



FINANCIAL CITIZENSHIP



Financial Citizenship

Bradesco Organization is committed to promoting financial education, financial inclusion, participation and protection of its clients, employees and society, enhancing the Financial Citizenship agenda in line with its purpose of creating opportunities for people's fulfillment and the sustainable development of companies and society.

Our actions are guided by best practices and market recommendations, including regulatory aspects and the regulatory framework with policies and standards that guide the Organization's practices. Among which it is worth mentioning:

- ✓ [Institutional Policy on Financial Education;](#)
- ✓ Institutional Standard on Financial Education;
- ✓ [Institutional Policy on Relations with Clients and Users;](#)
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- ✓ [PRSAC - Social, Environmental and Climate Responsibility Standard;](#)
- ✓ [Bradesco Organization's Corporate Sustainability Policy;](#)
- ✓ Regulations of the Executive Committee for Integrated Risk Management and Capital Allocation of Bradesco Organization;
- ✓ Regulations of the Financial Citizenship Commission.

1. Concepts

1.1 Financial Citizenship

Includes the rights and duties of citizens, enabling them to better manage their resources and financial life. In the Organization, this action is done transparently and clearly in the information provided in relations with our clients and users, always seeking to understand their needs and potential finance-related vulnerabilities. The promotion of Financial Citizenship encompasses a program with actions aimed at education, protection,

participation and financial inclusion with the purpose of enabling clients and Brazilian society to manage their financial resources consciously and thus contribute to the development of their financial health.

1.2 Pillars of Action

- **Financial Education:** contributing to the ability of clients, users and individuals in society to organize and plan their personal and family budgets, build emergency reserves and financial resilience, prevent default and over-indebtedness, thus enabling them to manage their financial resources consciously and achieve financial health;
- **Financial Inclusion:** bringing effective access to financial products and services to all Brazilians with due respect for the needs, vulnerabilities, interests and financial behavior of each person, so as to enable the development of increasingly inclusive, collaborative and efficient relationships, processes and business models in all regions of the country, expanding access to financial products and services for vulnerable groups;
- **Consumer Protection:** ensuring protection for clients and non-clients, including those potentially vulnerable, by acting with confidentiality, integrity and the availability of processes and information and in compliance with internal regulations and mechanisms. Its purpose is to ensure that everyone can use our products and services safely, securely and free from fraud, by means of reliable information and processes;
- **Participation:** giving a voice, strengthening our relationship and adding direct value with our clients, society and regulators, through constant dialog in our various service channels, such as agencies, SAC, ombudsman, hot line and BIA. In doing so, we seek to implement solid

changes in our processes, products and services based on the views, opinions and suggestions gathered from the relationship with all stakeholders.

1.3 Target audience

Individual clients, micro-entrepreneurs, consortium members, employees and society, considering their peculiarities, complexities, needs, profiles and financial behavior.

1.4 Potentially Vulnerable Clients

Clients with certain particular characteristics, related to age, income, physical or mental disability, education and over-indebtedness, which, depending on the situation and their stage of life, may, on their own or due to a combination of more than one of them (intersection), hinder their proper decision-making.

2. Guiding rules

- Acting with transparency, ethics, fairness and clarity in the information provided, seeking to understand the needs, potential vulnerabilities and financial profile of each client and society, linked to their finances, in order to contribute to their protection and personal development.
- Providing access to the banking system and products and services to all Brazilians, so as to enhance Bradesco's physical and/or digital presence in remote and financially disadvantaged regions.
- Democratizing access to the banking system through innovation and technological evolution with the purpose of reaching the most different audiences with our accessible digital platforms, which provide diversified financial services.

- Developing products and services adapted to the different client profiles, particularly the most vulnerable audience, tailored to their needs and preferences, through innovative solutions, with market research, studies and client feedback.
- Understanding the needs, the stage of life, and the financial profile of our clients in order to foster sustainable, value-adding relationships. In this sense, working with the Potentially Vulnerable Customer (CPV) concept, which seeks to refine customer service dealings by identifying any difficulties in understanding and self-managing the financial portfolio of each one of them.
- Promoting financial education actions and initiatives that contribute to the organization and planning of personal and family budgets, the formation of savings and financial resilience, as well as the prevention of defaulting on operations and over-indebtedness.
- Providing clients and users with useful and relevant financial education initiatives for their financial life, with broad coverage and available at the times most suited to the characteristics and needs of each client, tailored according to their profile.
- Promoting the establishment of financial education actions in the definition of routines and procedures related to products and services, compatible with the complexity, the business model, the nature of the activities, and also considering the phases of the relationship with clients and users and their financial health. Offering different financial reorganization conditions, considering the needs of each client and seeking to prevent further defaults and/or over-indebtedness.

- Developing training and qualification actions for the staff, interns and apprentices, especially the sales force, ensuring adequate and tailored service to different client profiles.
- Investing in and developing the participation of clients and society through accessible and efficient mechanisms for capturing complaints, opinions and suggestions to feed back into the processes of creating and adapting the Organization's products and services to increase client satisfaction.
- Ensuring consumer protection by providing clear and transparent information on the conditions, rates, prices, terms and payment methods for our products and services, so that the client can make an appropriate and conscious purchase.
- Monitoring and following up actions to promote Financial Citizenship through inclusion, education and financial health indicators. Promoting engagement with external parties to discuss and enhance financial education and inclusion actions with the aim of promoting a more inclusive, accessible and fair financial market.
- Promoting the acculturation and awareness of employees, interns and apprentices with regard to education, financial health and well-being, monitoring the Organization's level of internal engagement, ensuring cross-action on the topic of Financial Citizenship.

3 Governance

Comprising strategic, tactical and operational forums with a vision of the business, products, client journey, technology, sustainability, ombudsman and financial education aspects, with the aim of establishing strategies and goals to promote increased financial inclusion, financial education, consumer protection, broader participation and understanding of the population so that they can achieve financial health. Furthermore, the structure seeks to monitor the organizational results of Financial Citizenship, as well as the effectiveness of proactive, preventive and corrective actions, allowing cross-action on the topic in the Organization.

The tactical forum is represented by the Financial Citizenship Commission, comprising Officers from the Organization's interdepartmental and permanent collective body, with the following duties: centralized monitoring of all initiatives and interventions, change agendas, compliance with commitments and other actions related to the Financial Citizenship process; assessing the impact of Financial Citizenship on the Organization; monitoring and keeping up to date the internal rules and policies addressing the issue directly and indirectly, in line with regulatory developments and recommendations; and submitting to the Integrated Risk Management and Capital Allocation Committee, when appropriate, proposals for Financial Citizenship actions and results ascertained within the scope of the Commission.

The strategic forum was represented by the Executive Committee for Conduct in Client Relations until July/2024, formed by the Executive Board and reporting to the CEO of the Organization.

As of August/2024, the forum began to be represented by the Integrated Risk Management and Capital Allocation Committee, on demand. The Committee's purpose is to advise the CEO on the performance of his duties. Among them, the monitoring of relevant topics related to Financial Citizenship.

Learn more about our work in [2024 ESG Report](#) - p. 92 to 104.