

# Personal Data Processing Term

All personal data provided by the CLIENT and/or collected as a result of (i) the **Deposit Account Opening and Products and Services Agreement**; and/or (ii) the **Banking Services Agreement – Banking as a Service** (together, the “Agreements”), which form an integral and inseparable part of this **Personal Data Processing Term** (“Term”), will be used for the purpose of executing the contractual obligations described in the Agreements and complying with legal and/or regulatory obligations, pursuant to the Brazilian General Data Protection Law (Law No. 13.709/18 – LGPD).

The CLIENT authorizes the collection and processing of the following personal data, as well as other data that may eventually be requested by **Banco SEMEAR**:

- a) full name;
- b) number and image of the CPF (Individual Taxpayer Registry);
- c) number and image of the ID (RG) or National Driver’s License (CNH);
- d) date of birth;
- e) contact phone number;
- f) email address;
- g) gender;
- h) marital status;
- i) full address;
- j) occupation/professional activity;
- k) proof of income;
- l) facial biometrics;
- m) fingerprint.

The CLIENT acknowledges that, for the purpose of providing the services described in the Agreements, as well as fraud prevention, anti-money laundering and counter-terrorism financing, credit protection, data validation, and/or transaction authentication, **Banco SEMEAR** may share and consult personal data with databases, including SPC, SERASA, and the Central Credit Risk System of the Central Bank of Brazil, pursuant to CMN Resolution No. 4.571/17, or other credit information agencies, especially with respect to debts and/or obligations under the CLIENT’s responsibility.

The CLIENT’s personal data will be collected, processed, and shared by SEMEAR in accordance with the Agreements and its **Privacy Policy**, available for consultation at any time on the website: <https://www.bancosemear.com.br/politica-de-privacidade/>.

The CLIENT undertakes to immediately inform SEMEAR of any suspicious behavior or unauthorized transaction that may compromise, directly or indirectly, the personal data provided to SEMEAR, through the service channels made available to the CLIENT:

- Ombudsman: 0800 942 7600
- Customer Service (SAC): 0800 702 6700
- WhatsApp: (31) 4000 1570
- Email: [atendimento@bancosemear.com.br](mailto:atendimento@bancosemear.com.br)

The CLIENT may request access to information about the processing of their personal data through the email: **dpo@bancosemear.com.br** and, in case of doubts, through SEMEAR's service channels.

The CLIENT authorizes the credit bureau managers, under Law No. 12.414/11 (Positive Credit Registry), to make their credit history available to SEMEAR, for the purpose of supporting credit analysis, financing, or other business transactions that imply financial risk.

The CLIENT declares and agrees to receive advertising, publications, and marketing campaigns from SEMEAR, for the purpose of promoting SEMEAR products and services, as well as those of its partners.

This Term forms an integral and inseparable part of the Agreements.