

DEBIT CARD WITHDRAWAL CONDITIONS



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 defines the conditions and rules between the CUSTOMER and the CARDHOLDER for cash withdrawal TRANSACTIONS through a debit CARD TRANSACTION.

- For the reading of this document, it is important to know that the CUSTOMER and the CARDHOLDER can carry out cash withdrawal TRANSACTIONS can be carried out between following these conditions:*
- *The CUSTOMER is the commercial establishment accredited by CIELO and it performs the withdrawal TRANSACTION; and*
 - *The CARDHOLDER is the person seeking the withdrawal service at the CUSTOMER's business establishment.*

Sole Paragraph: The withdrawal is carried out through a debit card TRANSACTION. After the TRANSACTION is completed, the customer delivers the amount in cash to the CARDHOLDER.

Clause 2. All debit CARD withdrawal TRANSACTIONS must have an AUTHORIZATION CODE, which must state the TRANSACTION amount plus the withdrawal amount. If the withdrawal TRANSACTION is not authorized, a new TRANSACTION may be made only through the debit mode.

- The Debit Card Withdrawal product functions as “change.” In this sense, the CARDHOLDER pays more than the product's price and receives the difference in cash.*



The Cardholder purchases a product



The Cardholder pays more than the product's price with the debit card



The Cardholder gets the difference in cash



Clause 3. If the CARDHOLDER decides to cancel the withdrawal TRANSACTION, the cancellation must include both operations – the purchase made with the debit CARD and the withdrawal of the amount requested.



Clause 4. Upon approval of the debit CARD withdrawal TRANSACTION, the CUSTOMER will receive the total amount of the TRANSACTION, i.e., the amount of the purchase and the withdrawal amount, under the same conditions established for the cash debit

product. However, the amount of the REMUNERATION to be paid to CIELO will only consider the amount of the debit TRANSACTION.

Clause 5. CIELO shall determine the maximum and minimum amount limits for withdrawals and the minimum amount for TRANSACTIONS with the debit CARD to qualify the CARDHOLDER for a withdrawal.

