



This document is an integral part of [Cielo's System Accreditation Agreement](#), registered under No. 2096773 in the Registrar of Deeds and Documents of the District of Barueri – SP and available at www.cielo.com.br/contrato-de-credenciamento.

Clause 1. This document establishes the conditions and rules to be observed for TRANSACTIONS between the SUPPLYING CUSTOMER and the BENEFICIARY CARDHOLDER for purchasing production goods and paying with the BNDES CARD on the BNDES OPERATIONS PORTAL.

Clause 2. When reading this document, it is important to bear in mind the meaning of the following terms and definitions:



a. PRODUCTION GOODS: Goods manufactured or added economic value in Brazil, including capital and other goods that, at the discretion of BNDES, are related to investments.



b. BNDES: Acronym used for the National Bank for Economic and Social Development (Banco Nacional de Desenvolvimento Economico e Social).



c. BNDES Card: BNDES authorized CARD issued to the BENEFICIARY CARDHOLDER by an ISSUER. A PAYMENT ARRANGEMENT NETWORK determines the features of the Card, which shall be used to purchase PRODUCTION GOODS on the BNDES OPERATIONS PORTAL.



d. SUPPLYING CUSTOMER: A company that joins the CIELO SYSTEM by adhesion to the AGREEMENT, thus becoming a CUSTOMER. BNDES authorizes the SUPPLYING CUSTOMER to sell PRODUCTION GOODS they manufacture to BENEFICIARY CARDHOLDERS on the BNDES OPERATIONS PORTAL.



e. REGULATIONS FOR USING THE BNDES OPERATIONS PORTAL: Set of regulations establishing the procedures to be adopted by SUPPLYING CUSTOMERS and BENEFICIARY CARDHOLDERS for TRANSACTIONS on the BNDES OPERATIONS PORTAL.



f. BENEFICIARY CARDHOLDER: Company holding a BNDES CARD and entitled to purchase PRODUCTION GOODS from SUPPLYING CUSTOMERS on the BNDES OPERATIONS PORTAL.



g. BNDES OPERATIONS PORTAL: The *website* made available and managed by BNDES, where all TRANSACTIONS with the BNDES CARD must be registered. The PORTAL's electronic address is www.cartaobndes.gov.br.

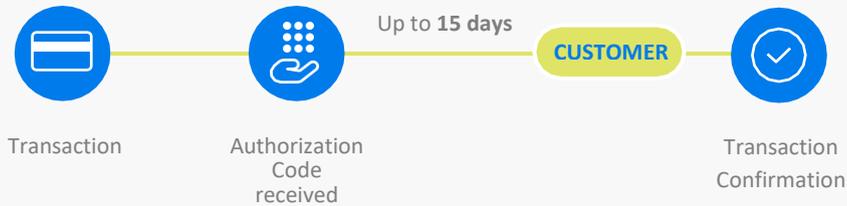
Clause 3. Only SUPPLYING CUSTOMERS and BENEFICIARY CARDHOLDERS authorized by BNDES will be considered qualified to offer PRODUCTION GOODS and carry out the TRANSACTIONS provided for herein, in accordance with the agreement between BNDES and the ISSUER.

Clause 4. The SUPPLYING CUSTOMER shall comply with all the terms and conditions in the RULES OF USE ON THE BNDES OPERATIONS PORTAL, which form an integral part of this instrument for all legal purposes and effects.



Clause 5. The SUPPLYING CUSTOMER shall obtain an online AUTHORIZATION CODE on the BNDES OPERATIONS PORTAL for every TRANSACTION made.

CLAUSE 6. Once the AUTHORIZATION CODE for TRANSACTION has been received, the CUSTOMER has fifteen (15) days to confirm the TRANSACTION. The CUSTOMER may choose to obtain the TRANSACTION AUTHORIZATION CODE and confirmation *online*.



Clause 7. The TRANSACTION carried out through the BNDES OPERATIONS PORTAL must identify the SUPPLYING CUSTOMER, specify the PRODUCTION GOOD purchased, and indicate the TRANSACTION amount.

