING INTO THIS AGREEMENT.
- 9. JURISDICTION & VENUE.** You hereby agree that: (a) venue for any legal suit, action, or proceeding to be brought against You concerning this Agreement, the Account(s), any Instructions, may lie in the courts of the State of Florida, U.S.A., sitting in Miami-Dade County or the U.S. District Court for the Southern District of Florida, or in any jurisdiction where You or any of Your assets may be found or located, as Bank may, in its sole discretion, elect, and You agree that by its execution and delivery of this Agreement, You are irrevocably submitting to each such jurisdiction; (b) venue for any legal suit, action, or proceeding (whether sounding in contract, tort or otherwise) against Bank shall lie exclusively in the courts of the State of Florida, U.S.A., sitting in Miami-Dade County or in the courts of the U.S. District Court for the Southern District of Florida. You agree that if any suit, action or proceeding is pending in more than one jurisdiction, Bank's selection of the forum shall be binding upon the parties hereto; and (c) to the extent You may have or may acquire any immunity (sovereign or otherwise) from the jurisdiction of any court or legal process (including relief by way of injunction or specific performance) from legal action, suit or proceeding, from the jurisdiction of any court or from set-off or any process with respect to itself or any of its assets or properties, whether or not held for its own account, You irrevocably and unconditionally waive and agree not to plead or claim such immunity in respect Your obligations hereunder and further waive any defense in connection with such immunity You may have or acquire against enforcement of any judgment rendered by any court in respect to this Agreement, or the transactions hereunder.
- 10. INTEGRATION; LANGUAGE.** This Agreement and any other documents provided by Bank to You in connection herewith (collectively the "Other Documents"), contain the complete understanding and agreement between the parties as to the matters set forth herein and supersede all prior or contemporaneous agreements, understandings, negotiations or discussions, both written and oral, and

practices between the parties hereto with respect to the services contemplated hereunder; *provided that*, from time to time, Bank may amend any terms and conditions contained herein or such Other Documents. Such amendments shall become effective upon notice to You or such later date as may be stated in the Bank's notice. This Agreement incorporates by reference all of the terms of any deposit and other agreements, rules and regulations governing Your Account(s). In the event of inconsistency between this Agreement any such other documents, the terms hereof shall govern. If any court or tribunal of competent jurisdiction determines that any provision herein or in any Other Documents is illegal, invalid or unenforceable, the remainder of this Agreement or such Other Documents, as applicable, shall not be affected thereby. The Agreement and Other Documents are in English, and You acknowledge to have read and understood their terms.

ELECTRONIC COMMUNICATION DISCLOSURE

BRADESCO BANK ONLINE SERVICE E-SIGN DISCLOSURE AND CONSENT

Please review this document carefully and print a copy for your reference; you can access an online copy at any time by navigating to the "E- Communication Preferences" section by clicking on the "Manage my Settings" link your Account Homepage.

This Online Service E-Sign Disclosure and Consent ("Disclosure"), applies to all communications for those products and services offered through our online application.

SCOPE OF COMMUNICATIONS TO BE PROVIDED IN ELECTRONIC FORM

When you use a product or service to which this Disclosure applies, you agree that we may provide you with any communications in electronic format, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service available through the Online Service for your Account.
- Notices or disclosures about a change in the terms of your Account.
- Privacy policies and notices.
- Account Statements
- Other Account-related information
- Any other disclosures that we are required to provide

METHOD OF PROVIDING COMMUNICATIONS TO YOU IN ELECTRONIC FORM

All Communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available.

HOW TO WITHDRAW CONSENT

You may withdraw your consent to receive communications in electronic form by selecting that option under your "ECommunication Preferences" section, which is accessible from your Account Homepage by clicking on the on the "Manage my Settings" link. No fees will be imposed to process the withdrawal of your consent to receive electronic communications, however your access and use of the Online Service will be terminated. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

HOW TO UPDATE YOUR RECORDS

It is your responsibility to provide and maintain a current e-mail address. You can update information (such as your e-mail address) under your "Update E-Mail Address" section, which is accessible from your Account Homepage by clicking on the on the "Manage my Settings" link.

HARDWARE AND SOFTWARE REQUIREMENTS

In order to access, view, and retain electronic Communications that we make available to you, you must have:

- Internet browser that supports 128-bit encryption.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.
- An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic communications programs.
- A personal computer.
- An operating system and an Internet connection capable of receiving, accessing, displaying, and either printing or storing Communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the browsers specified above.

REQUESTING PAPER COPIES

We will not send you a paper copy of any Communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy at no charge, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, please submit your request to contact@bradescobank.com

COMMUNICATIONS IN WRITING

All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Disclosure and any other Communication that is important to you.

CONSENT

By selecting "Yes, I consent to E-Communication," you consent to receive all receive communications regarding products and services that are offered through our online service. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current e-mail address at which we may send electronic communications to you.

**Visa Signature
Rewards Program -
Terms and Conditions (Livelo)**

These Rewards Program Terms and Conditions (these “Terms and Conditions”) govern the Bradesco Bank Credit Card Rewards Program (the “Rewards Program”) for Participants that are eligible to participate in the Livelo Points Program. When used in these Terms and Conditions, the terms “we,” “us,” and “our” refer to Bradesco Bank, the terms “you” and “your” refer to the Participant, and the term “Livelo” refers to Livelo, S.A., a Brazilian company. Other defined terms used in these Terms and Conditions are set forth in Section 1 below.

Upon your enrollment in the Rewards Program, these Terms and Conditions will be incorporated into and become part of the Cardholder Agreement governing your Account. In the event of a discrepancy or inconsistency between these Terms and Conditions and the Cardholder Agreement, then these Terms and Conditions will control with respect to the Rewards Program, but only to the extent necessary to address the discrepancy or inconsistency.

In order to participate in the Livelo Points Program, you must also register with through Livelo’s website (www.livelo.com.br). Your participation in the Livelo Points Program will be subject to the terms and conditions of the Livelo Points Program Regulations, which are accessible at www.livelo.com.br. (the “Livelo Regulations”). In the event of any discrepancy or inconsistency between these Terms and Conditions and the Livelo Regulations, then these Terms and Conditions will control, but only to the extent necessary to address the discrepancy or inconsistency.

The Rewards Program is managed and administered Bradesco Bank and processed by Fidelity Information Services, LLC (“FIS”). The Livelo Points Program is managed and administered Livelo. FIS and Bradesco Bank are not affiliates. **In order for you to participate in the Rewards Program and the Livelo Points Program, Bradesco Bank will share information about your Card purchases and transactions with FIS and Livelo, and FIS and Livelo may share this information with third-party vendors as may be necessary to process the Rewards Program and the Livelo Points Program.**

Please review these Terms and Conditions and the Livelo Regulations carefully. Participants enrolling in the Rewards Program agree to be bound by these Terms and Conditions and the Livelo Regulations and any amendments that may be made to these Terms and Conditions and the Livelo Regulations.

1. Definitions

- (a) “Account” means your Visa Signature or other Visa credit card account with Bradesco Bank.
- (b) “Bonus Points” has the meaning given in Section 3(c) of these Terms and Conditions.
- (c) “Card” means the Visa Signature or other Visa credit card furnished to you by Bradesco Bank in connection with your Account.
- (d) “Cardholder” means any person that has been issued a Card.
- (e) “Cardholder Agreement” means the agreement between Bradesco Bank and a Cardholder that governs the Cardholder’s use of the Card and his/her access to and use of the Account.
- (f) “Eligible Bonus Point Purchase Category” means the categories of goods or services identified by Bradesco Bank to be eligible for Bonus Points, which may be accessed at [bradescobank.com].
- (g) “Eligible Bonus Purchases” has the meaning given in Section 3(c) of these Terms and Conditions.
- (h) “Eligible Purchases” means transactions for the purchase of goods or services made with a Card at Visa merchant locations by which Livelo Points may be earned, but excluding the following:
 - ATM Withdrawals: Cash advances made through ATMs withdrawals, except as otherwise permitted in special promotional offers.
 - Fees: Any fees and Card-related charges posted to an Account, including (but not limited to) annual fees, ATM fees, balance transfer fees, cash advance fees, over-the-limit fees, foreign currency fees and other Account usage fees as outlined in the applicable Cardholder Agreement or these Terms and Conditions.
 - Gaming Related Transactions: Any legal or illegal gaming-related transactions, including without limitation, the purchase of gambling chips, off-track wagers or lottery ticket transactions.
 - Illegal Transactions: Any transaction that would violate any federal, state, local or other applicable law.
 - Tax Payments: Any federal, state, local or other tax payments made using a Card, other than the amount of sales tax charged on Eligible Purchases.
 - Unauthorized Transactions: Any transactions made using a Card that are later disputed by a Cardholder as unauthorized.
- (i) “Enrollment Date” means the date on which a Participant enrolls in the Rewards Program.
- (j) “Good Standing” means an Account that is not closed, delinquent or otherwise in default under the terms of the applicable Cardholder Agreement and that is otherwise available for use as a payment method.
- (k) “Livelo Account” means an account held by the participant with Livelo, with record of the Participant’s Livelo Points and related information that may be accessed through Livelo’s website (www.livelo.com.br) and in any other manner made available by Livelo.
- (l) “Livelo Points” means a numeric figure representing a value of Eligible Purchases or Eligible Bonus Purchases that may be redeemed by a Participant for Rewards through the Livelo Points Program. Except as otherwise stated in these Terms and Conditions, all references to Livelo Points include Bonus Points. 4
- (m) “Livelo Points Program” means the Livelo Points Program managed and administered by Livelo.
- (n) “MCC” has the meaning given in Section 3(c) of these Terms and Conditions.
- (o) “Participant” means a Cardholder that has enrolled in the Rewards Program in accordance with Section 2 of these Terms and Conditions.
- (p) “Reward(s)” means items, goods, or services available from time to time to Participants in the Livelo Points Program through the redemption of Livelo Points.
- (q) “Reward Providers” are any entity or individual that provides a Reward, including, without limitation, Livelo, its affiliates and any other third-party providers of Rewards.
- (r) “Total Points” shall mean the sum of your Livelo Points and any Bonus Points earned, less any adjustments that we may make from time to time.

2. Enrollment in Rewards Program:

Eligible Cardholders will be enrolled in the Rewards Program automatically upon opening an Account. If any Cardholder on a jointly held Account is enrolled in the Rewards Program, all joint Cardholders will be considered to have enrolled in the Rewards Program and bound by these Terms and Conditions. For any jointly held Account, Eligible Purchases of Cardholders will appear on the primary Participant’s Livelo Account.

3. Registration in Livelo Points Program:

In order to participate in the Livelo Points Program, you must register with Livelo through its website (www.livelo.com.br). Your participation in the Livelo Points Program will be subject to the terms and conditions of the Livelo Regulations, which are accessible at www.livelo.com.br.

4. Points:

(a) **Earning Livelo Points Other Than Bonus Points:**

For Livelo Points other than Bonus Points, Participants will earn one (1) Livelo Point for every one U.S. dollar (\$1) in Eligible Purchases (other than Eligible Bonus Purchases) made using a Card, rounded up or down to the nearest dollar.

(b) **Rules Applicable to All Points (Livelo Points and Bonus Points):**

- If you subsequently return an item or receive a refund on an Eligible Purchase or Eligible Bonus Purchase, your number of Livelo Points or Bonus Points will be reduced by the amount of cash or credit you receive for the return or refund, which may result in negative Livelo Points or Bonus Points if returns or credits exceed Eligible Purchases or Eligible Bonus Purchases, as applicable. Unless permitted by Livelo, Livelo Points may not be purchased.
- Livelo Points and Bonus Points may be earned only if your Account is in Good Standing at the time your Card transaction is received for processing for an Eligible Purchase or Eligible Bonus Purchase. If your Account is closed for any reason, or your Livelo Account is closed for any reason, then all Livelo Points and Bonus Points that were accumulated but unused will be cancelled immediately, without compensation. We also reserve the right to suspend your participation in the Rewards Program until your Account is in Good Standing.
- Your right to accrue Livelo Points will begin upon Enrollment Date. No Livelo Points will be posted to your Livelo Account until you have registered with Livelo.
- The number of Livelo Points a Participant can earn in a calendar year is unlimited. • After registration with Livelo, Participants can view their Livelo Account and their current Livelo Point balance at www.livelo.com.br.
- We will notify Livelo of any Livelo Points that you earn in a month within seven (7) days after the end of the month. Livelo will credit your Livelo Account with these Livelo Points in accordance with Livelo's policies and the Livelo Regulations.
- Livelo Points are not considered a Participant's property and are generally not transferable upon death, dissolution, or bankruptcy, or as part of a legal settlement, or domestic relations issue.
- Livelo Points and/or Bonus Points will expire 36 months after purchase date.

(c) **Earning Bonus Points:**

- Unless otherwise indicated, the earning of Bonus Points is governed by these Terms and Conditions.
- Participants will earn an additional one (1) Livelo Point (a "Bonus Point") for every one U.S. dollar (\$1) in Eligible Bonus Purchases made using a Card, rounded up or down to the nearest dollar.
- An "Eligible Bonus Purchase" means an Eligible Purchase from a merchant assigned to a merchant category code ("MCC") identified by Bradesco Bank to participate in an Eligible Bonus Point Purchase Category. Even though a merchant or some of the items that it sells may appear to fit within a purchase category, the merchant may not process transactions under that MCC. When that happens, the purchase will not qualify as an Eligible Bonus Purchase and will not qualify for Eligible Bonus Points.
- Bonus Points for Eligible Bonus Purchases made in-store are typically awarded within seven (7) business days of transaction posting. Bonus Points for Eligible Bonus Purchases made online are typically awarded within thirty (30) days of transaction posting. Awarding of Bonus Points for some offers may require additional processing time.
- Eligible Bonus Point Purchase Categories and offers are subject to cancellation, removal, or change at any time, without notice, even if such a change impacts your ability to qualify for Bonus Point earnings. You may access details of Eligible Bonus Point Purchase Categories on [bradescobank.com/]. • Taxes, fees, and shipping/handling charges may not be considered part of an Eligible Bonus Purchase and, therefore, may not earn Bonus Points.

(d) **Redeeming Livelo Points:**

- In order to redeem Livelo Points, including Bonus Points, a Participant must first register with Livelo to participate in the Livelo Points Program.

- A Participant's use and/or redemption of Livelu Points, including Bonus Points, will be governed by the Livelu Regulations, which are accessible at www.livelu.com.br.
 - Livelu Points may be redeemed for a variety of Rewards. To redeem Livelu Points, Participants should access the Livelu website at www.livelu.com.br and select a Reward.
 - Reward items have no cash value, are not refundable, exchangeable, combinable, may not be resold, have no residual or partial value, are subject to substitution and replacement without notice, and are void where prohibited by law. Rewards may include (but are not limited to) products, certificates, or gift cards.
- (e) **Merchandise Rewards:**
- Delivery of any merchandise will be subject to the policies of Livelu and the Livelu Regulations.
 - Applicable warranties of manufacturers, third party service providers, or Reward Providers, if any, will be included with your Reward. Warranty claims must be directed to the manufacturer, third party service provider or Reward Provider, as applicable. BRADESCO BANK, FIS AND LIVELO MAKE NO REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO ANY REWARD, AND DISCLAIM ANY AND ALL LIABILITY AS TO THE CONDITION, QUALITY, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF ANY REWARD.
- (f) **Merchandise and Gift Certificate/Gift Card Rewards:**
- If you redeem points for a gift card, once the gift card is issued, it is non-refundable. Bradesco Bank and Reward Providers are not responsible for replacing lost, stolen, or expired gift certificates/cards. Gift certificates and gift cards are subject to the Gift Card or Gift Certificate issuer's terms and conditions, which address expiration policies and non-usage fees and can be changed at the sole discretion of the issuer. Your use of any gift certificate or gift card will be subject to restrictions as listed on the certificate or provided with the gift card.
 - Gift certificates and gift cards are not redeemable for cash or credit under any circumstances and have charges for non-use and non-activation.
 - Participants have sole responsibility for any charges over and above the stated value of a gift card or gift certificate chosen as a Reward through the Rewards Program.
 - Any merchandise received through the use of any Merchandise Certificate, Gift Certificate or Gift Card shall be subject to the terms of Section of 3(e) of these Terms and Conditions.

5. Declaração e Garantias:

- (a) Bradesco Bank, FIS, Livelu and any other Reward Provider make no representations or warranties:
- With regard to any Rewards obtained by Participants through the Livelu Points Program or through any Reward Provider.
 - That the Livelu Points Program or any Rewards provided thereunder will meet Participant's requirements.
 - That the Rewards Program, the Livelu Points Program and any Rewards provided thereunder will be uninterrupted, timely, free of errors or without defects.
 - As to the benefits or results a Participant may obtain by participating in the Rewards Program or the Livelu Points Program.
 - As to the accuracy or reliability of any information obtained via participation in the Rewards Program or the Livelu Points Program.
- (b) Bradesco Bank will not be liable or responsible for the performance of Livelu, any other Reward Provider or any third party service provider, or any guarantee, warranty and representation, if any, made by Livelu, any other Reward Provider or any third party service provider.
- (c) No advice or information, whether oral or written, obtained by a Participant from Bradesco Bank or via the Rewards Program shall create any warranty not expressly made herein

6. Audits and Disqualification:

Bradesco Bank and Livelu reserve the right to audit any Participant's Livelu Account at any time for compliance with these Terms and Conditions and the Livelu Regulations, without 46 7 notice to the Participant. If an audit reveals

discrepancies, the processing of Reward redemption requests may be delayed pending completion of the audit. Bradesco Bank and Livelu reserve the right to change Total Points without notification if an audit reveals inaccuracies.

7. Changes/Termination:

Bradesco Bank and/or Livelu may at any time modify, delete from, or terminate these Terms and Conditions, the Rewards Program, the Rewards, the Livelu Regulations and any rules, processes and regulations for the Livelu Points Program, and special offers at any time, with or without notice. These rights include but are not limited to, the right to:

- change the amount of Livelu Points earned for Eligible Purchases, including Eligible Bonus Purchases;
- change the number of Livelu Points required to redeem Rewards;
- impose caps and/or fees on the earning of Livelu Points and/or on redeeming Livelu Points;
- change the Rewards available; or
- cancel the Rewards Program or the Livelu Points Program without notice.

8. Governing Law and Rules:

- (a) These Terms and Conditions and the Rewards Program shall be governed and construed in accordance with applicable U.S. federal law and, to the extent not preempted by U.S. federal law, the laws of the State of Florida. If any terms of the Rewards Program are inconsistent with or in violation of U.S. federal or Florida law, those terms shall be modified only to the extent of the inconsistency and the remainder of the Rewards Program shall remain in force.
- (b) To the extent the Rewards Program is deemed by Visa USA Inc. to be inconsistent with Visa Association bylaws or rules, it shall be modified accordingly, and only to the extent of the inconsistency and the remainder of the Rewards Program shall remain in force.
- (c) The Livelu Regulations and the Livelu Points Program shall be governed and construed in accordance with the laws of Brazil.