

This document is part of the Cielo's System Accreditation Agreement, registered under No. 2096773 with the Registry of Deeds and Documents of the District of Barueri –SP and available at:

<https://www.cielo.com.br/contrato-de-credenciamento>



Clause 1. This document presents the general provisions on products related to BENEFIT PAYMENT ARRANGEMENTS to CUSTOMERS under the terms of the laws and regulations in force.



Clause 2. The following definition shall be adopted exclusively for the purposes of this document and shall be applicable in singular or plural.

i Capitalized terms used in this document, whether singular or plural and not otherwise defined herein, shall have the meaning specified in the AGREEMENT.



Benefit Payment Arrangement

A set of rules and procedures that govern the provision of certain payment services to the public, specifically regarding programs intended to grant benefits to individuals arising from labor relations, service provision, or similar, and as established by law or by an act of the federal, state, or municipal Executive Branch.

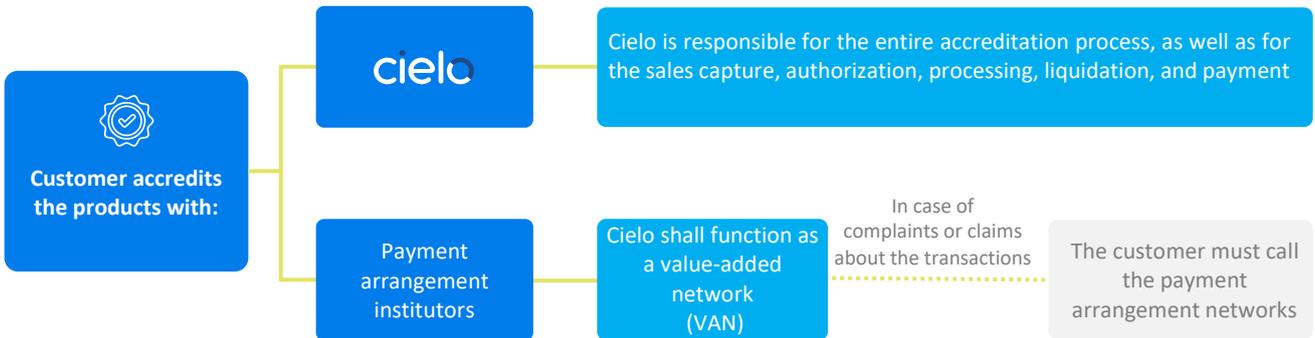
Clause 3. The BENEFIT PAYMENT ARRANGEMENT governs the payment rules for specific expenses — such as food, meals, culture, and transportation—for the cardholder issued under the BENEFIT PAYMENT ARRANGEMENT.

Clause 4. The products related to the BENEFIT PAYMENT ARRANGEMENT will be accepted in CIELO's capture solutions and, as provided for in the applicable laws and regulations, will be specifically available to CUSTOMERS who operate in segments focused on food, meals, culture, and/or transportation, among others that may be instituted by laws, rules or acts of the federal, state or municipal Executive Branch.

Clause 5. The CUSTOMER may carry out the accreditation of the products regarding the BENEFIT PAYMENT ARRANGEMENT directly with CIELO or, in specific cases, with other PAYMENT ARRANGEMENT institutions, according to their rules.

Clause 6. Suppose the CUSTOMER accredits the products related to the BENEFIT PAYMENT ARRANGEMENT directly with CIELO. In that case, CIELO shall be responsible for the entire product accreditation process, as well as the capture, authorization, processing, liquidation, and payment of sales.

Clause 7. Suppose the CUSTOMER accredits the products related to the BENEFIT PAYMENT ARRANGEMENT directly with other PAYMENT ARRANGEMENT PROVIDERS. In that case, CIELO shall function as a value-added network (VAN) and be responsible for capturing, processing, and transmitting the transactions carried out in the capture solutions. Should the CUSTOMER have any complaints or claims concerning these TRANSACTIONS or their liquidation, they shall directly contact the PAYMENT ARRANGEMENT NETWORKS.



i When CIELO acts as a value-added network, it shall not be responsible for the TRANSACTIONS or their financial liquidation, reversal, CHARGEBACK, or cancellation under any circumstances.

Clause 8. Especially regarding the PAT, the CUSTOMER must adhere to the requirements of the applicable laws and regulations to be accredited in the Program, including but not limited to the provisions of the self-declaration contained at the end of this instrument.

Clause 9. CUSTOMERS who meet the following requirements are eligible for the BENEFIT PAYMENT ARRANGEMENT products:



(i) Industry:

According to current legislation and regulations, the CUSTOMER carries out an activity in accordance with the National Classification of Economic Activities (CNAE—Classificação Nacional de Atividades Econômicas) and the rules applicable to certain types of benefits.



(ii) Bank account:

The CUSTOMER has a payment account in a certified BANK DOMICILE (to be validated at the time of accreditation). The CUSTOMER is not allowed to change to a BANK DOMICILE that is not certified.

Clause 10. Suppose CIELO becomes aware of the CUSTOMER's non-compliance with the rules determined by the competent authorities and current or supervening laws or regulations. In that case, the products related to the BENEFIT PAYMENT ARRANGEMENT shall be automatically disabled from the CUSTOMER's registration without prior notice or prejudice to any determination of losses and damages, which the CUSTOMER shall bear alone.

**IF THE CUSTOMER DOESN'T
COMPLY WITH THE RULES**

The **products shall be disabled** without prior notice and without prejudice to losses and damages, which the **CUSTOMER shall bear alone.**

Clause 11. As a result of the services provided for in this instrument, the CUSTOMER shall pay a remuneration to CIELO, calculated on all TRANSACTIONS carried out with the BENEFIT PAYMENT ARRANGEMENT products from the CIELO capture solutions, fully applying the provisions of the AGREEMENT's Clause 38.

Clause 12. Without prejudice to the AGREEMENT's provisions, if there is a CUSTOMER's non-compliance regarding the following self-declaration (especially for CUSTOMERS adhering to PAT) or the rules and conditions determined by laws and/or regulations (applicable to CUSTOMERS adhering to PAT or not), the CUSTOMER shall bear any losses and damages arising from such non-compliance, as well as any fines and/or penalties that the competent authorities may impose.



This document's purpose is to enable the CUSTOMER to be accredited by CIELO to accept payment instruments for the purchase of meals or food products under the Worker's Food Program ("PAT" – Programa de Alimentação do Trabalhador), regulated by Law no. 6.321/1976, Decree no. 10.854/2021 and other related normative acts issued by the competent bodies.

1. By accepting the AGREEMENT and under the penalties of the law, the CUSTOMER declares that:

- (i)** It holds all the documentation necessary to comply with health surveillance standards;
- (ii)** It is registered on the National Register of Legal Entities, with an active and regularized status as a legal entity;
- (iii)** Its activity follows the National Classification of Economic Activities (CNAE) regarding the commercialization of meals or food products; and
- (iv)** It is aware of its legal obligations and complies with current laws and regulations, particularly those applicable to PAT.



2. The CUSTOMER further declares that it fully complies with the Food Services Good Practices Technical Regulation approved by the National Health Surveillance Agency (ANVISA), including the provisions regarding:

- (i)** Preparation and availability of Good Practices and Standard Operating Procedures Manual;
- (ii)** Identification of the CUSTOMER's owner or designated employee (agent) as legally responsible for food-handling activities, with proof of their technical training;
- (iii)** Building conditions, facilities, equipment, furniture, and utensils;
- (iv)** Facility, equipment, furniture, and utensil sanitization;
- (v)** Preventive and corrective actions for integrated vector and urban pest control;
- (vi)** Water usage and supply;
- (vii)** Waste management;
- (viii)** Food handlers (people who have direct or indirect contact with the food marketed and/or produced by the CUSTOMER);
- (ix)** Raw materials, ingredients, and packaging;

- (x) Food preparation;
- (xi) Prepared food storage and transport;
- (xii) Exposure to prepared food consumption;
- (xiii) Documentation and registration; and
- (xiv) Liability.

3. In addition to ANVISA's standards, the CUSTOMER declares compliance with all applicable federal, state, district, and municipal health surveillance standards and holds all operating authorizations and licenses required by these authorities.



4. The CUSTOMER declares to know and comply with the Ministry of Health and the Ministry of Labor and Employment joint regulations, Brazil's Federal Revenue Special Secretariat on the PAT, including the PAT's nutritional aspects, and all applicable guidelines issued by the National Health Council.

5. Whenever requested by CIELO, the CUSTOMER shall submit all documentation proving the above statements within up to two (02) business days, counted from the date of the request.



6. The CUSTOMER undertakes to notify CIELO of any fact that changes the statements contained in this document within two (02) business days.



7. The CUSTOMER authorizes CIELO to monitor compliance with all CUSTOMER's obligations and declarations indicated in this instrument, directly or through a designated company.

8. The monitoring aims to verify the CUSTOMER's compliance with the provisions in the regulations and may be carried out by CIELO, directly or through third parties, at any time.

9. The inspections may occur in person during a visit to the facilities, regardless of prior notice or additional authorization from the CUSTOMER.

10. If the CUSTOMER fails to comply with the provisions, normative acts, and/or rules referred to in this document or the AGREEMENT, it shall be subject to the penalties the competent supervisory authorities provide. Additionally, CIELO could immediately de-accredit the CUSTOMER from the PAT with cause and without the need for prior notice. The CUSTOMER shall bear any financial losses CIELO or third parties may incur due to the non-compliance.



11. If CIELO suffers financial damages due to the CUSTOMER's non-compliance, the CUSTOMER shall bear the legal costs, attorney's fees, expert's fees, and any sentence given. CIELO is hereby authorized to offset such costs against the CUSTOMER's financial schedule.