

Global AML Program

Anti-Money Laundering and Combating the Financing of Terrorism and Proliferation of Weapons of Mass Destruction.

At Nubank, we do the right thing! That's why we want to share with you our **Global AML Program** which includes our efforts to prevent financial crimes, such as **Money laundry, Financing of Terrorism and financing of the Proliferation of Weapons of Mass Destruction**. The Program reinforces our commitment to promoting a safer society and ensures our compliance with applicable regulations and best international practices to combat such crimes.

We have a **dedicated team** responsible for the AML Program, with the mission of coordinating actions related to the prevention of money laundering and financing of terrorism and the proliferation of weapons. Furthermore, all Nubank employees are responsible for knowing and adopting preventive measures in their routines.

We continuously promote the **organizational culture of AML**, including our employees and stakeholders. For this promotion to be efficient, Nubank offers continuous training programs with learning and communication actions on related topics.

We carry out **Internal Assessments** constantly to identify and measure the risks of using our products and services to commit financial crimes.

Additionally, the AML Program covers the hiring of employees, suppliers and partners based on **regulatory diligence** focused on knowing the risks of these counterparties and ensuring that Nubank's commercial relationships are free of any financial crimes.

All actions of AML are ensured by processes of **quality**, ensuring effectiveness, improvement process and smart efficiency.

It is our mission to combat the complexity of the financial system and empower our customers, and this necessarily involves guaranteeing security and trust in our products and services. Therefore, the **Global AML Program** is a strategy used by Nubank to convert challenging scenarios and risks into opportunities, effectively contributing to a safer society.