

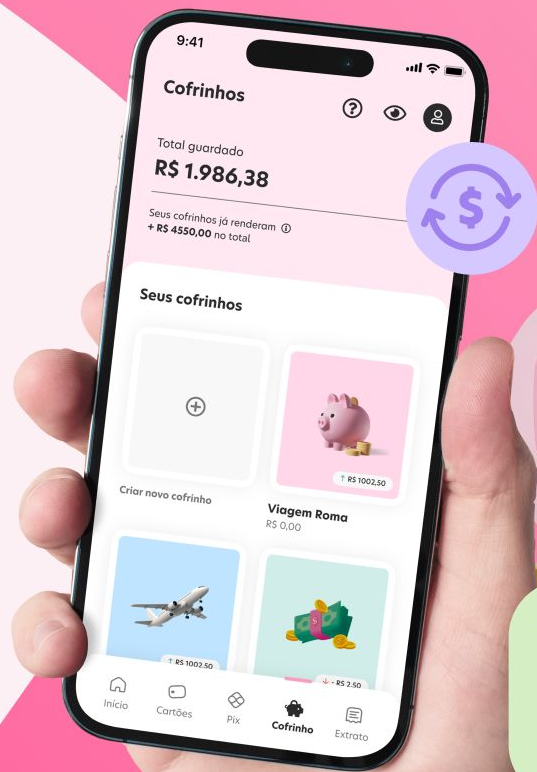
méliuz

3Q23

Results

Presentation

November 8, 2024



New organizational structure

we are starting a new phase in our journey of growth and innovation

Board of Directors

Israel Salmen

Chairman of the Board of Directors
and Institutional Chairman of the CASH Group³

Tulio Braga

Vice-Chairman of the Board of Directors
and Chief Operating Officer

Gabriel Loures

Member of the Board of Directors,
CEO of Méliuz and Director of Growth, Strategy and
New Business (accumulated)

André Amaral

Member of the Board of Directors
and Product, Technology and Data Director

Marcos Lisboa

Independent member of the Board of Directors

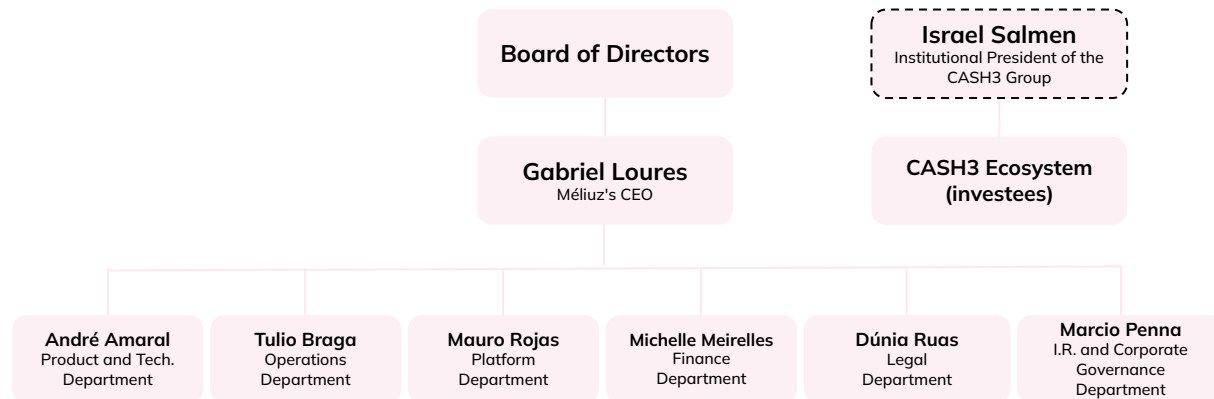
Bruno Alves

Independent member of the Board of Directors

Julio Cezar Pereira

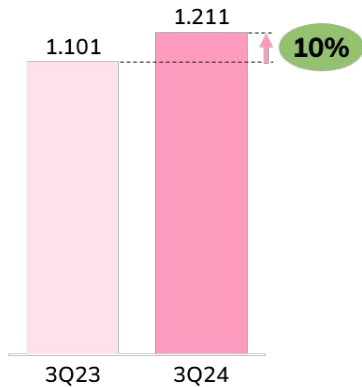
Member of the Board of Directors appointed by banco BV

Executive Directors

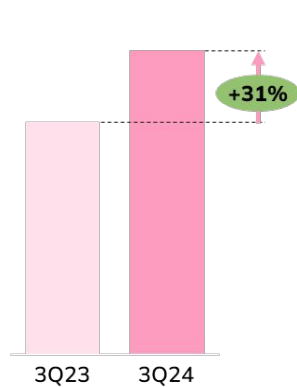


We showed strong growth at Shopping Brazil

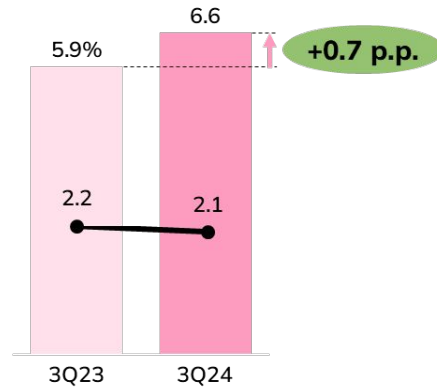
GMV
Shopping Brazil
(R\$ million)



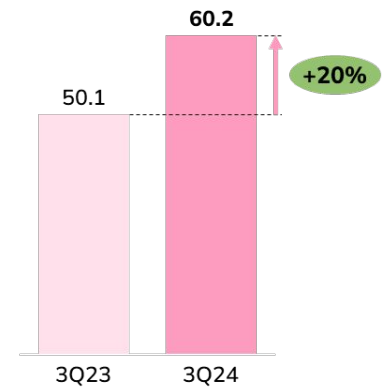
New buyers
Shopping Brazil
(%)



Take rate and net take rate
Shopping Brazil
(%)



Net revenue
Shopping Brazil
(R\$ million)

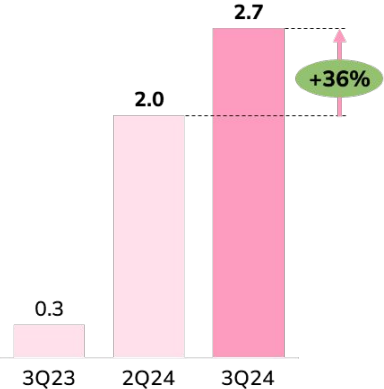


Take rate Net take rate

We continue to increase the engagement of financial products in partnership with banco BV

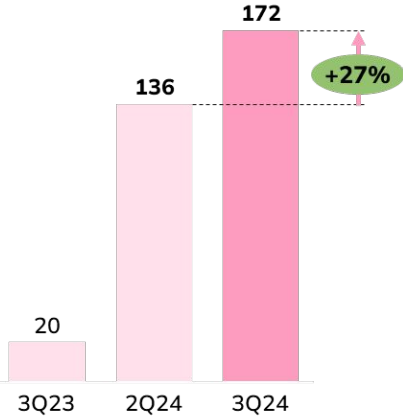
Open digital accounts

(Accumulated - # million)



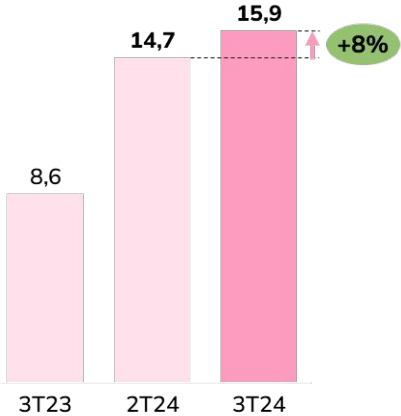
Credit cards issued

(Accumulated - # thousand)



Financial services net revenue

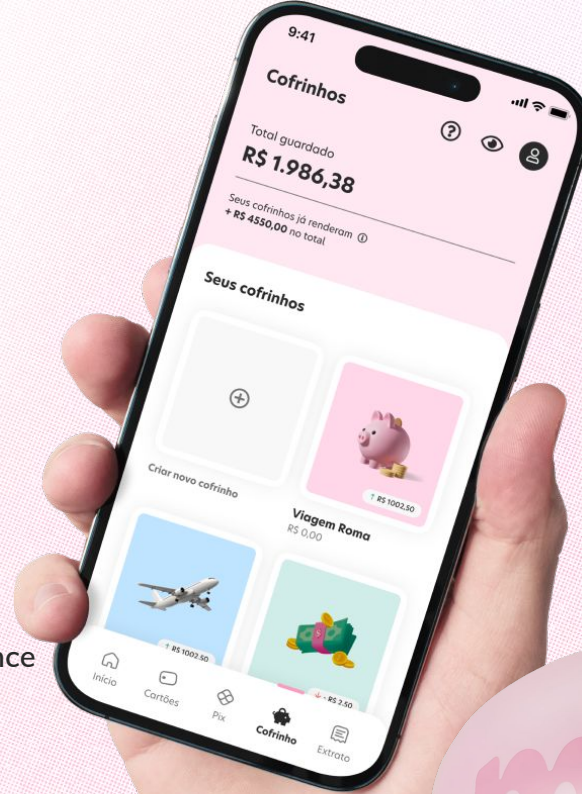
(R\$ million)



We are moving forward with our financial services roadmap, with the scale-up of investment products in partnership with BV

Oct/24: Investment in CDB securities

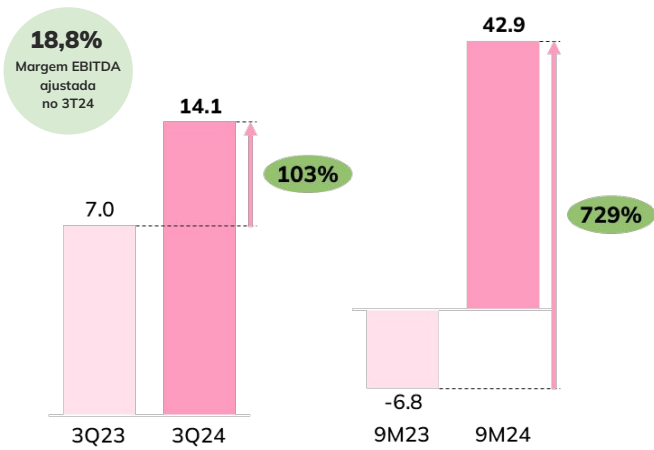
- ✓ Greater engagement and increased account balance
- ✓ New account profitability tools
- ✓ Cross-sell with other products in the Méliuz ecosystem



The increase in 3Q24 came with the EBITDA margin growth, consolidating the evolution of recent years

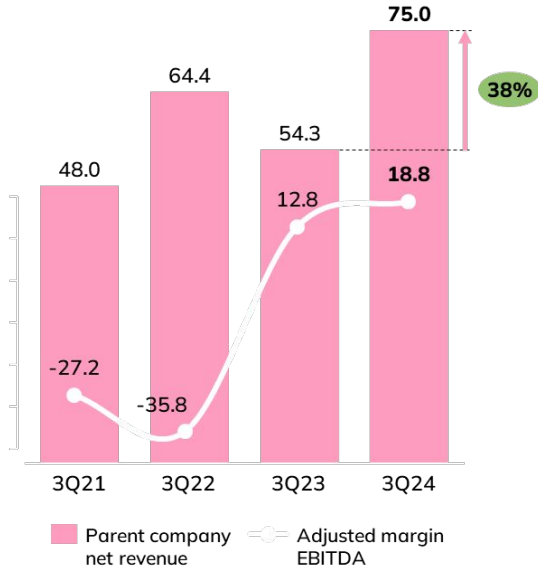
Parent company adjusted EBITDA¹

(R\$ million)



Net revenue and adjusted EBITDA margin Parent company

(%)



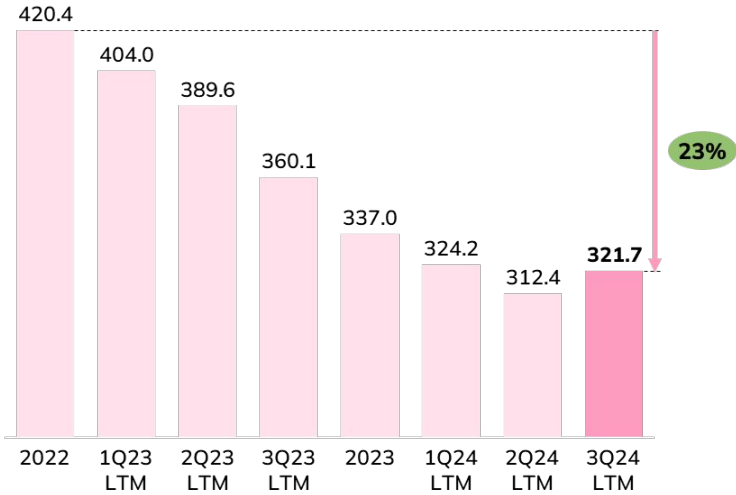
¹ Excludes extraordinary items.



The results were supported by the expenses control, guaranteeing a sustainable growth

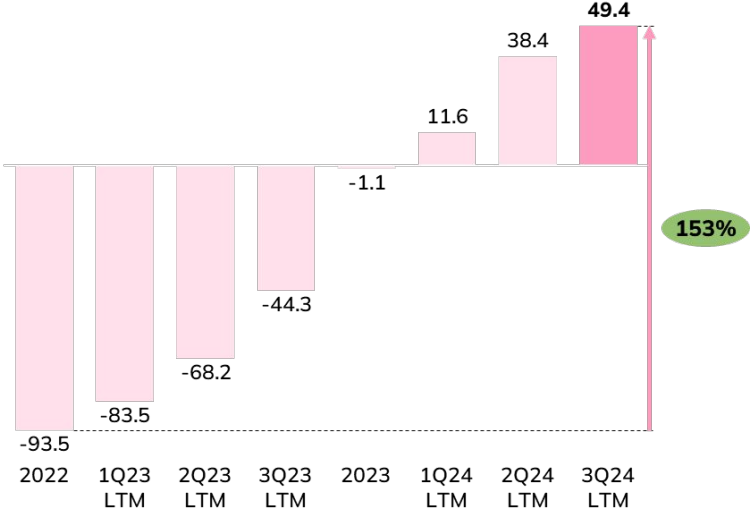
Consolidated operating expenses LTM

Excluding extraordinary items
(R\$ million)



LTM adjusted consolidated EBITDA¹

(R\$ million)



¹ LTM adjusted EBITDA = EBITDA considering the last twelve months (LTM = Last twelve months) and excluding extraordinary items.

Black Friday Festival

The number 1 in cashback



Méliuz + Promobit together

Greater commercial and product synergies, generating gains for partners and users



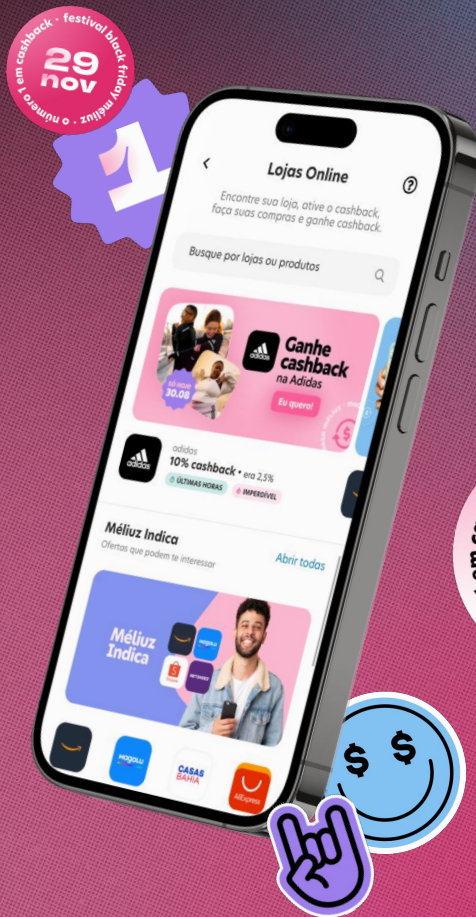
Product innovations

Dozens of improvements for user acquisition, engagement and retention during Black Friday



Special opportunities

More promotional campaign dates for partners and opportunities for users to earn even more (e.g. Méliuz Prime, Combined Redemption)



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