

# Customer And Potential Customer Relations Policy V.5



## CUSTOMER AND POTENTIAL CUSTOMER RELATIONS POLICY

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### 1. AREA(S) RESPONSIBLE

- 1.1. Customer Relations and Product Management Support (Gerel).

### 2. SCOPE

- 2.1 This policy guides the behavior of BB Tecnologia e Serviços, taking into account the specific needs, legal and regulatory aspects to which it is subject, in its commercial relations.

### 3. OBJECTIVE

- 3.1 The purpose of this policy to establish principles and guidelines to be observed in the relationship process and identification of potential clients that *BB Tecnologia e Serviços* is prospecting.

### 4. REGULATIONS

- 4.1. The main benchmarks of this Policy are:
  1. Law No. 9.613/98 (Money Laundering Prevention Act);
  2. Law No. 12.846/13 (Brazilian Anti-Corruption Law);
  3. Law No. 14.133/2021 (Law on Tenders and Administrative Contracts);
  4. Law No. 13.303/16 (State-Owned Companies Law);
  5. Law No. 13.709/18 (General Personal Data Protection Law);
  6. Bylaws of BB Tecnologia e Serviços;
  7. Code of Ethics, Conduct and Integrity 2023/2024 (BBTS);
  8. POL005 - Strategy Risk Management Policy (BBTS);
  9. POL256 - Market Risk Management Policy (BBTS);
  10. POL601 - Privacy Policy (BBTS);
  11. POL900 - Policy for Preventing and Combating Corruption, Money Laundering, Bribery, Corruption and the Financing of Terrorism and the Proliferation of Weapons of Mass Destruction (BBTS);
  12. POL908 - Business Continuity Management Policy (BBTS);
  13. Compliance Program (BBTS);
  14. Bacen Resolution 4.949 - Principles and procedures to be adopted in relations with clients and users of products and services.

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### 5. REVIEW PERIODICITY

5.1. The Customer and Product and Service User Relationship Policy must be reviewed every three (3) years, or extraordinarily at any time.

### 6. CONCEPTS

6.1. This Policy guides *BB Tecnologia e Serviços'* behavior in its relationship with its clients and in prospecting new clients, during sales negotiations, and also during the after-sales process, observing principles of integrity, transparency and compliance, fostering the convergence of interests and strengthening the company's institutional image in the eyes of the external public.

6.2. Concepts: for the purposes of applying this Policy, the definitions apply:

6.2.1 Clients: natural or legal persons who use the products or services offered, marketed or distributed by BBTS;

6.2.1.1 Legal Entity Clients belonging to the Public Administration: clients or potential clients who are part of the Direct or Indirect Public Administration, who may acquire, contract, use, or who have used, contracted or acquired products or services offered, marketed or distributed by BBTS, according to previously established contractual definitions, respecting current legislation and best market practices;

6.2.1.2 Legal Clients belonging to the private, for-profit market: any and all clients or potential clients or users, from the Private, for-profit sector, who may acquire, contract or use, or who have used, contracted or acquired products or services offered, marketed or distributed by BBTS, in accordance with previously established contractual definitions, respecting current legislation and best market practices;

6.2.1.3 Legal Entity Clients belonging to the private, non-profit market: clients or potential clients of BBTS, from the private, non-profit market, who can acquire, contract or use, or who have used, contracted or acquired products or services offered, marketed or distributed by BBTS, in accordance with previously established contractual definitions, respecting current legislation and the best market practices;

6.2.2 Employee(s): any BBTS employee, of any position or rank, and any and all third parties hired by BBTS to perform functions related to the business relationship with clients or potential clients.

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### 7. ENUNCIATED

- 7.1. We ensure a culture of proactive, collaborative, assertive and balanced service with customers or potential customers of the products and services offered by BBTS, as well as strengthening the culture of respect and appreciation for diversity to promote an inclusive environment.
- 7.2. We make sure that the customer is at the center of our strategies and that they should be delighted and provided with a unique experience with the brand, through contact with our employees and the use of our products and services.
- 7.3. We provide our clients with all the institutional information they need in a clear, precise and timely manner in relation to the products and services we offer.
- 7.4. We ensure that demands are met and needs identified quickly, promptly and with quality, with the aim of building sustainable relationships, seeking closeness, loyalty and retention.
- 7.5. We provide the best experience for our customers by offering products and services, enabling the best experience throughout their journey.
- 7.6. We offer products and services tailored to the needs of clients and potential clients, taking into account the profiles, segments, niches and demands of each market, offering solutions based on innovation and value.
- 7.7. We promote a cooperative and fair relationship model with our clients and potential clients.
- 7.8. In our practices, we ensure proper management of the commercial and business relationship throughout our clients' journey.
- 7.9. We offer dignified, courteous and fair treatment, respecting the interests and rights of clients and potential clients through dialogue and transparency.
- 7.10. We offer our clients clear, reliable and timely guidance and information to enable them to make the best business decision, in line with their needs, wishes and desires for their economic activity.
- 7.11. We guarantee the confidentiality of banking and institutional information, except in the cases provided for in law.
- 7.12. We guarantee the confidentiality of client information in the development of business, with the exception of cases provided for by law and by court order.
- 7.13. We respect the wishes of customers with an interest in interrupting the contractual and/or business relationship relating to our products and services.
- 7.14. We encourage communication with our clients and take their comments into account when developing and improving our solutions, encouraging the convergence of interests and

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strengthening the BBTS brand to demonstrate credibility, efficiency, safety and competence.

- 7.15. We prioritize dialogue and seek to resolve the demands of clients and potential clients quickly and accurately, with the aim of guaranteeing the best experience through the use of and/or access to our products, services and solutions, without the need for intermediation by external bodies and institutions.
- 7.16. We build sustainable business relationships, guaranteeing mutual benefits between BBTS, clients and potential clients, aiming to provide the best experience throughout the entire journey, considering the business relationship, prospecting, sales and after-sales.
- 7.17. We are committed to transparency in our business relations with our clients and potential clients, defining and sharing all the conditions to be agreed between the parties.

### **Customer identification**

- 7.18. In our business relationships, we prioritize due diligence in identifying our clients to prospect.
- 7.19. We ensure faithful compliance with the applicable legislation and regulations, as well as the established internal Policies and standards, for the development of the business relationship with a potential client and its maintenance.
- 7.20. We start by identifying our clients to prospect, guided by ethics, respect for universal human rights and transparency, including providing information with due clarity, accuracy and timeliness.
- 7.21. We promote an organizational environment based on responsible conduct, aimed at protecting BBTS from inappropriate actions and attitudes, safeguarding public assets and consolidating an image of credibility with clients to be prospected.
- 7.22. We provide appropriate assistance in identifying and prospecting potential clients, respecting their specific characteristics and seeking balanced and ongoing relationships.
- 7.23. We train our employees to identify clients in a fair, equitable and cordial manner, with quality service.
- 7.24. We seek to get to know our clients on an individual basis in their interactions, respecting their peculiarities.
- 7.25. We prioritize the identification of potential clients, guided by the best market practices, aiming for the best experience at every stage of the negotiation.
- 7.26. We offer solutions that enable *customer success*.
- 7.27. We provide permanent contact channels as a means of actively listening to and defending the

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rights of potential clients in their potential business relationship with the company, clarifying their rights and duties and preventing, mitigating and resolving conflicts, acting impartially, transparently and respectfully.

### **8. APPROVAL**

8.1. Through Technical Note 2024/0669, this policy was approved by the BBTS Board of Directors (Conad) on October 24<sup>th</sup>, 2024.