



**C6** BANK

Annual Report 2021

On the C6 Bank website, in the Documents section, you can find all our annual reports. Also available on this page are financial reports, contracts for the products and services offered, the institution's Code of Ethics and Conduct, the tariff tables of the products, among other documents.

↓ [c6bank.com.br/documentos](https://c6bank.com.br/documentos)

# SUMMARY

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# FOR C6 BANK, 2021 WAS A CONSOLIDATION PERIOD

GRI 102-14

We reached 100% of the 5,570 Brazilian municipalities. We went from 4 million clients in December 2020 to 14 million at the end of 2021. At the same time as we attracted consumers, we expanded our portfolio of products and services and built one of the most complete and innovative shelves in the Brazilian banking market. In mid-year, we announced a strategic partnership with JPMorgan Chase, a world leader in financial services, which now holds a 40% stake in C6 Bank. The partnership demonstrates the confidence of one of the most solid banks in the world in our business plan.

C6 Bank also established itself as one of the companies that Brazilians dream of working for. We ended 2021 with more than 2,500 employees and continue with actions to strengthen our organizational culture. We won LinkedIn Top Startups and other several awards that attest to our ability to attract, develop, and retain talented professionals.

This was also the year in which we made the most progress in our sustainability agenda. We structured our first GRI report, which ensures transparency in relation to all of C6 Bank's priority topics. We signed and committed to the UN Global Compact and its principles. We are also

associated with Instituto Ethos (Ethos Institute), Fórum de Empresas e Direitos LGBTI+ (LGBTI+ Business and Rights Forum), and Selo Sim à Igualdade Racial (Yes Seal to Racial Equality). For the second year in a row, we zeroed our carbon emissions. We advanced in promoting equity and inclusion actions. We intensified financial education actions for society, launched our mentoring program for women, and continued our project to promote technology education, disseminating knowledge among vulnerable populations. We ended the year by launching the first biodegradable card in Brazil, a symbol of our commitment to sustainability and the environment.

I would like to thank all the employees of C6 Bank for such an intense, successful, and incredible year of work. Thank you so much for making C6 Bank what it is today.

For 2022, we will keep the vibe, the sparkle in the eye, and the nonconformity that brought us here. We are ready to enter a new era, in which we can increasingly be the life bank of millions of Brazilians.

Good reading!  
Marcelo Kalim – CEO





TO BEGIN



# TRANSPARENCY

GRI 102-50 ● 102-52 ● 102-54

This is C6 Bank's first Annual Sustainability Report prepared in accordance with GRI Standards, Core option. Here you will find information about the actions and initiatives that are part of our commitment to the transparent management of the social, environmental, and economic aspects of our activity.

The collection and analysis of data related to actions and progress achieved refer to the period from January 1 to December 31, 2021.



# OUR PRIORITIES

GRI 102-40 ● 102-42 ● 102-43

In March 2021, we completed our first materiality matrix. The matrix serves to identify environmental, social, and governance issues that are important to our business and, at the same time, relevant to our stakeholders. Stakeholders are all the people or organizations that affect or are affected by the company's strategies, decisions, actions, or messages.

The result of this analysis helps us to improve the management of socio-environmental and governance issues, create an action plan based on relevant issues, and generate value for the company and society. The topics defined in the materiality matrix also served as a basis for determining the content of this report.

<b>Main stakeholders</b>		
<b>Groups</b>	<b>Actors</b>	<b>Communication channels</b>
Investors	Shareholders	Reports (accounting and financial, annual, risk management, Ombudsman's Office); website; meetings and gatherings
Clients	Natural and juridical person clients	Chat on the C6 Bank app; social media; email; client service phone number; Ombudsman's Office; annual report
Employees	Employees and representative institutions	Transparency Channel; company policies; dialogue with representatives; collective agreements; union representatives; internal communication; trainings; annual report
Suppliers	Software, systems, and technology equipment companies	Meetings and gatherings; company policies; workshops; direct communication by email; annual report
Regulatory body and industry associations	Banco Central do Brasil (BCB - Central Bank of Brazil)	Resolutions; normative instructions; ordinances; public consultations; meetings and gatherings
Civil society	Journalists, NGOs, universities, researchers, associations, consumer protection bodies	Press room; C6 Bank blog; website; social networks; annual report

TO BEGIN

# METHODOLOGY

GRI 102-43 ● 102-44

The first step in obtaining the materiality matrix was to identify the ESG (environment, social, and governance) topics relevant to the financial sector and to our activity in particular. Then, we carried out an online survey that obtained 991 responses and revealed which of these topics are more or less important in the view of our main stakeholders. Topics related to ethics and transparency, client satisfaction, and investment in financial education stood out among the concerns pointed out by the public consulted – suppliers, clients, and employees.

The intersection between the result of the consultation and the business vision of our managers generated the company's materiality matrix. The matrix is a chart used to compare the company's view of the impact of the topics on the business with the expectations of external stakeholders. This analysis reveals the highly relevant topics to be prioritized in the management of the business, called material topics.





# MATERIAL TOPICS

GRI 103-1 ● 102-46 ● 102-47

Topic	Clients satisfaction	Transparency in communications and services	Financial education	Ethics in relationships and business	Innovation and entrepreneurship
<b>Where it occurs</b>	Inside and outside the organization	Inside and outside the organization	Inside and outside the organization	Inside and outside the organization	Inside and outside the organization
	C6 Bank's purpose is to build real relationships, transforming people's financial lives. In addition to creating products that meet client needs, we need to build a corporate culture that adheres to this objective.	Offering a simple but also differentiated experience goes through the relationship with our clients. Our communications and services are guided by transparency. No mincing words, fine print, or asterisks.	C6 Bank believes that education is the most effective tool for transforming society. That is why we invest in the dissemination of financial and technology education.	Ethics is a core value of C6 Bank. Without it, we are out. With this pillar, everything we want to build will be solid, lasting, and true. We do what is right.	As written in our mission statement, we work to "challenge the financial market status quo with innovation, sustainable growth, and quality". Can it be done differently? There is always a way. And it can be simple. We are passionate about transforming and evolving.

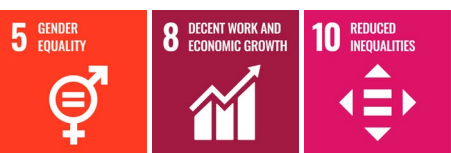
SDGs (Sustainable Development Goals)



Global Compact



Improvement of the services offered	Digital inclusion	People management	Image and reputation	Investments in socio-environmental projects	Diversity
Inside and outside the organization	Outside the organization	Inside the organization	Inside and outside the organization	Outside the organization	Inside and outside the organization
In addition to ensuring quality and safety for our clients, constant evolution is a tool for innovation. With this in mind, we always seek to improve our products and services, helping to increase financial awareness.	We operate throughout Brazil by means of a digital app, with clients in all Brazilian municipalities. To support digital inclusion, C6 Bank does not charge fees for basic financial services.	Guided by values such as "frescobol" and "art of disagreeing", we created a way of working in which it is better when everyone plays together, developing an internal culture that generates evolution for everyone.	We are recognized as a full-service bank which is present in people's lives, a reference in the transformation of the banking experience. An ethical, responsible, and sustainable bank.	We believe that the private sector has a responsibility to contribute to social transformation. That is why we participate in social and environmental impact initiatives that seek innovative solutions to local problems.	With the development of a policy that values diversity and inclusion, we make room for an increasingly plural environment.



- Norme MCE

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# THE C6 BANK IN 2021

GRI 102-7

# 14

million clients

**+210%** (compared to 2020)

R\$

# 14.8

billion  
credit portfolio

**+199%**  
(compared to 2020)

R\$

# 14.3

billion  
deposit base

**+138%**  
(compared to 2020)

**JPMorgan Chase**, the world leader in financial services, became a partner in C6 Bank with a **40% stake**

**C6 BANK AMONG THE BIGGEST**

20

institutions that lend the most to individuals in Brazil

(total portfolio until Oct. 2021)

11

largest credit card issuers

(3<sup>rd</sup> quarter)

25

banks that do most exchange operations in Brazil

(Dec. 2021)



## C6 BANK AMONG THE BEST

**4º Prêmio Canaltech**  
(Canaltech Award)

Winner in the  
best **digital**  
bank category

**LinkedIn Top Startups 2021**

**1<sup>st</sup> place** on  
Brazil list

**Forbes**

**Top 3** in the  
ranking of the **best**  
banks in Brazil

**Prêmio iBest**  
(iBest Award)

**Finalist** in 4  
categories

**SoluCS**

4<sup>th</sup> place among  
financial institutions  
in the client  
satisfaction survey

**Instituto MESC**  
(MESC Institute)

Award-winning toll tag  
in survey of over 18  
million clients

**Gupy**

C6 Bank member  
of the "100 HRs that  
Inspire" list

**Prêmio FILASA 2021**  
(FILASA Award 2021)

Best Finance  
Department and Best  
Legal Department in  
Brazil in the Startups  
category



# WE ARE C6 BANK

Our name comes from the chemical element carbon, represented on the periodic table by the letter C and the atomic number 6. This was not a random choice. Carbon, the basis of life on Earth, inspires our way of seeing the world. It is a versatile substance that shapes living organisms and the most diverse materials - from the simplest, such as graphite, to the most sophisticated, such as carbon fiber, or rare, such as the diamond. Its importance lies in the way it connects to other elements, forming something always greater.

We started operating in August 2019 with the launch of the C6 Bank app. Today, we offer one of the most complete and accessible service shelves in the Brazilian market. Along the way, we acquired other companies to complement the C6 Bank activity, giving rise to Carbon Holding.

We created an organizational culture based on six values: ethics, "authorcracy" (a neologism that means power to the author), frescobol, good humor, the art of disagreeing, and challenging the status quo (learn more about our culture and values in the People chapter). In 2021, we prepared our **manifesto**, which mirrors the relationship we want to establish with our activity.

## MANIFESTO

### **What is the value of money? What does it mean to you?**

We understand that money matters in people's lives and it is time for this relationship to be healthier. Guided by the truth and freed from behaviors that do not always lead us to the best choices.

On this path, we can learn and encourage more prosperous and productive behaviors to transform realities. Life projects, dreams, and goals need to be thought about, felt, and, why not, implemented.

Hence the importance of making mature and conscious decisions that put us in control of our financial life.

This is how Carbon Holding was born, with a team that plays together, with good humor, ethics, respect, and a commitment to inspiring people to manage their financial lives in a light and simple way. There is only one way to do this: to challenge the status quo of the financial market with innovation and boldness to create accessible, inclusive, and sustainable products and services.

To be part of people's lives at all times, creating true, fair, and transparent relationships so that we can write good stories.

## C6 BANK: AMONG THE BEST IN BRAZIL

We reached the end of 2021 with a journey rich in accomplishments, achievements, and recognition. For the first time, **we were included in Forbes magazine's annual ranking of the best banks in Brazil** and we debuted in the **third position**. The “World's Best Banks 2021” assesses overall client satisfaction and considers attributes such as trust, rates, conditions, client care, services, and financial education.

We are also **the best digital bank in the country** according to the 4th edition of the Canaltech award. In addition to being ranked 1st in the category in all regions of Brazil, C6 Bank obtained the best score among all service categories evaluated.

Since its launch, the bank has built a portfolio of more than 30 products and services, such as a free checking account, free transfers and withdrawals, card, toll tag, virtual store with 60,000 items for sale, investment platform, and international account in dollars or euros. The list, which continues to grow, makes C6 Bank the digital financial institution that most quickly built such a complete shelf in Brazil.

In mid-year, we announced a strategic **partnership with JPMorgan Chase**, a world leader in financial services. With the initiative, Chase complements its international retail strategy by acquiring 40% of C6 Bank. This partnership brings even more solidity, credibility, and strength to C6 Bank and contributes to accelerating our growth trajectory. (GRI 102-10)

The year also brought recognition to our corporate culture. We ranked 1st in the 4th edition of **LinkedIn Top Startups**, a ranking created by LinkedIn based on the behavior of network users. The award analyzes more than 774 million LinkedIn users and considers four indicators: growth in the number of employees, engagement with the company and current employees, job interest, and attraction of great talent.

## A FULL-SERVICE BANK WITH EVERYTHING IN ONE APP

GRI 102-1 ● 102-2 ● 102-3 ● 102-4 ● 102-5 ● 102-6

We are a privately held financial institution, headquartered in São Paulo, operating throughout Brazil by means of a digital app and with clients in 100% of the 5,570 Brazilian municipalities, or by means of web banking, a service available to companies and business partners. Our products and services are aimed at clients of all income brackets. C6 Bank does not charge fees for basic financial services, such as current account maintenance, payments, withdrawals, as well as transfers, and is committed to the continuous creation of innovative services, such as the Global Account, the C6 Tag, and the Atom Points Program.

We form a group that brings together, in addition to C6 Bank, C6 Corretora de Títulos e Valores Mobiliários (Securities Brokerage House), C6 Consig, the technology company for PayGo means of payment, C6 SEG Assessoria e Consultoria em Seguros (Insurance Advice and Consultancy), C6 Seg do Brasil Corretora de Resseguros (Reinsurance Brokerage), and the IDEA9 corporate education platform. Together, the companies have around 2,500 employees.

## Our products and services

PF Individuals
 MEI Individual micro-entrepreneurs
 PJ Businesses

Account free of maintenance fees	<span>PF</span>	<span>MEI</span>	<span>PJ</span>
Yellow account (for minors)	<span>PF</span>		
Pix transfers free of charge   Direct transfers (TED)	<span>PF</span>	<span>MEI</span>	<span>PJ</span>
Free withdrawals at Banco24Horas ATMs	<span>PF</span>	<span>MEI</span>	<span>PJ</span>
Credit and debit card C6 Carbon	<span>PF</span>	<span>MEI</span>	<span>PJ</span>
Virtual card   additional card	<span>PF</span>		
Bill and invoice payments	<span>PF</span>	<span>MEI</span>	<span>PJ</span>
Deposit via slip payment	<span>PF</span>	<span>MEI</span>	<span>PJ</span>
Overdraft facility	<span>PF</span>	<span>MEI</span>	<span>PJ</span>
Loans	<span>PF</span>	<span>MEI</span>	<span>PJ</span>
Wage deposit	<span>PF</span>		
Mobile top-up	<span>PF</span>	<span>MEI</span>	
C6 Tag	<span>PF</span>	<span>MEI</span>	
C6 Tag Rodovia Insurance	<span>PF</span>	<span>MEI</span>	
Global Account (euro and US dollar)	<span>PF</span>		
Átomos Points Program	<span>PF</span>		

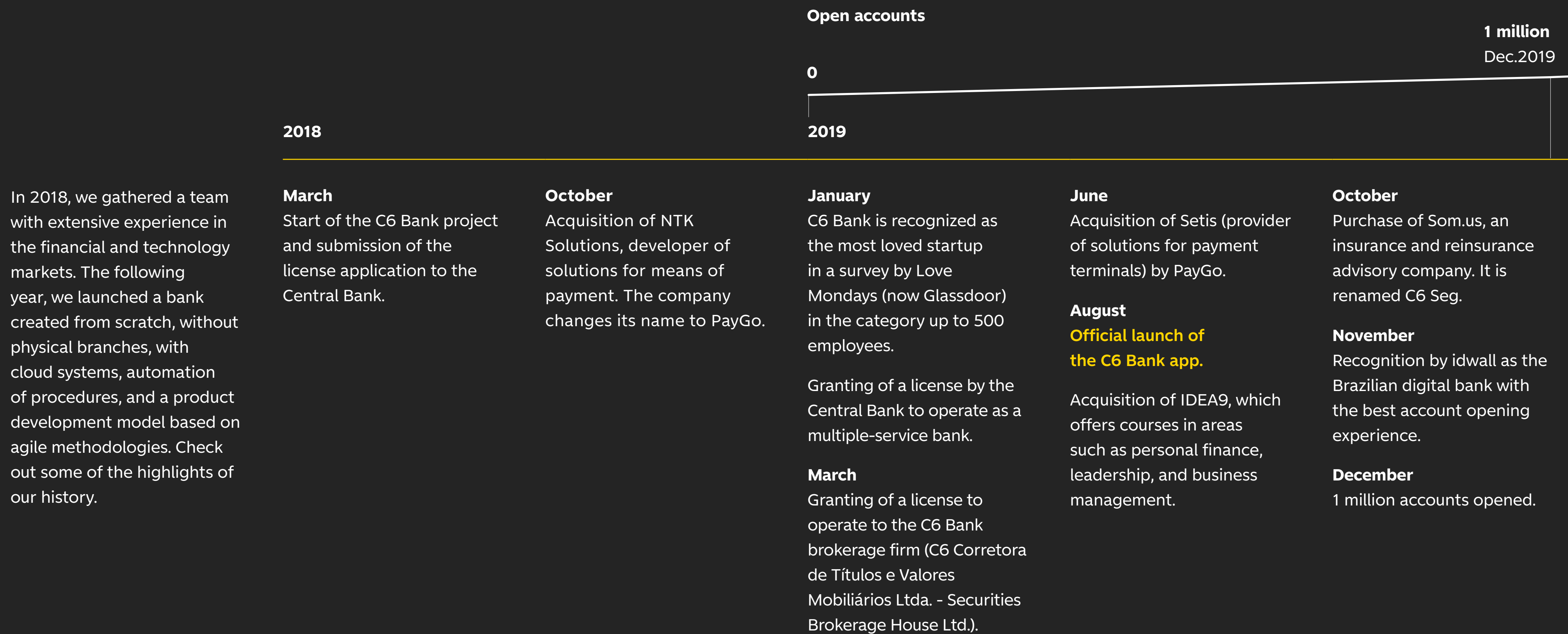
Investment platform			
CD investments	<span>PF</span>		<span>PJ</span>
Funds	<span>PF</span>		
Private Pension Funds	<span>PF</span>		
Variable income	<span>PF</span>		
C6 Global Invest	<span>PF</span>		
Credit life and life insurance	<span>PF</span>		
C6 Store	<span>PF</span>		
C6 Pay (payment terminal)	<span>PF</span>	<span>MEI</span>	<span>PJ</span>
Payment link			<span>PJ</span>
Working capital			<span>PJ</span>
FX Services			<span>PJ</span>
Automatic debit	<span>PF</span>	<span>MEI</span>	<span>PJ</span>
Authorized direct debit of bank slips	<span>PF</span>	<span>MEI</span>	<span>PJ</span>
Car Equity	<span>PF</span>		

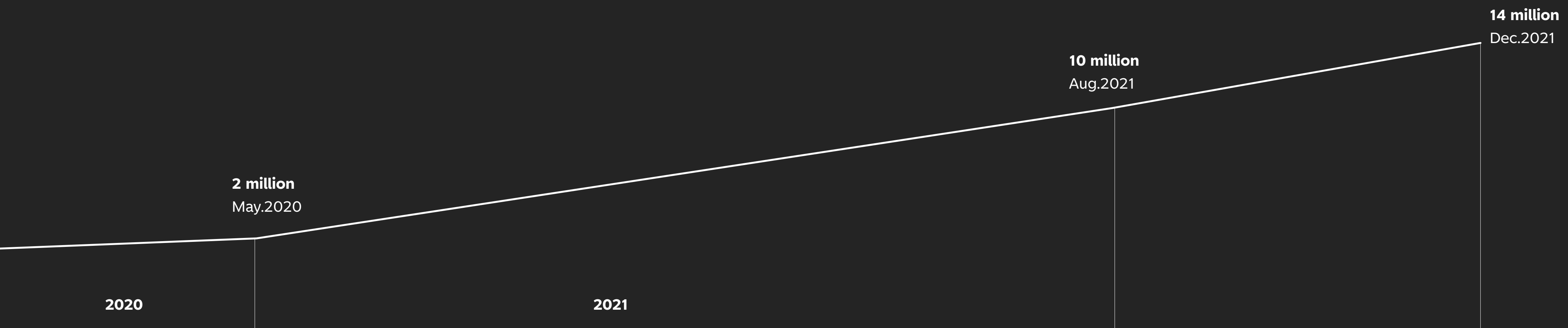
## For institutional investors

C6 Corretora – Brasil

- Spot trading
- Stock derivatives
- Stock rental
- Interest futures
- Currency Futures
- Public and private bonds
- DMA algorithm platforms for clients

# TIMELINE





**May**

2 million accounts opened, five months after announcing the 1 million mark.

**June**

C6 Bank became one of the winners of Gallup's Don Clifton Strengths-Based Culture Award, **recognized for applying a strengths culture to company management.**

**November**

Recognition by idwall, for the second consecutive year, as the Brazilian digital bank with the best account opening experience.

**December**

C6 Bank valuation at R\$11.3 billion after round of investment in its holding company.

**January**

Neutralization of carbon emissions from the previous year.

**March**

C6 Bank is elected the best digital bank in the country, according to Canaltech.

**April**

Top 3 in Forbes ranking of best banks.

**June**

Presence in 100% of Brazilian municipalities.

**JPMorgan Chase announces purchase of 40% stake in C6 Bank.**

**August**

10 million accounts opened.

Launch of C6 TechInvest, a service that uses technology to recommend a tailored investment portfolio.

**September**

1<sup>st</sup> place in the LinkedIn Top Startups 2021 ranking.

Launch of the Rainbow card color and announcement of a series of initiatives to value diversity and respect for the LGBTQIA+ community.

**October**

Launch of the C6 Yellow account, aimed at children and teenagers.

**December**

C6 Bank debuts in vehicle financing, offering credit for the purchase of new and used vehicles through dealers.

Launch of Acqua, the 1st biodegradable bank card in Brazil, made from corn starch.





# CLIENT EXPERIENCE

C6 Bank reached the end of 2021 being part of the lives of more than 14 million Brazilians. With this expansion, our responsibility to offer the best banking experience to our clients also grows. Whether in the offer of innovative products and services or in our transparent communication, the user experience guides all our activities.

## **AGILE METHODOLOGY IN EVERYDAY WORK**

Reinventing the client experience in an innovative way is the basis of our activity.

Along with C6 Bank, a unique way of working was born, which brings together several tools based on agile methodologies. We have an area dedicated to innovation and user experience that guarantees the use of these tools in the development of products and app functionality and, thus, reduces the time to implement improvements.

Incorporating these concepts into everyday work is a daily exercise for our teams. For this to happen, we have adopted a set of tools and practices that favor agility, with work in squads – around 54 multidisciplinary teams – that are organized by task and are responsible for monitoring the entire evolution of the bank's products and services.

C6 Bank has a clear and well-defined global business strategy, which ensures alignment between the groups, giving assertiveness and speed to the construction of products. This is how we daily create a bank that brings more value, understands people better, and develops innovative products.

## **CONTINUOUS IMPROVEMENT OF THE EXPERIENCE**

At C6 Bank, we are attentive to the expectations and pains of our users, monitoring spontaneous manifestations in the various communication channels available – client service phone number, Ombudsman, social networks – and through surveys directed to specific topics.

From the analysis of this information, new development cycles incorporate improvements to the products, to enhance or solve the difficulties reported by the user. The question we ask ourselves is “how to solve the client’s problem with the resources we have at the moment and in the shortest possible time?”

The agile methodology that we have adopted provides for development in stages, adding new improvements with each delivery of the product. Thus, we have an app update routine that usually happens every 15 days, to add new products, include improvements, or make corrections.

The path that each product or service takes in the bank, from conception to publication on the app stores, involves hundreds of professionals, research, and testing.

## GET TO KNOW THE PATH A PRODUCT TAKES WITHIN C6 BANK

From the conception of a product or service to its insertion in the app, we go through ideation, prototyping, development, and a lot of testing.



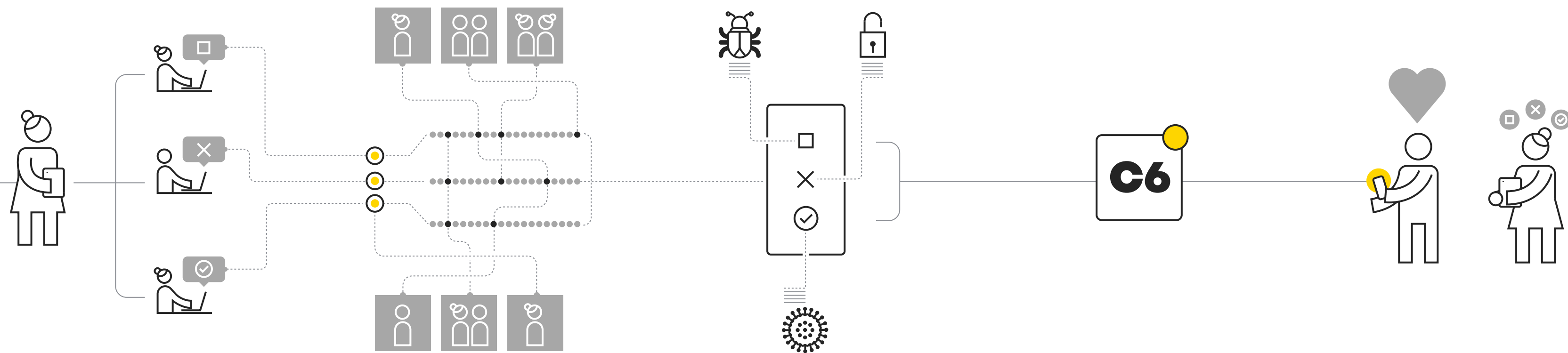
The journey begins with surveys that identify user satisfaction, habits, and needs (or simply with reflections and internal studies).

We put our initial idea through a series of questions: What is the user's expectation? How can we improve their experience? How does the designed product fit in with the bank's strategy? What is in it for us?

The heads of the bank evaluate the idea. They consider how it fits into our business model and assess the impacts that the product in mind can have on our activity and on the market.

Ideation and prototyping begin. We turn the idea into a prototype and map out the paths the user will take when using the service in the app to ensure good usability. We thus have an MVP (Minimum Viable Product).

To verify if the initial idea really makes sense and if it is necessary to modify any of the outlined paths, we test the prototype with several user groups (clients and non-clients). We make the necessary adjustments.



The idea now gets a guardian of its development path, the so-called Product Manager (PM). He/she creates the environment necessary for the product to evolve within the bank. In addition, the project is submitted to the new products subcommittee.

Developers start creating the product, service, or functionality. The team works in an integrated and multidisciplinary way, using agile methodologies to ensure that the steps are delivered within the deadlines set out in the roadmap.

When the product is finished, we run several security and quality tests (which assess whether the new and previous products are working well in the app). The security team checks that all app doors are securely locked.

Once approved in all tests, the app is published on the app stores (Android and iOS). Thus, we have the app update, which can introduce either a new product (Global Account or C6 Tag, for example) or an improvement.

After launch, we analyze data, gather feedback, and conduct user surveys. The results assist future decisions, help improve client satisfaction, and give us new ideas, restarting the development cycle.

## INNOVATION IN FINANCIAL PRODUCTS AND SERVICES

We work to offer products and services that make the clients' experience with finances simpler and more agile.

### **C6** Invest

**A complete investment platform that helps clients diversify their portfolio with products from Brazil and abroad.**

Available entirely on the bank's app, our platform offers products for all investor profiles, from those in the learning phase to the most experienced ones. The shelf features CBDs (post and fixed rate), funds, private pensions, variable income, in addition to an investment advisory service via the app (C6 TechInvest) and an account that gives access to international assets (C6 Global Invest).

### *Conta***Global**

**International account in dollars or euros.**

In order to offer practicality and savings to those who travel abroad or make purchases on international sites, we created Conta Global (Global Account), an international account available in dollars or euros. The account comes with an international debit card that is accepted in all establishments and websites that receive Mastercard payments in the debit function. The card can also be used to withdraw cash from more than 2 million ATMs on the Cirrus network around the world.

### **C6** Tag

**To go straight through tolls and parking lots.**

When opening an account at C6 Bank, the client can request a tag to pass through toll gates on roads and parking lots at shopping malls, airports, and shopping centers. When passing through the gate, the toll or parking fee is debited from the client's account on the spot.

### **Conexão**<sup>C6</sup>

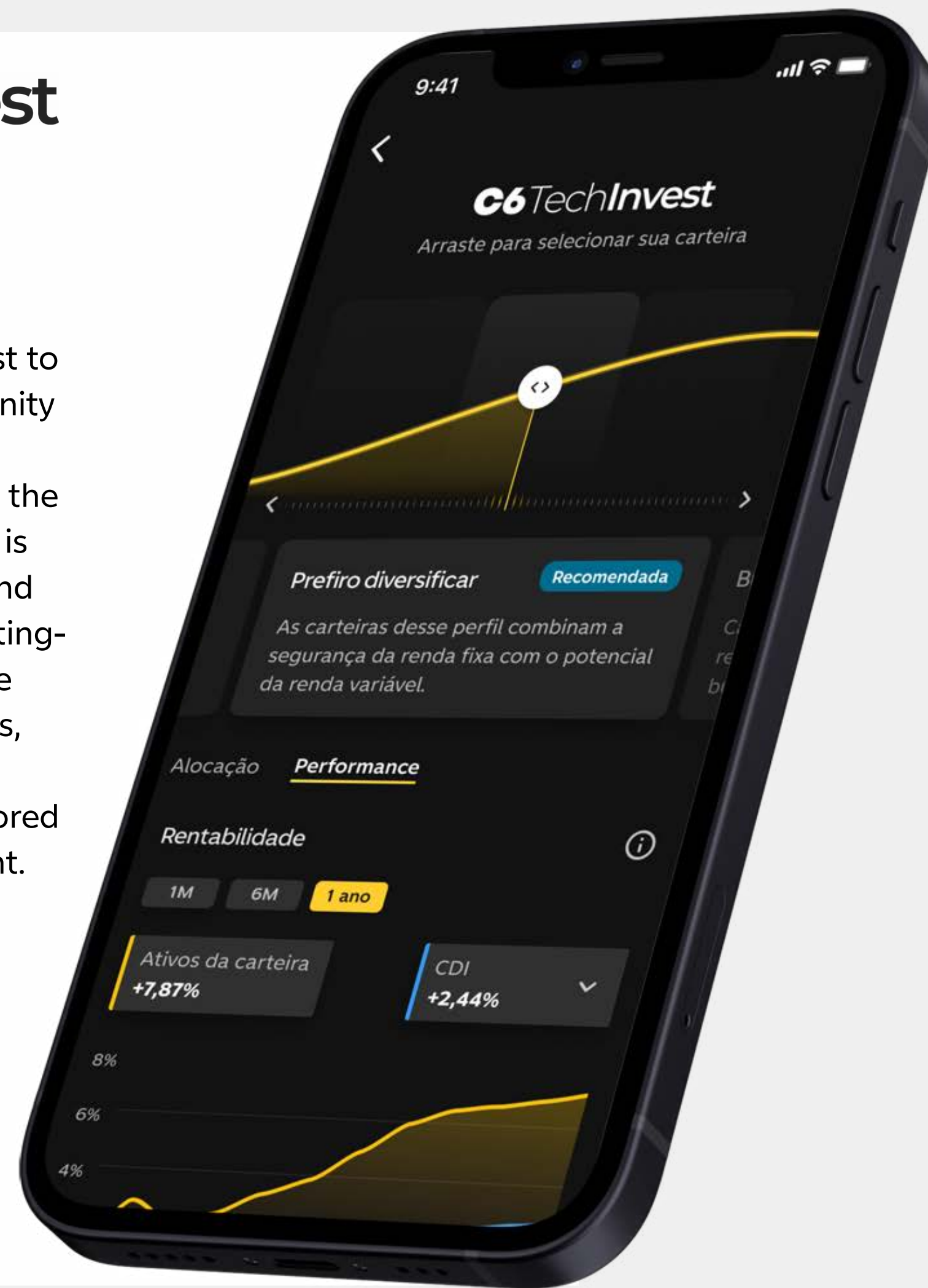
**A program that builds relationships with small and medium-sized companies through business consultants.**

On the corporate front, we adopted a hybrid model for distributing products and services. In addition to offering small and medium-sized companies the opportunity to open an account directly in the app, the bank works with a network of consultants specially trained to offer our financial products and services.

## C6TechInvest

Investment advice through the app.

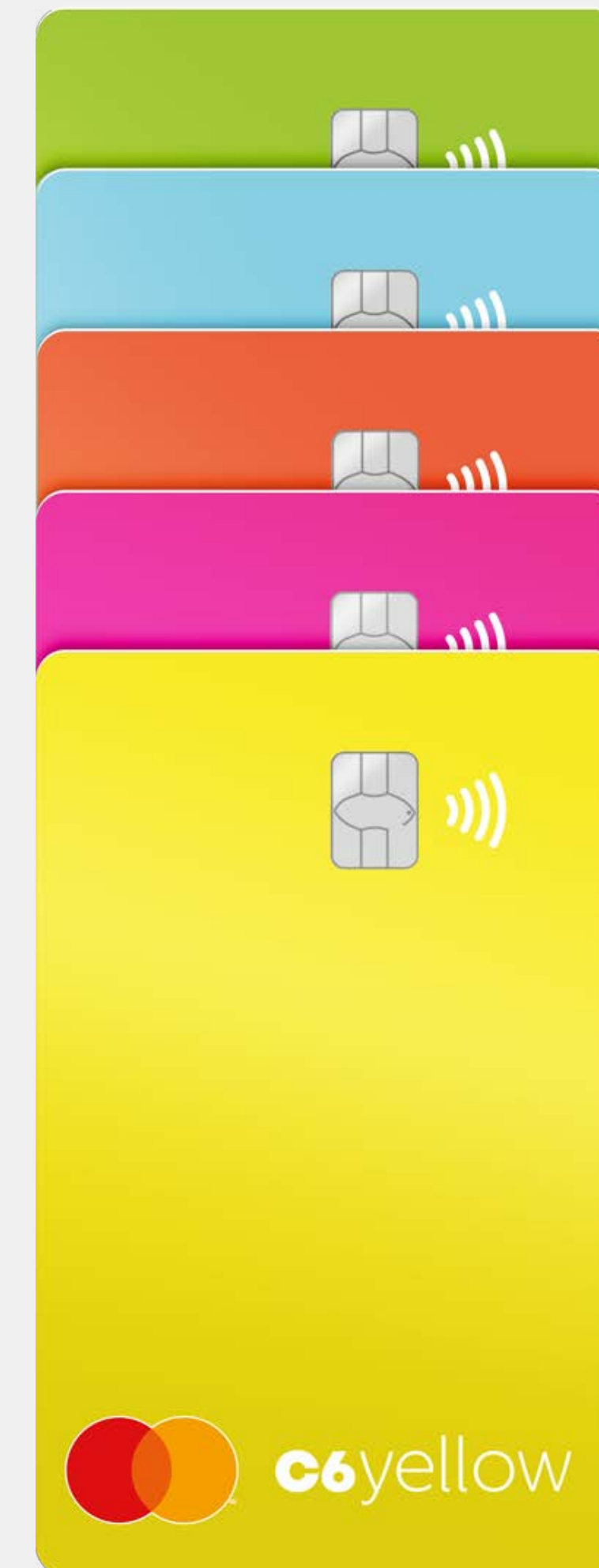
We created C6 TechInvest to offer clients the opportunity to invest in a customized portfolio, breaking down the barriers of a market that is still poorly understood and explored. Combining cutting-edge technology with the experience of our experts, C6 TechInvest creates an investment portfolio tailored to the goals of each client.



## C6yellow

Free account for children and teenagers.

C6 Yellow is the account for those who have not yet turned 18. In a separate C6 Bank app, the account offers debit card, withdrawals, Pix, receiving transfers (TED, TEF, DOC), and allowance. The account is owned by the minor, but it is linked to an adult guardian with an active C6 Bank account, who receives an SMS notification each time the C6 Yellow debit card is used.





# DIGITAL SECURITY: PROTECTION AND DEFENSE OF OUR SYSTEMS

GRI 103-2 ● 103-3: 418

When developing our products, we think not only about the best offer, but also about the best and safest delivery possible. Security around client data and transactions is our top priority. Our way of working involves the Security team in all development stages of each product, from conception to delivery, and in the improvement stages. This means that every app update includes a rigorous evaluation from the cybersecurity point of view, with a check of all the features included in the platform.

During this process, we carry out a series of analyses – of risk, applications, infrastructure, data, fraud, among others – to verify that the products are approved from a security point of view and

that the built-in features have the barriers properly erected to go on air.

## **SECURE IDENTIFICATION**

We employ advanced technologies such as facial biometrics and the liveness feature to verify client identity. In the account opening process, the bank asks the person to register their face, scan their document, and provide some other personal data.

These features serve to confirm that the person making the request is the same person identified in the document, but also to make sure that there is a living person holding the device. If confirmation does not happen automatically, an alert signal is issued and the account opening process is interrupted so that the inconsistency can be checked. In all accesses, the identity check methods at the bank consider passwords, security certificates, cell phone in use, behavior pattern, among others.

The bank also imposes security barriers to prevent a third party from being able to access the client's account. Through a process called secure device

activation, the app asks clients to enter a six-digit password and undergo facial recognition whenever they access the bank's app for the first time on a new cell phone. If the user's face matches the one registered when opening the account and he/she enter the password correctly, a token is installed on the device. Only with this token installed and verified it is possible to carry out financial transactions, for example.

By doing this, the bank understands that the client has switched devices, validates the token on the new device, and disables the old one. From the second access on, facial biometrics is no longer necessary. The client simply enters the six-digit password and the app itself takes care of verifying the mobile device's token.

## **Cell phone or card blocking**

In the event of theft or loss of the mobile device with the C6 Bank app installed, it is possible to block the bank app very easily through the Relationship Center.

If the credit card is lost or stolen, the client can block the card for use in the bank app. Later, if the client finds or recovers the card, for example, they can unblock it again through the app right away. The feature is available for both the physical and virtual cards.

## **Virtual card for online shopping**

With the virtual card, the client can shop online with greater security. In addition, the virtual card's security code is periodically updated by C6 Bank, preventing a criminal who obtains the card data from being able to use it after this period.

## TESTS

Security tests take place throughout the entire process of developing and implementing new features in the app, not only to verify the defense of these new features, but also of all others already included in the app. That way, we are sure that when we close one door, the others remain locked. In addition, we conduct periodic security reevaluations and continuously improve our testing protocols for the mobile and web banking apps.

A portion of the tests happens in the form of wargames. In this type of test, one team tries to breach the bank's security systems while another team works to defend the data. This check is done at every layer of the applications.

We also maintain contracts with external consulting companies that conduct tests to measure the readiness of our security tools. In 2021, these tests included the mobile environment and call centers. We also hired an Israeli consultancy to simulate ransomware (malicious software) attacks to reaffirm the efficiency and quality of our security, in addition to verifying the effectiveness of the verification control.

1,147  
product safety tests were conducted  
throughout 2021

## CONTINUOUS IMPROVEMENT

To ensure the security of the entire system, it is necessary to constantly monitor the evolution of risks and develop improvements in controls to protect the digital environment. In this way, C6 Bank's app defenses also evolve, anticipating malicious attacks. Based on the evaluation of internal and external security tests, we implement action and improvement plans. An example is the inclusion of geolocation in the app. We also monitor compliance with legislation and always keep all technical security certifications required by regulatory authorities up to date.

### **Cooperation with academia and the financial industry on cutting-edge cybersecurity technology**

More than adopting advanced technological tools in security, we always seek to update ourselves in relation to the best practices in the sector. And we do it together with an internationally renowned team. C6 Bank is part of Cybersecurity at MIT Sloan, an interdisciplinary consortium that brings together members of MIT (Massachusetts Institute of Technology) and companies such as Nasdaq, Microsoft, and Google to discuss topics related to digital security. Our security team holds weekly meetings with consortium members to exchange experiences and carry out studies.

We also maintain an active exchange of knowledge with different segments of the financial industry. We are on the board of PCI Security Standards, a global forum that brings together payment institutions to discuss security in the industry.



## RISK PREVENTION

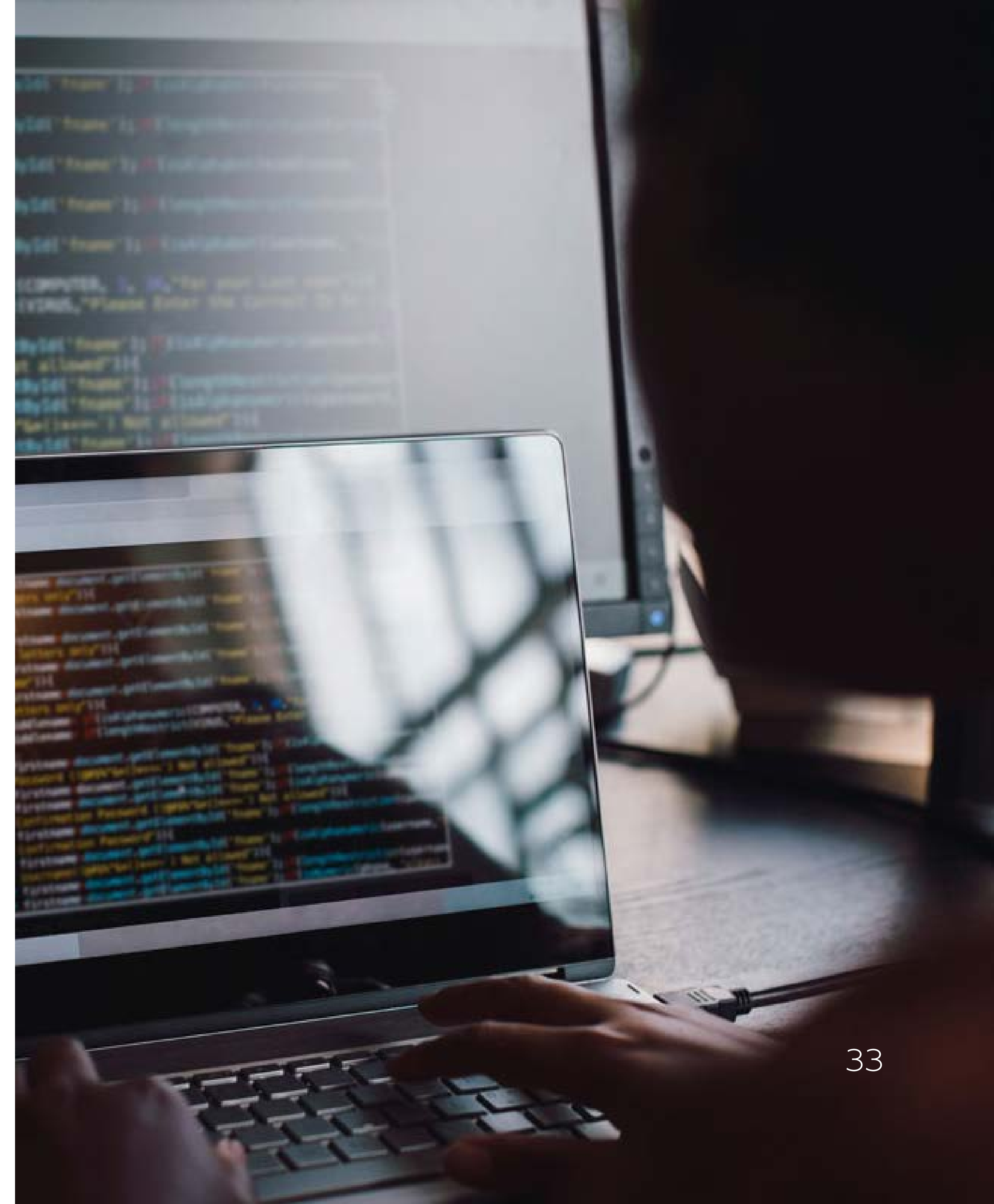
In addition to adopting the most advanced protection measures and constantly testing our defenses to have a resilient app, we need to be prepared for any kind of incident. An advanced and constantly updated monitoring system triggers alerts to flag any suspicious signs. For these cases, we have a cyber incident response plan that considers the residual risks related to the topic. We also conduct simulation exercises, applying the plan's guidelines, to train the bank's teams in the event of security incidents that impact C6 Bank's data. In 2021, we trained 74 employees divided among the legal and security, technology, and risk areas, in addition to the Executive Board.

In 2021, we expanded the Security Operation Center (SOC), a team dedicated to the prevention, identification, analysis, and response to cybersecurity-related incidents and now also fraud prevention. The SOC works in three shifts without interruption, 24 hours a day, every day of the week. The group relies on a combination of specific technological solutions for monitoring and

a set of controls and procedures that define the actions and measures that must be adopted in each situation.

### **Bug Bounty: the good hackers**

C6 Bank was the first Brazilian bank to partner with HackerOne, the world's largest platform for ethical hackers and security researchers. They have more than 400,000 people dedicated to finding vulnerabilities in enterprise applications worldwide. In return, the researcher receives a financial reward (or bug bounty). The program has two important advantages: the critical mass and the diversity of knowledge of the thousands of researchers on the HackerOne platform around the world. The more researchers that test an application, the greater the chances of finding bugs that can be fixed more quickly.



# TRANSPARENCY IN COMMUNICATION

GRI 103-2 • 103-3: 417

We were born with a commitment to building true relationships with our clients. Transparency is the basis of this relationship. There are no hidden fees or rates, and no fine print. We draw up our contracts in simple language that is accessible to everyone and we try to anticipate answers to clients' questions through clear explanations in the app interface where our products and services are available.

We have an internal procedure that guides our marketing, communication, and service actions to ensure an ethical, transparent, and true relationship between the bank and its clients, partners, and society in general. To prepare this policy, we were guided by our values and strict respect for the rules, laws, and regulations of the bodies by which we are regulated.

Dedicated to managing all points of direct contact with the client, our CRM (Customer Relationship

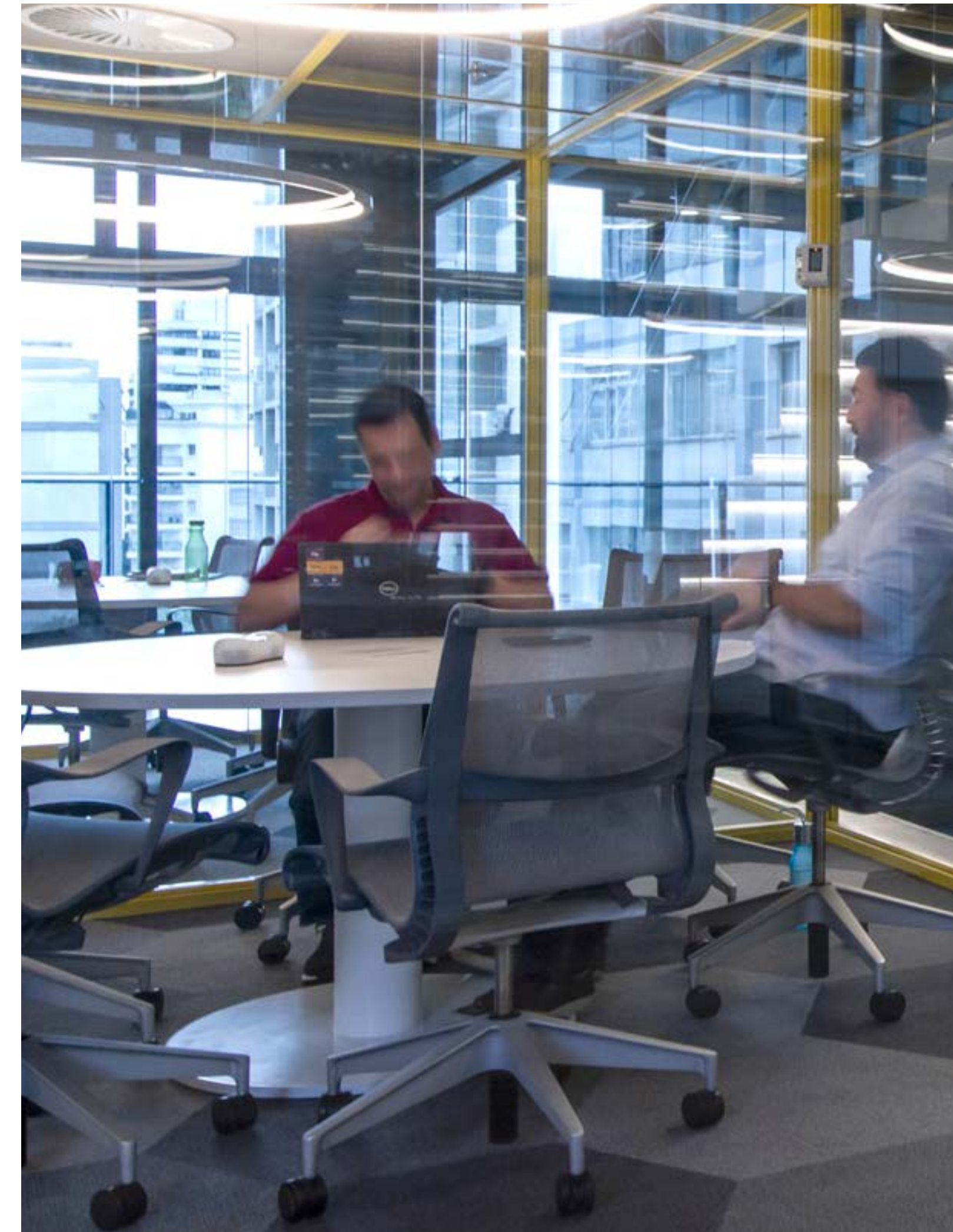
Management) area is responsible not only for the outbound communication, but also for measuring the satisfaction and expectations that clients have in relation to the bank and services offered.

Thanks to the technology employed in the management of our database, it is possible to prioritize content according to each profile, respecting the option of the client who prefers not to receive contacts.

## LISTEN TO THE CLIENT

In 2021, we improved our service channels by strengthening teams, reviewing journeys, and improving processes. We have perfected our service protocols and created multidisciplinary groups to review the entire client experience, improve the journey, simplify solutions, and anticipate improvements, so that the client receives the best solution for his demand in an agile and uncomplicated way.

Although the app is the main point of contact with the bank, our clients have several service channels, which offer support in a simple, agile, and intuitive





way, respecting the client's choice for the most convenient channel. The service operates 24 hours a day, 365 days a year.

In all our channels, the client goes through the electronic service, capable of solving basic demands in a practical and agile way. Whenever necessary, the client can also opt for human service. If the professional cannot provide an immediate solution, the request is forwarded to the back office, a specialized team prepared to solve problems. To ensure an increasingly efficient service, the contacts received are stored in our multi-channel CRM platform, which records every interaction and offers a complete view of the client's history.

Whichever channel you choose to talk to the bank, we always have the same set of information about the client at hand. In this way, the service is able to better understand the needs and the context in which

the request is made. Understanding the consumer as one in all channels also helps us in the process of continuous improvement, as we are able to make a more accurate analysis of the nature and dimension of demands.

On a weekly basis, we bring together a multidisciplinary team with the Client Service area and several other C6 Bank departments to examine the reasons that led clients to contact the bank. The routine contributes to the improvement of the institution's processes and products.

At the beginning of the covid-19 pandemic, service activities could be carried out remotely by the professionals involved due to the implementation of security controls previously approved and tested by C6 Bank. Subsequently, we adopted the hybrid model, respecting the rules established by Anvisa (National Health Surveillance Agency) and

## OUR CLIENTS

the protocols established by the bank (see more about the protection measures adopted in the People chapter).

### Service channels

- faleconosco@c6bank.com.br
- Chat on the C6 Bank app 24h
- Relationship Center 24h
  - » Capitals and metropolitan regions – 3003 6116
  - » Other locations – 0800 660 6116
- Client Service Phone Number 24h – 0800 660 0060
- Ombudsman's Office – 0800 660 6060
- Social Media Service



## OMBUDSMAN'S OFFICE - THE CLIENT'S VOICE INSIDE C6 BANK

C6 Bank clients also have access to the Ombudsman channel, which is committed to being the client's voice within the institution.

Our team's main objective is to act autonomously, independently, and impartially. For this, we have an in-house team focused on the needs of our clients and stakeholders. In 2021, we restructured and strengthened our Ombudsman's Office by developing processes and procedures, proposing preventive and corrective measures, in addition to guaranteeing autonomy as an internal channel of last resort to respond to complaints received.

Through the Ombudsman's Office, our clients, users, and the external public in general have an anonymous communication channel through which they can report incidents, problems, and complaints about C6 Bank products and services. All complaints we receive through the Ombudsman channel are dealt with and answered to the clients with a solution within the deadline stipulated by the Regulator. Every six months, we send the Central Bank of Brazil a report providing information on complaints and their handling.

To keep up with the bank's growth and ensure quality of service, proximity, and emphasis on human relations, we invest in training our ombudsmen to act ethically, transparently, and empathetically, always valuing the good relationship with our clients.

# SATISFACTION WITH PRODUCTS AND SERVICES

The quality of the products and services we offer is essential to provide the best experience for our clients and requires the engagement of employees from all areas of the bank. For this reason, we permanently make available on the C6 Institute platform a curated training program for employees on how to place the client at the center of our activities.

In addition, several initiatives align all areas around our strategy to ensure the teams' commitment to quality and client satisfaction. One example is the Carbon 4.0 Strategy program, a regular strategy chat with the founding partners, open to all employees, which presents Carbon Holding's strategy, results, and challenges, and discusses how it relates to our culture.

## FOCUS ON QUALITY

In February 2021, C6 Bank was among the financial institutions with the best evaluation in a survey by SoluCS, a company specialized in measuring satisfaction, which consulted clients in São Paulo. C6 Bank's user satisfaction rating was 51.7 points, well above the industry average of 31.5. We ranked fourth among the 11 financial institutions evaluated.

We also received the award from Instituto MESC (MESC Institute) — Best Companies in Client Satisfaction for C6 Tag, our toll and parking payment solution. The award is based on an annual survey conducted by the institute in partnership with Google. In this edition, the survey heard the opinion of more than 18 million people across the country about 10,000 companies, products, and services. The C6 Bank toll tag was awarded in the “Payments — Release of Gates” category.



## CLIENT SATISFACTION INDICATORS

To measure client satisfaction with our products and services, we use the NPS (Net Promoter Score) methodology, traditionally adopted by large corporations around the world, which applies rigorous measurement standards.

## OUR CLIENTS

The question asked to the client is standardized for all companies that adopt the methodology:

"On a scale of 0 to 10, how likely are you to recommend C6 Bank to a friend or family member?"




**In 2021, we obtained an average score of 65.6, which places us in the "Quality" classification.**

In addition to the consultation on global satisfaction with the brand, we also apply the same methodology to evaluate each type of transaction available to the client. The satisfaction question is sent right after the transaction to a sampled client base.

For both global and transactional ratings, the survey allows us to obtain supplemental information about the reason for the rating and to receive feedback from clients.

Our CRM team, responsible for monitoring client satisfaction, shares the results with the areas related to the products evaluated and with the NP Subcommittee, led by the commercial and business

### Rating calculation

	Detractors	0 to 6
	Neutrals	7 to 8
	Promoters	9 to 10



% of promoters



% of detractors



**RATING**

**-100 a 0**  
critic

**1 a 50**  
improvement

**51 a 75**  
quality

**76 a 100**  
excellence

areas. This listening to the client provides an important source of information for the teams in the reassessment and continuous improvement of their activities.

A man and a woman are sitting in a modern office environment, engaged in a conversation. The man is on the left, wearing glasses and a patterned shirt, sitting in a grey office chair. The woman is on the right, wearing a white top and jeans, sitting in a white office chair. They are positioned in front of a large glass wall that reflects the office interior, including desks, chairs, and a lamp. The overall atmosphere is professional and collaborative.

# CORPORATE GOVERNANCE

# AGILITY AND PROXIMITY WITH THE TEAM IN THE DECISION PROCESS

GRI 102-18 ● 102-20

Our management reflects the values and culture we have chosen. From the beginning, we have preferred to avoid traditional and vertical management practices in favor of a more agile and efficient management flow. The organizational structure is made up of senior management bodies and operational areas. The senior management is supported by 17 multidisciplinary thematic subcommittees that meet periodically. The Social-environmental Subcommittee, for example, headed by the Compliance area, deals with issues related to ESG aspects – topics related to environmental, social, and governance impacts.

At C6 Bank, the main decision-making meetings make room for a broad and participative debate. Despite having a fixed audience from different areas, the subcommittees are often open to invited audiences – employees from other areas and from different positions. We do this to stimulate the generation of ideas and to bring those who study and execute the processes or projects closer to decision makers. We believe that the flow of information should be a two-way street between senior management and operational

areas. Therefore, we have adopted a more horizontal management, based on the value that we internally call “authorcracy”, which refers to the exercise of freedom with responsibility.

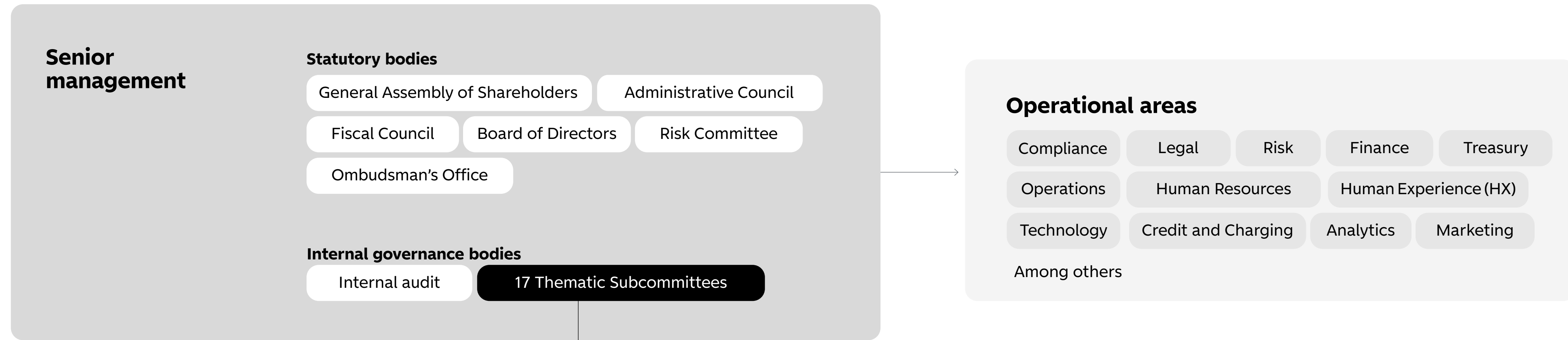
Another important feature of this model is the existence of few decision levels. The presence of the different areas of the bank in the subcommittees favors this agility, as it is possible to present a new product, point out its risks, suggest solutions, and discuss the necessary developments for its implementation and commercial strategy. It is also in the subcommittees that the bank's indicators are monitored and evaluated (financial indicators and those relating to people, projects and processes, performance in the opening of accounts, approval of new products, among others). In addition to the recurring themes, all the executive heads can put on the agenda subjects they want to discuss – for example, projects they want to develop at the bank. This management model reduces friction and saves time.

The management approach we have chosen is in line with the UN's Sustainable Development Goal (SDG) 16, which recommends responsive, inclusive, participatory, and representative decision-making at all levels.



# OUR ORGANIZATIONAL STRUCTURE

GRI 102-18



## Subcommittees and responsible areas

- **Executive Subcommittee (Comex)** - Executive Board
- **MLP Subcommittee** - Compliance
- **Asset and Liability Management Subcommittee (ALCO)** - Treasury
- **Subcommittee on Crisis Management and Business Continuity** - Risks
- **Ethics Subcommittee** - Compliance
- **Socio-environmental Subcommittee** - Compliance
- **JP Subcommittee** - Commercial and Business
- **NP Subcommittee** - Commercial and Business
- **Credit Subcommittee** - Credit
- **Exchange Subcommittee** - Commercial and Finance
- **New Products Subcommittee** - Product Engineering
- **Technology Subcommittee** - Technology
- **Safety Subcommittee** - Risks
- **People and Management Subcommittee** - HR
- **Operations Subcommittee** - Operations
- **Payroll Subcommittee** - Commercial and Business
- **Brokerage Subcommittee** - Commercial and Business

## RISK MANAGEMENT

Our governance system includes an area specifically focused on risk, to analyze, measure, and mitigate the uncertainties that accompany financial institutions. We monitor the financial market in real time to prevent excessive fluctuations in the economy — turmoil in the capital market and fluctuations in currency and interest rates, for example — from interfering with our operations. This team is also responsible for the risk assessment of each new product we plan to launch. In addition to the financial aspects, socio-environmental, regulatory, and reputational risks are also evaluated.

Based on risk analysis, we create contingency plans to maintain business continuity in the event of external problems. This set of analyses maps the bank's vital activities that cannot be left out of operation and indicates the best way to position itself in the most varied situations.



### Team involvement

The Risk Partners program exists to spread the risk management culture among the teams. We locate people with an influencer profile within each area and appoint them as risk ambassadors. These employees receive training on governance, concepts, and methodology of operational risks and internal controls and begin to work on mapping the operations in their area, assessing risks and making the rest of the team aware of these factors, in addition to taking questions, suggestions, and perceptions of the team to the managers of the Risk area.

# COMPLIANCE

GRI 103-2 ● 103-3 ● 205-2 ● 206-1

The bank's organizational culture is based on six values (see the People chapter), the first of which is ethics. We carry out our activity in compliance with all regulatory requirements of the financial system and within high standards of corporate governance, ethics, and transparency. These standards of conduct must be observed by all our employees and business partners. The

Compliance team is responsible for establishing, disclosing, and overseeing the bank's procedures in relation to ethics and conduct, monitoring the evolution of legislation and regulatory standards in the sector and ensuring compliance with all the bank's activities. In addition, it participates in the development of new products, together with other areas, in the identification and mitigation of risks.

### Conflicts of interest

To avoid conflicts of interest, when an employee joins the institution – and then annually –, we check whether they have any external activities or corporate interest in companies to assess whether there is any type of conflict with the role he will play at the bank.

Following the regulation, we also analyze the areas that may have conflicts of interest within the group, such as the bank's Brokerage House and Treasury, and we take measures to avoid them, such as the installation of a "Chinese wall" (physical and logical barrier between the areas).

### Prevention of money laundering

The Compliance area leads the MLP (Money Laundering Prevention) Subcommittee, in which policies, guidelines, and procedures to comply with legislation on crimes of this nature are defined. When signs of irregularities in banking operations are identified, the occurrence is analyzed and communicated through a report to the competent regulatory bodies.

## POLICIES

GRI 102-16

To adjust to best practices, protect clients, look after the interests of shareholders, and promote our values, we rely on the Code of Ethics and Conduct and internal policies. Aimed at all our employees and business partners, they are implemented, reassessed, and updated annually by the Compliance area. All employees must know the set of our internal policies and procedures, in addition to reading and digitally accepting the Code of Ethics and Conduct and the policies on Money Laundering Prevention, Combating Bribery and Corruption, Information and Cybernetics Security, and Risks.

The main policies are publicly disclosed on our [website](http://c6bank.com.br/documentos) (c6bank.com.br/documentos).

- **Code of Ethics and Conduct:** the Code was designed as a guide for the daily activities of all our employees. Clients expect our activity to comply with the highest standards of professional, personal, and social ethics, in addition to being in absolute compliance with the regulations in force. The code, therefore, determines as fundamental principles the compliance and enforcement of laws and rules of our activity.
- **Code of Conduct for Suppliers:** extends our values and principles to business partners and determines commitments to strict conduct in aspects related to business ethics and integrity, human rights, environmental sustainability, protection of intangible assets, confidentiality of information, and the protection of personal data.
- **Client Relationship Policy:** defines the principles that all our employees must maintain in their relationship with clients and users, in a cooperative and balanced way at all stages: pre-contracting, contracting, and post-contracting of products and services.
- **Fraud Prevention Policy:** operates on three fronts. The first is prevention, which assesses the profile of market fraud and creates detection systems. The second is the contestation, which deals with the allegation of fraud in operations by means of document analysis and regularization of amounts involved in confirmed cases of illegality. The third step is the investigation, which identifies the operation of frauds to adjust the prevention models.
- **Suitability Policy:** formalizes the rules we follow in offering products, assets, and services to clients. The objective is that the risk classifications of the applications offered are appropriate to the profile of each client. It also defines that the information presented about the products is transparent and understandable regarding the risks and opportunities involved in the operation.
- **Prevention of Money Laundering and Terrorism Financing Policy:** stipulates control mechanisms over financial transactions to prevent individuals engaged in illicit practices or corruption from continuing their activities. It contributes to minimizing the risk of the bank's products or services being used for illicit practices, such as money laundering and terrorist financing.
- **Information and Cyber Security Policy:** establishes guidelines to provide an efficient security strategy through controls that mitigate the risks involved in the digital environment, as well as ways to recover from potential incidents. The objective is to ensure the privacy of information through the prevention, detection, and reduction of vulnerabilities in the cyber environment.
- **Ombudsman Policy:** the Ombudsman's Office is the last resort within the institution to solve client demands. The channel works as a link between the institution's senior management and its clients, acting with impartiality, autonomy, and independence and ensuring the secrecy and confidentiality of the information received.
- **Compliance Policy:** this policy serves as a guide to ensure that our work strictly complies with all the requirements of regulatory bodies, within the standards required in the segment. It establishes rules to be followed within the company to promote best practices and the highest standards of ethics, integrity, honesty, and professionalism.

- **Risk Policy:** plans the performance of our risk management structure. The objective is to establish an independent, robust, integrated, and comprehensive risk management environment, through which operational and financial risks can be identified, assessed, reduced, and reported. All our employees are trained to be aware of the framework provided by the plan.
- **Social and Environmental Responsibility Policy:** formalizes our guidelines on social and environmental practices related to the bank's products and services, taking into account principles of transparency, equity, accountability, and corporate responsibility. With this policy, we make a commitment to sustainable development and respect for human rights.

## COMMUNICATION AND TRAINING

GRI 103-2 ● 103-3 ● 205-2 ● 412-2

Training on the Code of Ethics and Conduct and the Anti-Corruption Policy is available year-round on our education platform, the C6 Institute. Upon hiring, all employees are instructed to complete them within 60 days. In addition, during the months of June and November, to encourage participation, we send weekly communications to all employees and reminders to managers for everyone to take the training sessions.

Twice a year, we provide training programs aimed at combating corruption through the courses "General MLP Concepts" and "MLP Applied to C6 Bank", which address the prevention of money laundering, terrorism financing, compliance issues, internal controls, and anti-corruption.

In 2021, 1,740 employees participated in anti-corruption training, which represented 96.2% of the total number of employees at C6 Bank.

### Percentage of employees who received anti-corruption training

Trainings in 2021	Comex	General
Code of ethics	81%	96%
Conflict of Interests	81%	96%
Anti-bribery	88%	96%
Gifts and Entertainment	81%	96%
Antitrust	88%	96%
Information Security	77%	97%
Delegation of Authority	81%	96%
Anti-Corruption and Money Laundering	88%	96%
Code of Conduct	81%	96%

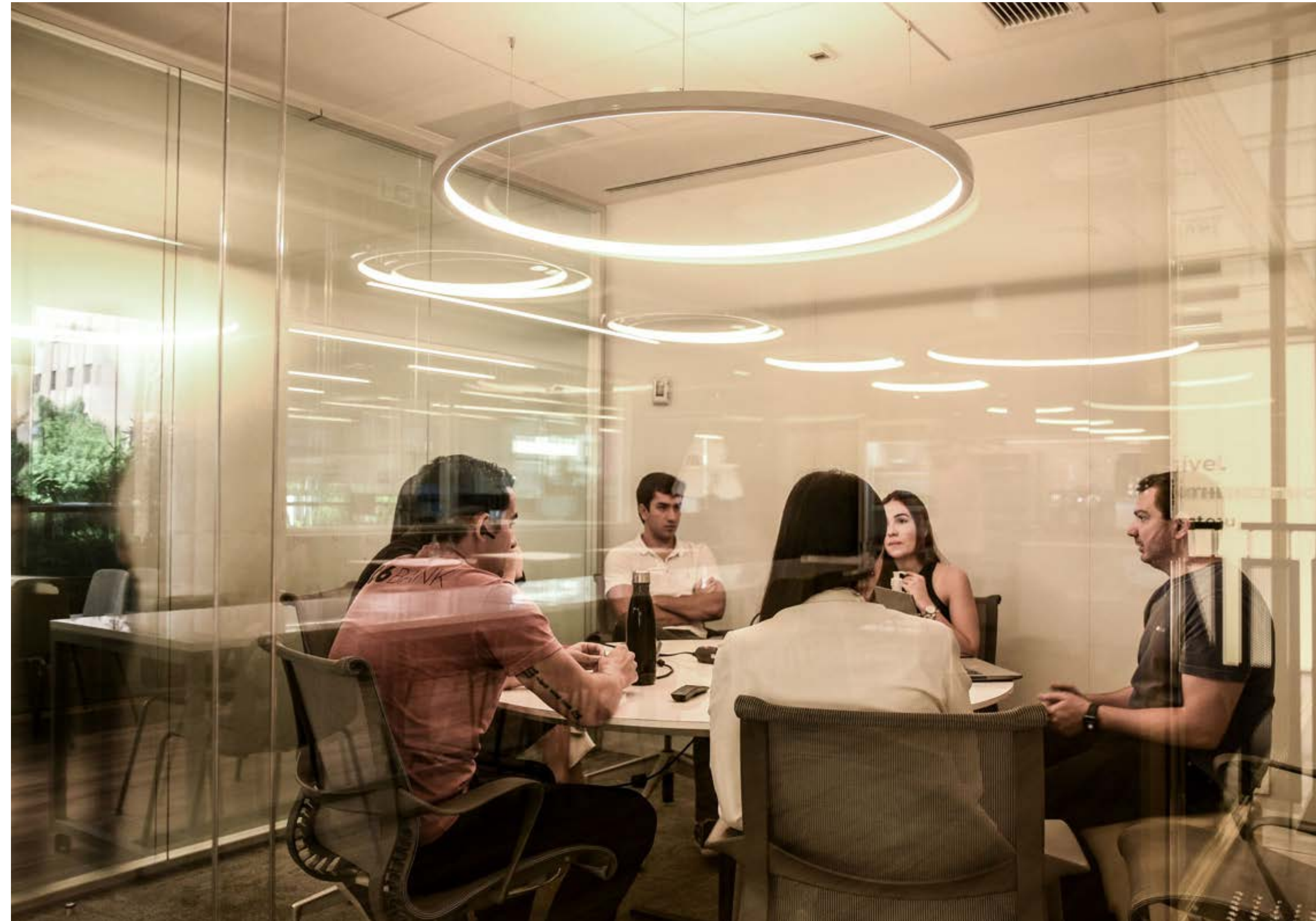
## TRANSPARENCY CHANNEL

GRI 102-17 ● 103-2 ● 103-3 ● 205-3 ● 406-1

We provide an anonymous online reporting channel, where our employees, clients, users, suppliers, and partners can report incidents, cases of discrimination, or indications of irregularities of any nature related to the activities of C6 Bank and its business partners. Widely publicized internally, the channel is one of the subjects of the mandatory training for employees on the Code of Ethics and Conduct.

All the information is received by Contato Seguro, an external, independent company specialized in receiving reports. After the case is registered, Contato Seguro forwards the information to the group, with the guarantee of anonymity, for proper treatment and investigation.

All communications received through the **Transparency Channel** ([transparencia.c6bank.com/pt/c6bank](https://transparencia.c6bank.com/pt/c6bank)) are analyzed, investigated, and taken to the Ethics Subcommittee, which decides the stance to be adopted in each case. There were no reports of corruption or discrimination cases in the period.





# ETHICS IN THE SUPPLY CHAIN

GRI 102-9 ● 103-2 ● 103-3 ● 308-1 ● 412-3 ● 414-1

When a company becomes a C6 Bank supplier, it means that it accepts and observes our values and our way of working. The Code of Conduct for Suppliers establishes the principles that must be observed in relation to business ethics and integrity, human rights, environmental sustainability and security, confidentiality, and data protection. This adherence is so important that, in 2021, we created a team dedicated to the governance of suppliers at C6 Bank, from hiring to the end of the contractual relationship. The Code of Conduct for Suppliers is available on our [website](https://www.c6bank.com.br/documentos) (c6bank.com.br/documentos).

Our hiring process includes an assessment and due diligence stage that involves several areas of the bank, such as Compliance, Security Governance, Security Architecture and Engineering, Finance, Risk, and Legal. This step includes sharing our key policies, with which the new supplier must express their agreement. Once the contract is approved, our main suppliers are

instructed to join the IBRACEM (Instituto Brasileiro de Certificação e Monitoramento - Brazilian Institute for Certification and Monitoring). The objective is to ensure everyone's safety and compliance with C6 Bank's good practices and values.

All relevant C6 Bank contracts, including contracts with suppliers, contain obligations, representations, and guarantees relating to socio-environmental and human rights aspects. In the event of non-compliance with such clauses, the contracts may be terminated by C6 Bank.

## **Relationship with suppliers**

Our main suppliers, those that are directly related to our activities, are software and systems developers and technology equipment suppliers. However, we have relationships with many different types of supply and service providers that support our operations. As guided by our principles and values, we treat all people with whom we have a relationship, that is, all clients, employees, suppliers, among others, equally and fairly, and we keep available to all the C6 Bank Ombudsman's Office and our Transparency Channel.

# TAX MANAGEMENT

GRI 103-2 ● 103-3 ● 207-1

We plan our tax strategy to achieve the greatest possible efficiency, strictly respecting the applicable rules and regulations, consistently, and with a focus on the sustainable development of the organization. In 2021, we did not employ aggressive or complex strategies, such as the use of significant tax incentives, that merit mention in the published financial information. The approval of the tax strategy is included in the approval of the institution's annual budget by the bank's management.

We have a team fully dedicated to tax compliance, made up of specialists in tax matters. They are responsible for monitoring the rules and deadlines of tax obligations, in addition to working together with the Risk area to identify tax risks.

## FINANCIAL STATEMENTS

GRI 102-7 ● 103-2 ● 103-3 ● 201-1

In this third year of operation, C6 Bank significantly expanded its lines of business, consolidating its credibility with clients and partners. We ended 2021 with around 14 million clients, a growth of 210% compared to December 2020. In addition, we expanded our loan portfolio to R\$14.8 billion (+199%) and our deposit base to R\$ 14.3 billion (+138%).

In accordance with the guidelines of the Central Bank of Brazil, we publish the financial statements of the C6 conglomerate every six months in a widely circulated newspaper and also on our [website](https://www.c6bank.com.br/documentos) (c6bank.com.br/documentos).

In 2021, our Finance team received the FILASA 2021 (Finance & Law Summit and Awards) award for the Best Finance Department in Brazil in the Startups category. The same award was given to our legal team, recognized as the Best Legal Department in Brazil, also in the Startups category. The award is yet another recognition of our commitment to doing the best in all our activities.

### Direct economic value generated and distributed\*

In R\$ thousands

	<b>2021</b>
Revenues (net sales)	497,318
<b>Economic value generated</b>	<b>497,318</b>
Operating costs, salaries, and employee benefits	1,731,938
Government payments	(476,551)
<b>Economic value distributed</b>	<b>1,255,387</b>
Total	(758,069)

\*There were no payments of dividends and interest on equity.

### Total capitalization broken down in terms of debt and equity

In R\$ thousands

	<b>2021</b>
Debt	2,476,386
Net equity	2,355,044





PEOPLE

# CULTURE OF TRUE RELATIONSHIPS

GRI 102-16

Corporate culture brings together the elements that make up the company's identity, its values, its functioning, and everything that makes it unique. Even before the bank's launch, we established, together with the entire team, the values in which we believe and that best define the way of working that we have chosen. CSixers (as we informally call everyone who works at C6 Bank) participated in this construction to define, through lived experiences, the behaviors we would like to see (and not see) in each value. Our culture brings us together around six common values, strengthening personal and professional relationships within the bank and developing a sense of belonging among employees.

In 2021, we concluded the Cultural Evolution Project, with the objective of uniting and aligning the discourses and trajectories of companies linked to C6 Bank at Carbon Holding. In the process, we had representatives from all the companies in the group. Each participant helped to consolidate and unify our purpose as a holding company, resulting in the elaboration of a single manifesto (see our manifesto in the Our History chapter), which represents our intentions as a group, in addition to designing the vision and mission of each company.



## C6 Bank values

### Ethics

Without it, we are out. With this pillar, everything we want to build will be solid, lasting and true. We do what is right.

### To challenge the status quo

Can you do it differently? There is always a way. And it can be simple. We are passionate about transforming and evolving.

### We chose frescobol

Here, nobody wins alone. When one person makes a mistake, the other makes up for it. It is a win-win relationship.

### Good humor

Good humor is essential. The good and relaxed atmosphere favors relationships, creativity, and innovation. "But if you troll, you lose."

### "Authorcracy"

Authorcracy means having freedom with responsibility. If the company were mine, would I do this?

### We exercise the art of disagreeing

We ask "why" before disagreeing, and we do not fall in love with the arguments themselves. So we can understand to disagree and build the best solution.

## Purpose

### Carbon Holding

To build true relationships, to transform people's financial lives.

## Vision

### C6 Bank

To be a full-service bank, present in people's lives. A reference in the transformation of the banking experience.

## Mission

### C6 Bank

To challenge the financial market status quo with innovation, sustainable growth, and quality through products and services that increase financial awareness.

# PEOPLE AND MANAGEMENT AT C6 BANK

GRI 103-2 • 103-3: 202, 401, 402

In 2021, we were among the companies with the highest scores in human resources practices according to the Gupy Highlights: 100 HRs that Inspire award. With more than 800 entries, the award highlighted the 100 companies with the highest scores in three HR pillars: attraction, development, and enchantment.

C6 Bank was highlighted in the Enchantment category, which values companies that generated the best experiences for their employees with inclusion and well-being initiatives, for example.

This important recognition rewards the work of our People and Management team, which spares no effort to promote integration, professional development, and well-being of all CSixers. Care begins in the selection process, which seeks to hire professionals aligned with our culture and values.



## Overview 2021

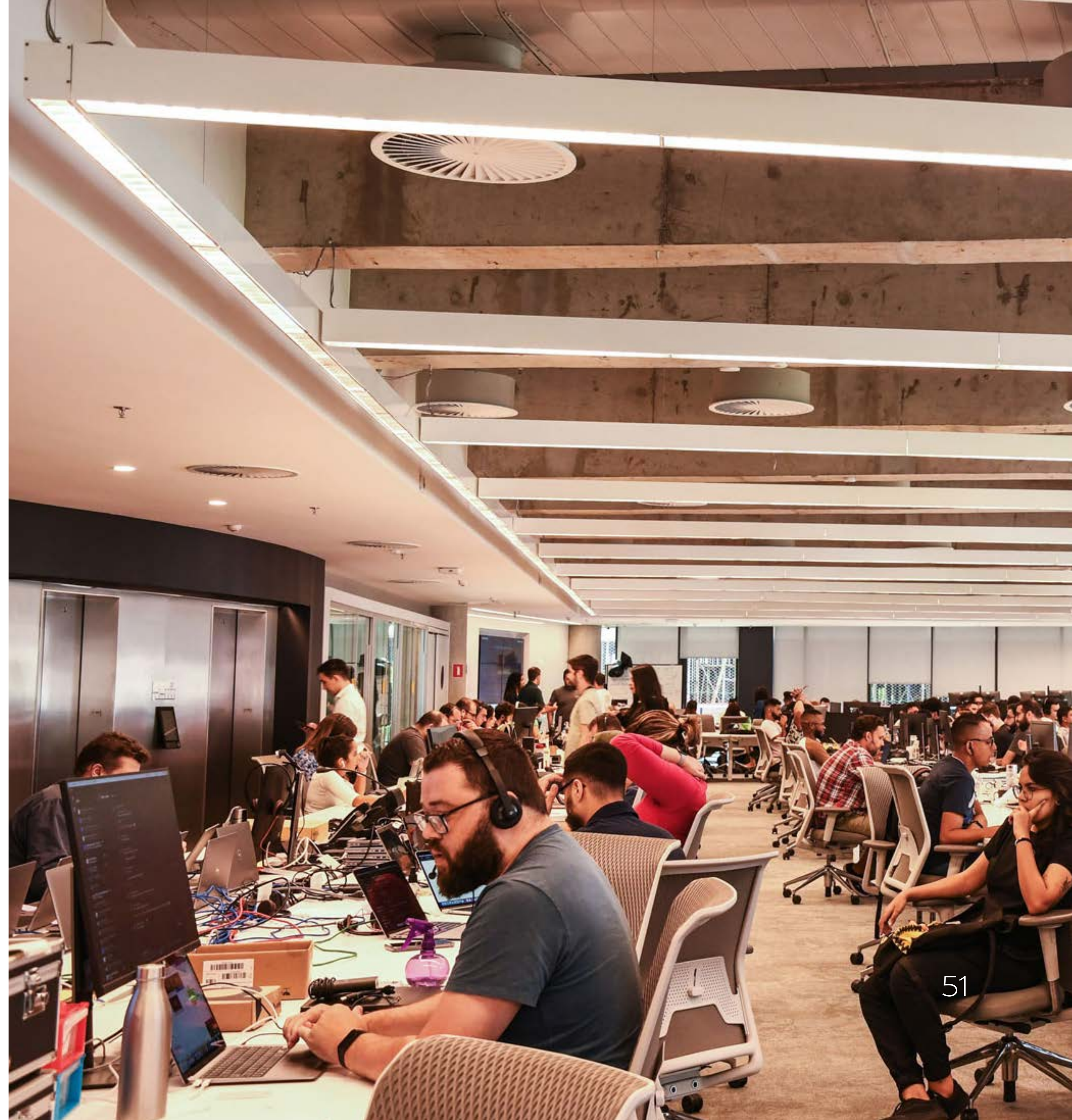
**2,584**  
employees at  
Carbon Holding

**125**  
interns

**1,485**  
hires

**739**  
merits and promotions

**842**  
recognitions for outstanding  
delivery and alignment with  
the culture



The relationship is based on constant dialogue. To this end, we rely on the Business Partners team, internal consultants who align intelligent people management with the bank's business strategies, and on the suggestion and comment channels available to all employees. The continuous evaluation of the processes is part of the area's activities routine, which uses tools such as salary survey to assess market competitiveness, engagement survey, emotional salary survey, interviews, and conversations with employees.

### **Integration and transparency actions in the day-to-day**

In line with our governance strategy, we provide several opportunities for interaction among the different areas and for teams to get closer to senior management. These moments favor the integration of employees and ensure that everyone has access to information, in addition to opening up space for questions and contributions. All meetings can be attended in person or virtually.

- **There are new kids on the block:** the first tool we use to immerse professionals in our culture is the "There are new kids on the block", an email sent to the entire company on Fridays, with messages written by each new CSixer.

This presentation helps with integration and, on some occasions, facilitates connections through shared interests.

- **Open Mic:** weekly, on Mondays, newcomers are introduced in an event open to all CSixers. Then, the head of People and Management, accompanied by other employees, makes the main announcements of the week, covering topics such as new products, definition of corporate goals, volunteer actions, and important achievements for the bank. Occasionally, for more prominent announcements, the CEO or founding partners of the bank take over the microphone. Open Mic integrates our commitment to transparency, one of the attributes associated with the ethical value.
- **Carbon 4.0 Strategy:** with the same proposal to encourage transparency, we hold a chat about the strategy every four months. At the meeting, open to any employee, one of the founding partners shares how the strategy goes hand in hand with the bank's culture, with room for questions and answers from CSixers.

- **Chat with Direx:** we periodically promote a meeting between Direx (a group formed by the bank's four main shareholders) and professionals in leadership positions. During the conversation, participants can present their doubts, make project suggestions, and obtain clarification on the bank's direction, a dynamic that also contributes to the process of training leaders as decision-makers. More than 200 people are invited to participate in the meeting.

### **2021 Diversity and Inclusion Census**

To support actions to embrace differences, we launched the Diversity and Inclusion Census. The survey helped us to get to know our employees better, map the demographics of all our companies, and gain visibility for the group. This information serves to guide our actions and strategies around the topic and monitor its evolution. Each employee received an exclusive access link from EY, our partner in this work. The answers were anonymous and the result was treated in a consolidated way, ensuring confidentiality. With 73.7% of CSixers participating, the survey provided consistent information to support the bank's diversity and inclusion initiatives.

# DIVERSITY AND INCLUSION

GRI 103-2 ● 103-3: 405, 406

We believe that embracing differences is key to ensuring a healthy and safe work environment for Csixers. Each professional who works with us has their characteristics, their history, and their identity, which we respect and value. And each has their own unique way of creating value. It is the sum of these differences that makes our personality and enriches our activities, products, and services.

More than sharing a diverse and welcoming environment for everyone, we want to help promote the debate on diversity in the corporate environment and build a business strategy to also offer accessible and inclusive services.

In 2021, we made progress on the topic of diversity and on promoting equity and inclusion actions with the launch of our Internal Diversity and Inclusion Policy. The document addresses principles and guidelines regarding the appreciation of diversity, in line with our organizational culture.

Annually, the bank's CEO and founding partners participate in a meeting dedicated to the topic of diversity and inclusion, in which we present the year's results and obtain approval for the following year's strategy. After this meeting, the topic is followed up by the People and Management Subcommittee.

## INITIATIVES

Learn about our main actions aimed at diversity and inclusion in the work environment.

- **Diversity and inclusion booklet:** prepared with the participation of people from different identity groups, in addition to experts, the booklet offers access to information, guidelines, and reflections on diversity and inclusion for internal and external audiences. The content brings concepts, prejudices experienced by each minority group, terms we should avoid, and tips on how we can participate in building more respectful and inclusive environments.
- **Group of allies:** formed by volunteer employees from different areas willing to contribute to

diversity and inclusion actions, the group's mission is to strengthen these fronts in their areas and with other teams.

- **Workshops:** we held several workshops for CSixers around the topic of diversity and inclusion, such as "Unconscious Biases" and "Empathic Communication", to talk about how to be empathetic in a context of social inequalities. In addition, various contents on the subject are permanently

## GENDER EQUITY

One of the pillars of action in C6 Bank's Diversity and Inclusion area is gender equity. The People and Management team periodically monitors the indicators. Our Talent team also focuses on the topic, seeking to bring female candidates into leadership positions.

In 2021, we had several initiatives aimed at promoting gender equity at C6 Bank:

- **Focus group with mothers:** to identify opportunities for improvement in management policies and processes by listening to the mothers' needs.

- **Meet up for women in tech:** tech career chat with Iana Chan, founder of PrograMaria (a social impact startup that empowers women through technology and programming), followed by a panel with three tech CSixers. The meeting celebrated Ada Lovelace Day, a date created to honor and encourage the participation of women in the field of science, technology, engineering, and mathematics.
- **Sponsorship of the Father 2021 event:** event promoted by Instituto Papo de Homem (Man Talk Institute), which brought up topics such as: paternity in the pandemic, division of tasks, the challenges of distance learning, paternal mourning, pre-adolescence challenges, etc.
- **The various faces of women's health (Pink October):** chat that addressed topics related to women's health, such as family planning, breast and cervical cancer prevention, pregnancy, menopause, and quality of life.
- **Workshop on gender equality:** meeting with employees to identify opportunities for action and improvement.

- **Care economy workshop:** discussion about women's unpaid care work and the need to create a culture in which care-related tasks are valued and distributed between men and women, highlighting the worsening inequality during the pandemic.
- **Talk about gender equity:** meeting with the leadership that addressed gender challenges in the corporate environment.

## LGBTQIA+

The construction of a safe and inclusive environment, in which all people can be themselves, requires the recognition and appreciation of individual characteristics. In 2021, we chose the International Day to Fight LGBTIphobia to formalize our affiliation to the Fórum de Empresas e Direitos LGBTI+ (LGBTI+ Business and Rights Forum). The initiative brings together companies around their commitment to respecting and promoting LGBTQIA+ human rights. The objective is to improve business management practices and generate effective value addition for brands and society; combat LGBTIphobia and its harmful effects on people, businesses, and society; and to articulate

efforts and strengthen the Forum to positively impact the business environment and society.

Joining the Forum reinforces our commitment to valuing diversity and promoting inclusion. With this action, we adhere to the Forum's work agenda and its 10 commitments to promote the rights of the LGBTQIA+ community.

1. To commit, presidency and executives, to the respect and promotion of LGBTI+ rights;
2. To promote equal opportunities and fair treatment for LGBTI+ people;
3. To promote a respectful, safe, and healthy environment for LGBTI+ people;
4. To raise awareness and educate on respect for LGBTI+ rights;
5. To stimulate and support the creation of LGBTI+ affinity groups;
6. To promote respect for LGBTI+ rights in communication and marketing;
7. To promote respect for LGBTI+ rights in the planning of products, services, and client service;
8. To promote professional development actions for people LGBTI+ people;
9. To promote the economic and social development of LGBTI+ people in the value chain;
10. To promote and support actions in favor of LGBTI+ rights in the community.

Also in 2021, we joined the #PrideSkill movement created by P&G in partnership with the Forum. The initiative has the slogan “Because being proud of who you are is also a skill” and proposes to include the #Pride tag as a competence in the professional profile on LinkedIn. The action aims to facilitate the search, hiring, and inclusion of people from the LGBTQIA+ community in the job market.

In line with this movement, we launched the LGBTQIA+ Booklet. Aimed at our employees, partners, and external public in general, the booklet provides information on the difference between gender identity and sexual orientation, among other concepts. In addition, the text promotes awareness and explains the chronology of the fight for equal rights. The document also delves into issues related to this minority group for a broader understanding of the LGBTQIA+ community and its fight for respect, representation, and rights.

### Initiatives

- **Talk LGBTQIA+:** conversation circle with invited Csixers from this affinity group.
- **DiverS/A Fair:** sponsorship and mentoring of the largest gathering for attracting and selecting



C6 Bank  
headquarters in  
pride month

LGBTQIA+ young people in Latin America, which aims to connect LGBTQIA+ students and young professionals with companies.

- **Actions in Pride Month:** we asked CSixers to recommend a selection of LGBTQIA+ themed movies, series, books, and songs, we lit our building with rainbow colors, and made available themed email signatures.

### ETHNIC-RACIAL DIVERSITY

Since 2020, C6 Bank has been a signatory of the Sim à Igualdade Racial (Yes to Racial Equality) seal, granted by the Instituto Identidades do Brasil (ID\_ BR - Identities of Brazil Institute), which recognizes good practices by companies in this area and helps us to adopt actions aimed at promoting racial equality in the bank. We began to reflect on the topic of race and ethnicity within the company and to develop awareness-raising actions.

In 2021, we launched the Ethnic-Racial Booklet, which addresses the main issues related to this group. The booklet contributes to a broader understanding of the structures of racism and its consequences within the company and in society.

## Initiatives

- **Racial literacy:** reflection workshop on terms such as color, race, racism, ethnicity, stereotypes, intersectionalities, colorism, and microaggressions for leadership. The statute of racial equality and the pact for racial inclusion of the Public Ministry of Labor were also addressed as tools to combat institutional racism in the corporate world.
- **The ABC of Race:** workshop for CSixers to reflect on Black Awareness Day and the meanings and practical applications of terms such as color, race, racism, and stereotypes, as well as a space to talk about racial inclusion.
- **Black consciousness conversation circle:** chat with CSixers who are part of the black people group.

## INCLUSION OF PEOPLE WITH DISABILITIES

In 2021, we developed a **pilot project to hire professionals on the autistic spectrum** with specialized consultancy. The project provided consultations with a psychologist to support the manager in the development of this professional in his team. The objective is to expand the initiative to other types of disabilities.

In addition to actions aimed at hiring, we continuously work to improve our inclusion resources and prepare the company to receive these professionals. We implemented architectural improvements, such as the elimination of physical environmental barriers in our spaces, the modernization of the elevator system, and the installation of signage for the visually impaired.

Thinking about the integration of these professionals, we developed an orientation guide with practical tips on how to live with people with visual impairments. We also made adjustments to our internal means of communication, such as the inclusion of audio description to make them more accessible. Several trainings and courses related to the topic were developed and made available:

- Training aimed at the **Recruitment and Selection team** for the inclusion of professionals with disabilities.
- **Inclusive communication training** with emphasis on people with disabilities.
- Training on **accessibility in digital media and platforms** for CSixers who work with communication and content.
- Training in **audio description** for communication professionals.
- **Training in Brazilian Sign Language** for receptionists and the Client Service team.



# CORPORATE EDUCATION

GRI 103-2 ● 103-3 ● 404-2 ● 404-3

To favor the professional development of CSixers, we have implemented an internal training and development policy. Annually, meetings are held with several areas of the bank to identify needs, monitor results, adjust strategy, and plan continuity.

In addition to the C6 Institute, we offer a range of synchronous training courses for employee development, such as "Feedback and feedforward", "Career management", "Negotiation", and "Innovation and market trends".

## **C6 Institute: a knowledge platform**

Created in 2021, the C6 Institute represents a change in our learning culture, in line with the evolution of the job market and the new demands of the corporate world. It is a knowledge hub that brings together all our educational content to facilitate employees' constant learning, favoring agility and autonomy. The proposal is that each employee finds the best format for their development, with access to internal content and many external references. Since its launch, 95% of employees have accessed the platform.

## **CAREER DEVELOPMENT**

In 2021, the Leadership Program started to offer training actions aimed at career development in leadcast format – a digital training solution for leadership, based on playlists –, in addition to workshops and real-time training for all management levels. The program included training on "Change management and leadership in turbulent times"; "Self-conscious leader and courageous conversations"; and "Me in this world of exponential changes and businesses".

Another novelty was the **“Reação em Carreira”** (Career reaction) podcast, which featured six episodes in its first season, with the participation

of personalities such as journalist Marcelo Tas and Lala Deheinzelin, professor at Singularity University Brazil. Available to all CSixers and also externally on the C6 Bank Spotify channel, each episode addressed career management from a different perspective, such as vision of the future, self-knowledge, networking, diversity, career plan, and education.

## **SUPPORT FOR PROFESSIONAL DEVELOPMENT**

In addition to the C6 Institute platform and in-house training programs, we support individual CSixers initiatives for their professional development. They can rely on the partnership between C6 Bank and EduPass, a platform that offers discounts on short and long-term courses, undergraduate, graduate, MBA and languages courses, among others, and they can also submit a request for up to 100% funding for external courses for approval by the bank.

Career development is monitored by means of performance analysis in the quarterly performance cycle, which includes the

**PEOPLE**

assessment of goals and adherence to the company's culture. This process involves 100% of the employees at all functional levels.

We also have a defined professional outplacement process, available upon contract termination for employees who need assistance and according to an assessment made by the leadership and the Business Partners team.

**Sustainability and ESG**

The C6 Institute platform has a page dedicated exclusively to topics related to sustainability, with courses from the UN Academy and training on ESG, which covers environmental, social, and governance aspects in the management and operation of companies. Also available in this space is content on diversity and inclusion and non-violent communication, which are also offered in our course schedule in live sessions throughout the year.

**INDICATORS**

**TRAINING**

GRI 404-1 ● 404-2

97% 46% 9.6

of employees participated in training participated in at least one non-mandatory training average satisfaction score

**Training actions**

40 actions in total 13 actions aimed at leadership 20 actions aimed at the interns 3,430 hours of training

**Average hours of training per employee**

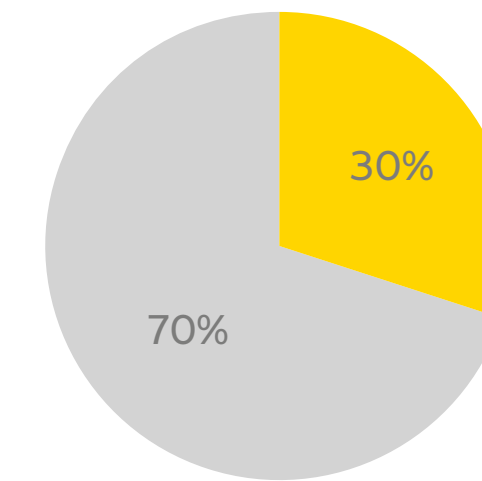


**PROFILE**

GRI 102-7 ● 102-8 ● 405-1

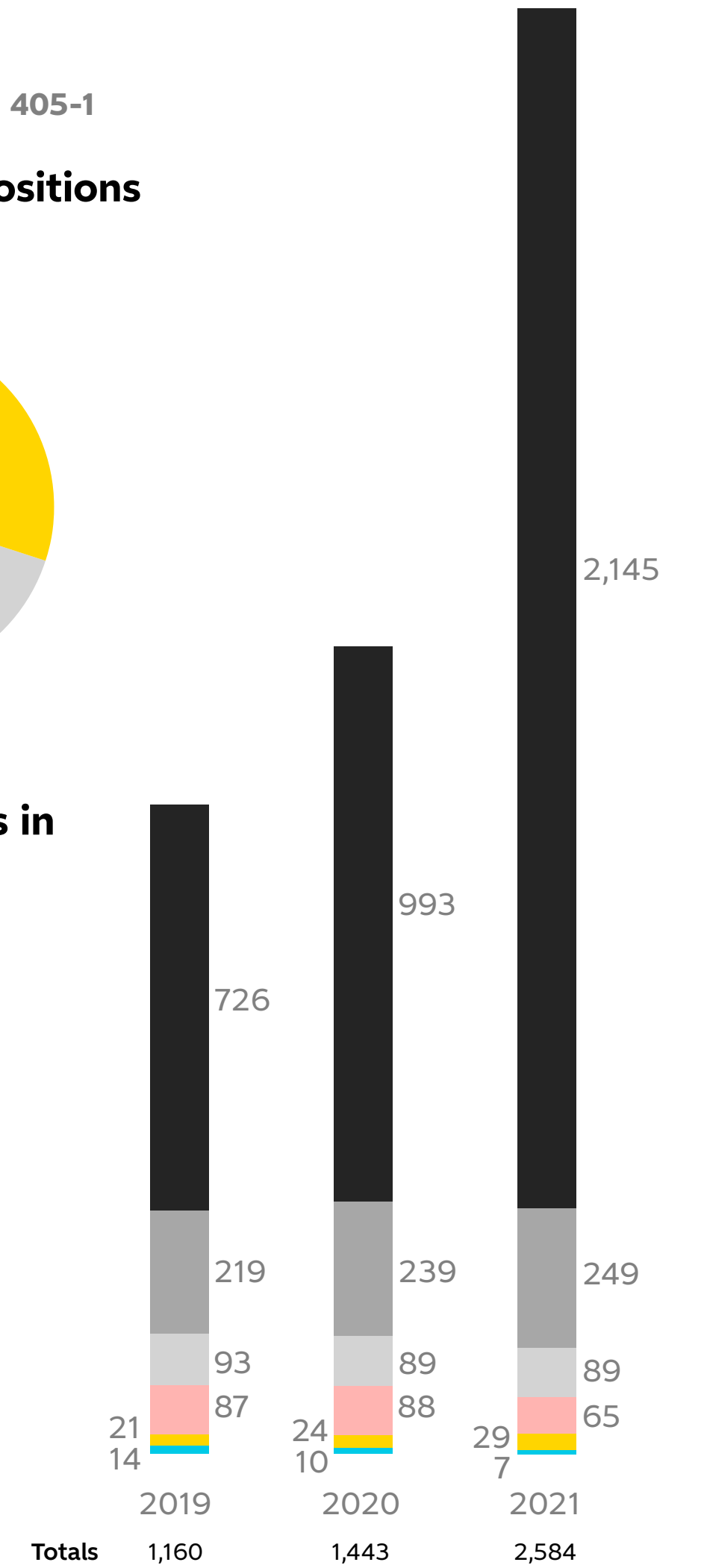
**Management positions**

● Women  
● Men



**Own employees in our operations**

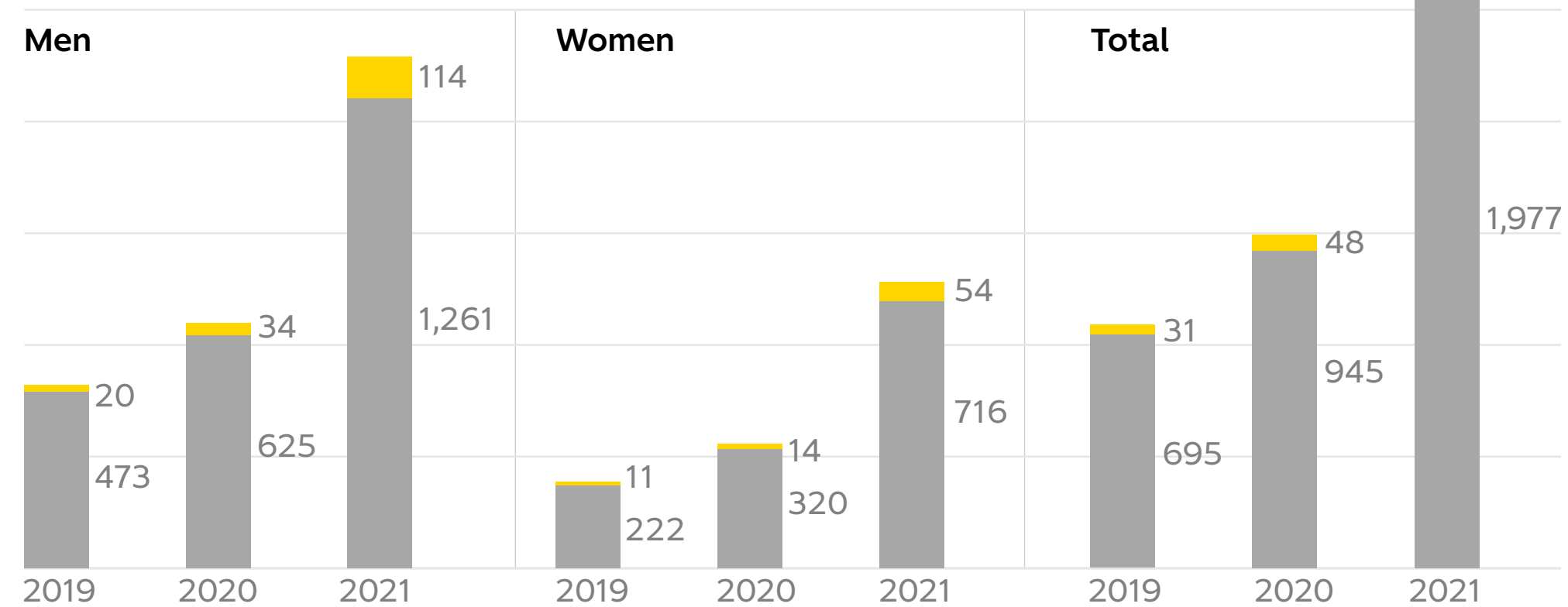
● C6 Bank  
● Paygo  
● C6 Seg  
● SETIS  
● Ger7  
● NY



## Employees

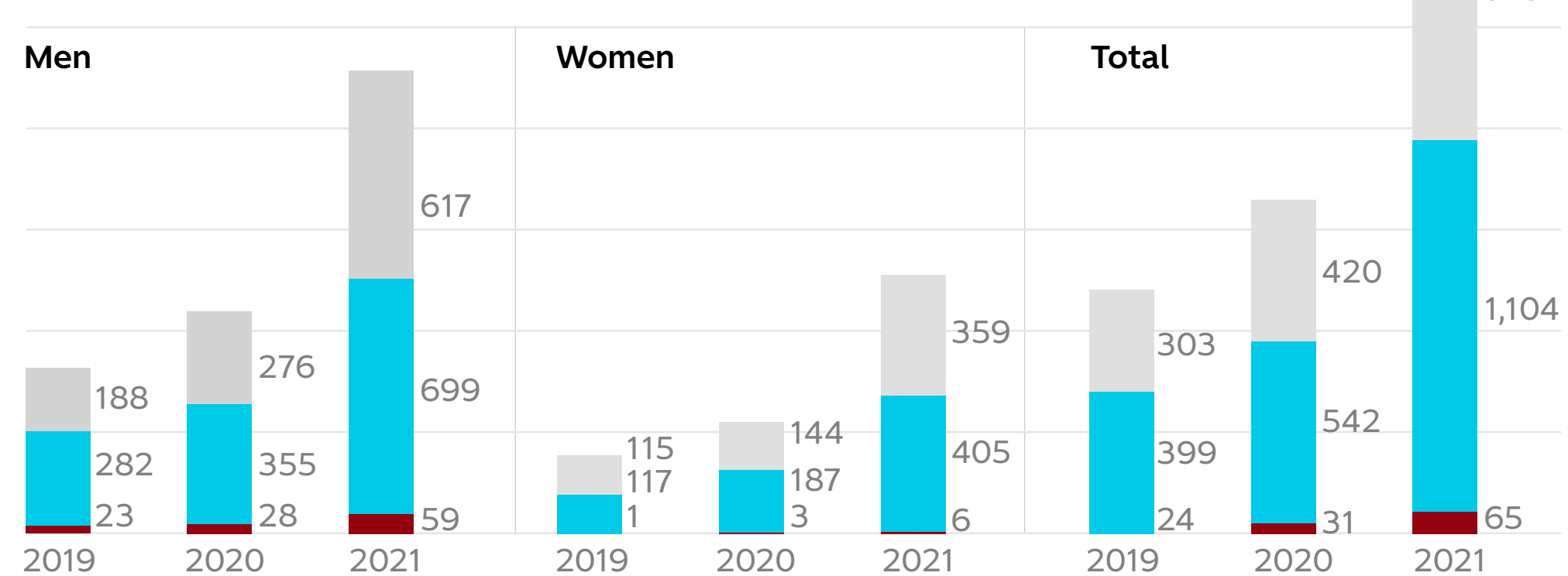
### By job type and gender

● Part time ● Full time



### By age group and gender

● <30 years old ● 30 a 50 years old ● >50 years old



## Functional category by gender

In %

	2019		2020		2021	
	Men	Women	Men	Women	Men	Women
Board of Directors	86%	14%	89%	11%	83%	17%
Management	79%	21%	73%	27%	71%	29%
Leadership   Coordination	58%	42%	67%	33%	68%	32%
Administrative	67%	33%	63%	37%	63%	37%
Operational	29%	71%	33%	67%	46%	54%
Internship   Trainee	70%	30%	71%	29%	68%	32%
<b>Total</b>	<b>68%</b>	<b>32%</b>	<b>66%</b>	<b>34%</b>	<b>64%</b>	<b>36%</b>

## Functional category by age group

In %

	2019			2020			2021		
	<30	30 a 50	>50	<30	30 a 50	>50	<30	30 a 50	>50
Board of Directors	0%	76%	24%	0%	63%	37%	0%	63%	37%
Management	4%	85%	11%	5%	86%	10%	4%	86%	9%
Leadership   Coordination	17%	81%	2%	20%	79%	1%	21%	75%	4%
Administrative	59%	41%	0%	58%	42%	1%	53%	46%	1%
Operational	86%	14%	0%	56%	33%	11%	73%	27%	1%
Internship   Trainee	100%	0%	0%	98%	2%	0%	98%	2%	0%
<b>Total</b>	<b>42%</b>	<b>55%</b>	<b>3%</b>	<b>42%</b>	<b>55%</b>	<b>3%</b>	<b>46%</b>	<b>51%</b>	<b>3%</b>

Source: Internal payroll-based control.



## WELL-BEING

GRI 103-2 ● 103-3 ● 401-2

On all floors of the C6 Bank headquarters, we have living spaces with sofas and bean-bag chairs. We also have a ping-pong table, pool table, fireplace, arcade, and other games to relax during work breaks. To top it off, the building offers lockers on all floors, bicycle storage, changing rooms, cafeteria, and a patio with space to play basketball, tables, bleachers, and hammocks, in addition to an organic vegetable garden open to all CSixers.

Employees have a benefit package that includes health and dental plan, food and meal vouchers, daycare/nanny assistance, life insurance, annual fee waivers for the C6 Carbon credit card, Psicologia Viva (online psychological support), Gympass (discount on gyms), Edupass (discount on courses and educational institutions) and in-bank services such as a personalized store, cafes, library, and beauty salon.

# HEALTH AND SAFETY

GRI 103-2 ● 103-3 ● 403-3 ● 403-6

CSixers can count on our wellness support program, C6 Wellness, which encourages quality of life and physical and mental health.

C6 Wellness offers its employees weekly online meetings, with workplace exercises, yoga, mindfulness, and psychotherapy. Through guides, tutorials, and lectures, the program periodically addresses topics related to quality of life and mental health, such as nutrition, the importance of sleep, women's and men's health, among others. Every year, the company holds the Wellness week, which addresses health and quality of life topics for all employees and their families.

Our physical space is also continuously monitored by employees of the Fire Brigade and CIPA (Comissão Interna de Prevenção de Acidentes - Internal Commission for Accident Prevention). The monitoring aims to protect our employees and ensure that all environments respect the best practices of health, quality, and well-being.

## For the mommies

- **Citizen Company:** extension of maternity leave to 180 days (6 months) and paternity leave to 20 days.
- **Future Mommy Program:** this initiative, in partnership with SulAmérica, guides pregnant women in relation to the necessary care with nutrition, physical activity, preventive exams, importance of scheduled medical appointments, relationship with gynecologist/obstetrician, and care after the baby is born. The program can be used throughout the pregnancy, up to the 4th month of the baby's life. It also offers lectures and workshops on baby care and breastfeeding. The program is available to CSixers and pregnant dependents.
- **Parking space:** exclusive spaces in the building's parking lot for pregnant CSixers.
- **Breastfeeding room:** reserved space for the extraction of breast milk.

## SAFETY PROTOCOLS ADOPTED DURING THE PANDEMIC

During the pandemic, our main concern was for the health and well-being of our employees. We created a multidisciplinary risk group to assess all impacts and risks in decision-making and put in place an emergency plan focused on flexibility and adequacy for remote work.

All CSixers were able to work remotely, although our office remained open, as our activity is considered an essential service to society. For employees who adopted remote work and needed support, we provide home delivery of chairs, laptops, and monitors.

We have suspended all face-to-face meetings with external suppliers and reduced the number of people allowed in meeting rooms to respect the distance between participants.

As our business model is 100% digital, we had no difficulties adapting to the new remote work routine. To support our teams, we held workshops with managers, training on online tools, guidance on good practices in virtual meetings and time management, and we shared information

## PEOPLE

on precautions to avoid undue exposure of information.

In 2021, with the maturity of teleworking, we started to practice a combination of face-to-face and remote work, implementing tools to facilitate the new routine. Among these measures is the availability of training to managers on how to maintain communication and team sync in a hybrid environment. Productivity rates and team engagement were not hampered by the changes resulting from the health crisis.

For those who worked in person at the bank, we provided kits with face masks and alcohol gel. In the building, we reinforced hygiene measures, with the availability of alcohol gel on all tables and common areas, in addition to the frequent replacement of the air conditioning system filters, reinforcement of cleaning and sanitization of common areas, and social distancing. Access to the building's parking lot is now free to everyone to prevent employees from using public transport.

In addition, we provide guides to good home office practices, health reports, remote mindfulness practice, remotely guided workplace exercises, and lectures on healthy routines. We also pay part of the

psychological support for family members through Psicología Viva.

Employees who showed symptoms and those with whom they had contact underwent testing for removal from work in case of a positive result for the disease.

# FOR THE SOCIETY

Anderson Alvez, one of the winners of the Arte na Rua (Art on the Street) Contest

# SOCIAL TRANSFORMATION IS DONE BY PLAYING TOGETHER

GRI 102-12 • 102-13

Private initiative plays an important role in transforming society. In addition to being responsible for managing the impacts of its activities, a responsible company contributes to the sustainable economic development of the communities in which it operates.

At C6 Bank, we value collaborative work in our day-to-day activities and believe that building a more sustainable world should bring together the different sectors of society. Therefore, we have joined initiatives associated with these goals both in Brazil and internationally.

Likewise, we actively work with industry associations. We are members of Febraban (Federação Brasileira de Bancos - Brazilian Federation of Banks), Anbima (Associação Brasileira das Entidades dos Mercados Financeiro e de Capitais - Brazilian Association of Financial and Capital Market Entities), ABBC (Associação Brasileira de Bancos - Brazilian Association of Banks), and ABECS (Associação Brasileira das Empresas de Cartões de Crédito e Serviços - Brazilian Association of Credit Card and Services Companies).



## Instituto Ethos - Pioneer affiliation

C6 Bank is the first bank without physical branches to join the Ethos Institute, a Brazilian benchmark in the area of sustainability. The institution's mission is to mobilize, raise awareness, and support companies in the responsible socio-environmental management of their businesses. The associated companies are committed to promoting a more just, inclusive, and sustainable society and are part of an ecosystem with hundreds of companies and several organizations that are at the forefront of sustainability, building paths to overcome the challenges that sustainable development may encounter.



## INVESTMENT IN SOCIAL IMPACT

GRI 103-2 ● 103-3 ● 413-1

C6 Bank's socio-environmental guidelines are developed and implemented by our Impact area. This team is responsible for structuring the bank's social and environmental strategy, defining the benchmarks and indicators to be adopted, and monitoring their application in all areas.

This team is also responsible for social initiatives aimed at the community that promote economic, social, digital, and cultural inclusion. The social action strategy is based on four pillars of action, with a greater focus on financial education:

- **Financial education:** aimed at the community in general, but also at our employees and clients. This is our main pillar, which promotes inclusion and accessibility to financial services through education.
- **Technology and digital inclusion:** this pillar brings together actions to facilitate the access of socially vulnerable young people and people from different identity groups to professions linked to digital technology.

- **Agents of change:** through solidary mobilization, it aims to provide assistance to the most vulnerable who need immediate support.
- **Diversity:** enables our engagement and support for inclusion and anti-discrimination initiatives in Brazilian society.

## FINANCIAL EDUCATION

C6 Bank was born like this: with a commitment to inspire people to manage their financial life in a light and simple way. Our main tool for this is financial education. We believe that education is the most effective way of transforming society, which is necessary for people and companies that seek a sustainable future. Financial education provides the keys to understanding how the economy works and making informed decisions. In this way, in addition to favoring economic inclusion and access to financial services, it also contributes to strengthening financial stability and local economic growth.

Through the **C6 Institute**, our education hub, we develop projects and promote free courses aimed at our main stakeholders, as well as young people in situations of social vulnerability, non-profit

organizations, entrepreneurs, employees, clients, and partners. The courses promoted by the C6 Institute are designed and taught by the faculty of IDEA9, an education startup acquired by C6 Bank in 2019, which supports us in **disseminating practical knowledge about intelligent resource management and offering tools for a healthy financial life.**

## IMPACT OF FINANCIAL EDUCATION ACTIONS

### Courses

+8 thousand  
students

- Your Rich Life
- Absolutely Personal Finance
- Financial Education for Credit Limit
- Nova Escola's teachers

### Internal Program

+360  
participants

- Your Money Working for You 1, 2, and 3
- You, investor
- Multipliers (training of volunteers)

### Events

+800  
participants

- Clients
- Events and workshops for minority groups

### 3 partner hubs

+400  
participants

- B3 Educação (B3 Education)
- Plataforma PROA (PROA Platform)
- Mulheres Positivas (Positive Women)



**“Sua Vida Financeira com Prof. Liao” Show**

### **Main financial education programs**

In 2021, we launched our biggest financial education action yet, the “Sua Vida Financeira com Prof. Liao” (Your Financial Life with Prof. Liao) show. It was broadcasted by GloboNews, produced by Globo’s Business area in partnership with the C6 Institute, and shown weekly for ten months during the breaks of “Jornal das Dez” (Ten O’Clock News). The videos are available in a special section on G1 – “Sua Vida Financeira”.

#### **Reach**

**5.5**  
million

people on TV

**38**  
million

people online

We made available to 123 C6 Bank IME and JP clients a financial education program focused on credit management. Lasting six weeks, the training aimed to generate positive behavior change in the students' financial lives and show how everyone can have a healthy relationship with their own finances and with bank credit. The follow-up of students after the course showed a reduction in defaults compared to the public that did not take the course.

Through a partnership with **Instituto PROA** (PROA Institute), aimed at professional training and insertion of young people into the formal job market, 129 young people participated in the **first financial education bootcamp promoted by C6 Bank**. The training included online activities and live classes from our financial education program and aimed to explain the concepts to participants in a simple and practical way, encouraging their application in personal and family life.

We started to make financial education content available on the **B3** education hub. The platform has more than 145,000 registrations and millions of hits to its content. Our financial education program is also present on the **PROA** platforms, which houses the educational content of Instituto Proa, and **Mulheres Positivas** (Positive Women), an application with content aimed at the development and empowerment of women.

We also offer open content on a wide variety of financial education topics on our YouTube and Instagram channels. The material ranges from basic notions and concepts, as in the “Financial Pill” and “C6 Explains” series, to more complete content, as in “C6 Talks”, lives with Professor Liao and other C6 Bank professionals.

### **C6 Journalism Award**

In 2019, C6 Bank created the C6 Journalism Award to value Brazilian journalism. Dedicated to the topic “financial education and personal finance”, the award aims to recognize initiatives that encourage financial citizenship, a concept that encompasses financial inclusion, financial education, and consumer protection for financial services.

The award, which had its 3rd edition in 2021, also considers reports that facilitate the understanding of the financial market and help Brazilians make informed decisions. The prize for the winners of each category is R\$15,000.



### **Financial education is school content**

The lack of teacher training is one of the obstacles for schools to comply with the BNCC (Base Nacional Comum Curricular - Common National Curricular Base), which defines the learning needed to be developed by all students in basic education. According to this document, financial education became a mandatory content in the curriculum of kindergarten and elementary education in public and private schools as of 2020.

With this in mind, **the C6 Institute, in partnership with Nova Escola (New School)**, offered an online and live program on personal finance to **more than 7,000 elementary and high school teachers** in the country. The goal was to help educators organize their own finances and multiply the knowledge in the classroom to the students. The program offered a set of materials and tools to support the teacher in planning lessons, which address various aspects of financial education, with inspiration and suggestions for activities that can be worked on in the classroom. With free access, the content is now part of the Nova Escola course catalog, an organization that promotes courses and develops lesson plans and other educational materials.

## TECHNOLOGY AND DIGITAL INCLUSION

In the knowledge society, where technology plays an essential role, digital inclusion is key to social and economic inclusion.

### MIT App Inventor

Based on a partnership with MIT (Massachusetts Institute of Technology) in 2020, we implemented an educational path to disseminate programming knowledge among socially vulnerable young people in the country. Students from the American institution came to Brazil and, with the support of teachers from the C6 Institute, taught more than 60 people (mostly teachers from public schools or NGOs) how to develop apps using the MIT App Inventor (a tool that allows those without programming knowledge to build apps).

In 2021, already independently, we translated and adapted the content for the Brazilian context. The training became our own and is now part of the C6 Bank course shelf. Held entirely remotely, in an online format, the course was conducted by a Brazilian professor, a master trainer at MIT.

In its new version, the program was directly aimed at young people aged 14 to 21 assisted by social



Raissa Silva,  
participant  
of the MIT  
App Inventor  
course

institutions in São Paulo. Its content included nine live classes and daily knowledge pills.

In addition to learning how to use MIT App Inventor, the young people acquired knowledge in design thinking, a technique that helps in developing the idea behind the app and in solving problems. C6

Bank's goal is to give young people the tools to move out of the exclusive status of consumers and into the role of technology creators.

## AGENTS OF CHANGE

To engage our employees in the bank's social impact initiatives, we created our volunteer platform. Employees can volunteer in projects according to their interests, taking into account their available time and, mainly, the public and the cause that most inspire them, among 10 themes: reception, animals, art and culture, training and professionalization, human rights and politics, education, empowerment and inclusion, sport, environment and sustainability, and health.

We also created the Agents of Change program, which encourages and recognizes, with Atom points, the CSixers who participate in our social actions. Throughout 2021, there were more than 400 registrations through the volunteer platform and more than 500,000 Atom points were distributed in recognition of engagement.

In addition to the volunteer platform, the bank's direct fundraising initiatives mobilized more than 110 employees and impacted more than 1,350 families, children, and young people in 2021 alone.



**Luara Bido, mentee who participated in our 1st mentoring program and now works at C6 Bank**

### Main mobilization actions

- **Financial education multiplier agents:** training program for multipliers so that they can act as volunteers in C6 Bank's educational activities. With this program, employees were prepared to assist teachers in training and to give small lectures on financial education. In addition to a didactic course and two workshops, the training schedule includes the main concepts of financial education, presented in a simple way and related to daily life.
- **End-of-year campaign:** in partnership with the Fundação Amor Horizontal (Horizontal Love Foundation) NGO, more than 640 children and teenagers from Projeto Arco (Arch Project), located in the extreme south of São Paulo, were sponsored to receive a gift. Each child wrote a letter with their wishes for the holidays. Volunteer employees organized the delivery of the gifts and get-togethers with the families.



Get-together with the participants of the End of Year Campaign

- **1st C6 Bank Mentorship Program:** the action was aimed at cis and trans women who work or would like to work in the technology area and are at the beginning of their professional careers. Executives from the bank donated their time and experience to assist in the planning, development, and career guidance of 45 young women. During three months, the volunteers provided learning, growth, and networking in the technology area. The meetings addressed topics such as: women and careers in tech,

financial education, soft skills, an overview of areas of expertise in technology, among others. The C6 Bank mentoring project was conceived in partnership with the Test Girls community.

- **Pink October | Hair donation:** action to collect hair for breast cancer patients that performed 28 haircuts, totaling a donation of more than 13 feet of hair that was sent to Escola de Beleza, Estética e Bem-Estar (School of Beauty, Aesthetics, and Welfare) of the State of São

Paulo. There, wigs were made and donated to cancer patients through the Solidariedade em Fios (Solidarity in Threads) project.

- **Blue November | Hat donation:** to talk about the fight against prostate cancer, C6 Bank promoted an action to collect hats, caps, and beanies. In all, 133 pieces were donated to men undergoing cancer treatment at Hospital A.C. Camargo (A.C. Camargo Hospital).
- **Collection campaigns:** more than 1,400 pounds of non-perishable food and hygiene items were collected and distributed during the pandemic to Casa 1 (House 1), an institution that welcomes LGBTQIA+ young people.

## DIVERSITY

C6 Bank believes in building a society that welcomes differences, free from prejudice and exclusion. To achieve this ideal, we need to recognize and combat discrimination in all its forms: based on skin color, origin, age, special needs, gender, sexual orientation. Brazilian society has been bringing this issue to the center of the debate, particularly in the business world, and we want to be a part of it.

Therefore, in 2021, C6 Bank became an institutional maintainer of **Instituto +Diversidade**, (+Diversity Institute), ([institutomaisdiversidade.com.br](http://institutomaisdiversidade.com.br)) a non-profit organization focused on the professional empowerment of the LGBTQIA+ community. Together with the Institute, we intend to intensify institutional strengthening actions to expand opportunities on the fronts worked by the organization:

- **Entrepreneurship:** innovation, creation, and management of new businesses;
- **Companies and the market:** inclusion in the world of work;

- **Support networks:** assertive actions for people who find themselves in situations of greater vulnerability.

We also chose the Diversity pillar to invest the tax incentives in the year, with two benefited cultural projects: Arte na Rua (Art on the Street) Contest and Cine Autorama.

### Main diversity actions

- **Arte na Rua Contest:** talents from all over the country were able to enroll in the contest, which gives visibility to new Brazilian graffiti artists and prioritizes artists from the LGBTQIA+ community, bringing diversity and inclusion as its theme. The purpose of the contest is to make room for pride and representation. The curators evaluated the original creations submitted by the artists based on criteria such as originality, creativity, and technique. Among the more than 2,000 subscribers, 10 artists went forward for popular vote. The five winners received murals and gables (upper part of external walls) in the city of São Paulo to produce their art.
- **T-shirt line:** in partnership with the Insider brand, we launched a line of T-shirts based on the theme of diversity. All profits from sales were donated to Instituto Mães pela Diversidade







(Mothers for Diversity Institute). The institution brings together mothers who fight against the advance of homotransphobia (violence against gays, lesbians, bisexuals, transvestites, and transsexuals) and for the civil rights of their children and the entire population.

- **Financial education:** C6 Bank promoted a financial education workshop for 100 trans women who participate in the Transcidadania (Transcitizenship) Program, run by the São Paulo City Hall. The action took place in partnership with Casarão Brasil (Brazil House), a social institution that works in favor of the social rights and citizenship of lesbians, gays, bisexuals, transvestites, transsexuals, and intersex people.
- **Cine Autorama:** sponsored by C6 Bank, the free and itinerant drive-in cinema project Cine Autorama promoted two special sessions with the theme of diversity and inclusion at the Memorial da América Latina (Latin America Memorial). The event had the screening of films that address issues related to race, gender, and sexual orientation: “Hidden Figures” and “Love, Simon”. Each session started with a short film within the same inclusive theme.



### Rainbow Card | Concrete action

C6 Bank launched a rainbow-colored card in September. The **Rainbow card** symbolizes the initiatives we are building towards respect and diversity for the entire LGBTQIA+ community. Any natural person bank client can apply, both those who have a C6 card, without an annual fee, and those who have the premium version, the C6 Carbon. As of the launch, all bank clients can make donations to Instituto Mais Diversidade (More Diversity Institute) directly in the app.



# FOR THE ENVIRONMENT

# ENVIRONMENTAL COMMITMENT

GRI 103-1 ● 103-2 ● 103-3

C6 Bank develops recurring initiatives aimed at environmental preservation and the fight against climate change, in accordance with the commitment formalized in our **Socio-environmental Responsibility Policy** ([cdn.c6bank.com.br/c6-site-docs/politica-socioambiental.pdf](https://cdn.c6bank.com.br/c6-site-docs/politica-socioambiental.pdf)).

To guide our strategy and the prioritization of actions aimed at social and environmental issues, we also prepared the Socio-environmental Risk Manual. The document presents procedures aimed at mitigating the possibility of risk events, such as those resulting from climate change, considering our main stakeholders.

## Acqua, a biodegradable card

One of the major environmental problems in Brazil and around the world is the incorrect disposal of plastics, which contaminates soils, rivers, and oceans. With that in mind, we created Acqua, the first biodegradable bank card in Brazil, with 80% of its composition in PLA, or polylactic acid, produced from corn starch.

While a traditional plastic card, made of PVC, takes 400 years to decompose in nature, Acqua takes from six months to two years to complete its decomposition under proper composting conditions. The only reason the card does not have PLA in its entire composition is because of the presence of a chip, a magnetic stripe, and other minor components essential for its operation.



## CARBON NEUTRAL

### In 2021, we offset emissions from all our activities

C6 Bank received the carbon neutral seal from Carbonext for offsetting the emissions resulting from its operation in 2021. During the year, the companies of Carbon Holding, a group of which the bank is a part, emitted 1,115 tons of CO<sub>2</sub> and offset all of them with the acquisition of carbon credits generated by the preservation of areas of the Amazon Rainforest.

The GHG Protocol (Greenhouse Gas Control) classifies greenhouse gas emissions into three groups. Scope 1 includes direct emissions caused by the company; scope 2 is the indirect emissions resulting from energy production, which include the consumption of electricity, steam, heat, and cooling; and scope 3 includes all other indirect emissions, which occur outside the organization, but arise from its activities.



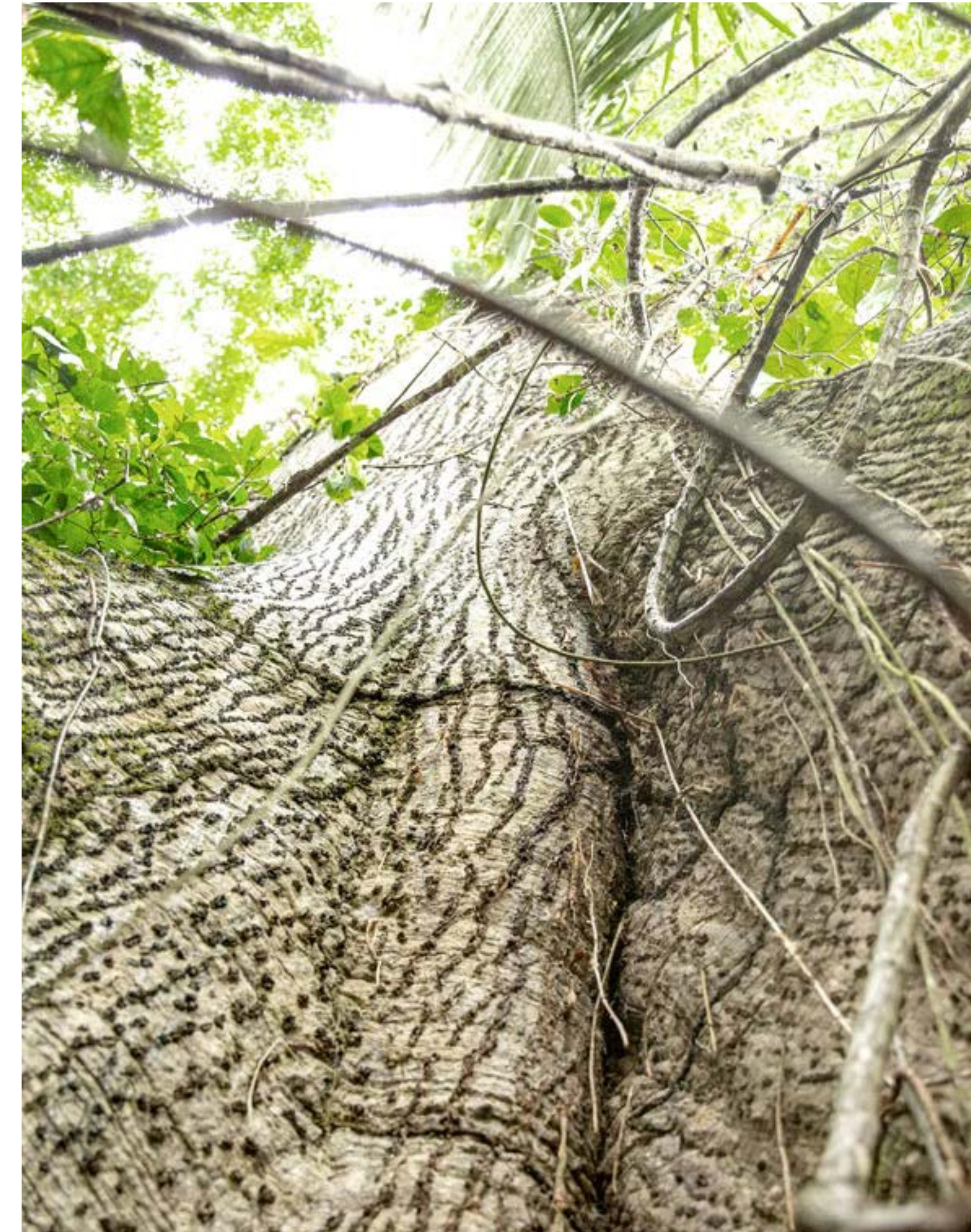
In addition to the traditional variables (effluents, energy, and waste) provided for in scopes 1 and 2, the calculation of Carbon Holding's annual carbon footprint included some scope 3 emissions, such as business travel and employee commuting.

The forest preservation project that generates the offset credits is managed by Carbonext, a pioneer in the development of REDD+ (Reducing Emissions from Deforestation and Forest Degradation) projects in 39,000 hectares in the Amazon. These are areas at risk of deforestation that receive incentives for the bioeconomy and protect their biodiversity. Through the sale of carbon credits, the company returns to the forest 70% of the income generated by the sale of credits for defense and monitoring, also contributing to the benefit and development of the local population.

This is the second time that the group has offset the entirety of its annual emissions. The carbon credits for the year 2020 were offset in the same way, but contributing to another region of the Amazon.

### Reduce clients' carbon footprint

To complete the initiative, we started offering carbon credits on the C6 Store, the marketplace on the bank's app. With this, our clients gained



access to the possibility of reducing or neutralizing their individual carbon footprint using cash or points from the Atoms Program. Each unit of carbon credit offered at the C6 Store is equivalent to one ton of offset carbon.

### **Preservation of forests**

Bank clients can also make donations, through the C6 Store, to **Instituto Terra** (Earth Institute - [institutoterra.org](http://institutoterra.org)), dedicated to environmental preservation. The institute, founded by the couple Lélia Wanick and Sebastião Salgado, works for the ecosystem restoration of the Atlantic Forest, in addition to promoting environmental education and sustainable rural development in its surroundings.

By the end of 2022, C6 Bank has committed to planting 25,000 trees. The bank's goal is part of a larger initiative, through the Priceless Planet Coalition, which unites efforts from different sectors to combat climate change. The Coalition's goal is to plant 100 million trees worldwide in five years. In Brazil, the focus is on reforesting areas of the Amazon Basin and Forest and the Atlantic Forest.

Leonardo Merçon



**Instituto Terra  
(Earth Institute)  
Headquarters**

# ENVIRONMENTAL IMPACT MANAGEMENT

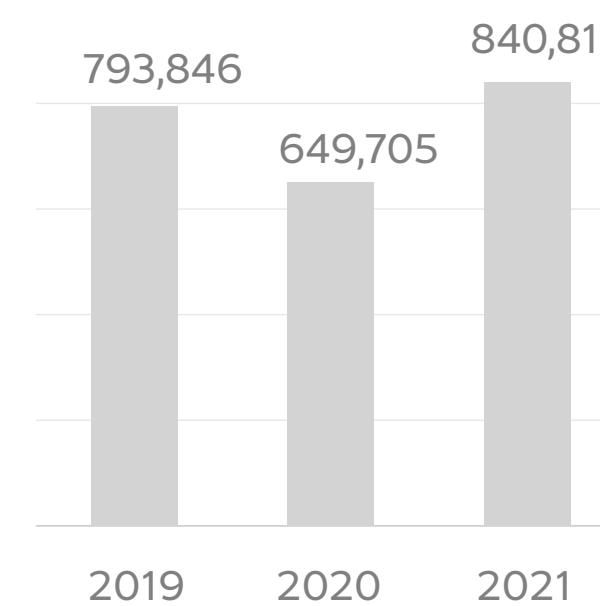
GRI 302-1 • 303-5 • 306-3

As provided for in our **Socio-environmental Responsibility Policy**, C6 Bank created the Socio-environmental Subcommittee, which is part of the senior management structure. This forum is responsible for decisions on the subject and monitors the main indicators and initiatives related to environmental issues.

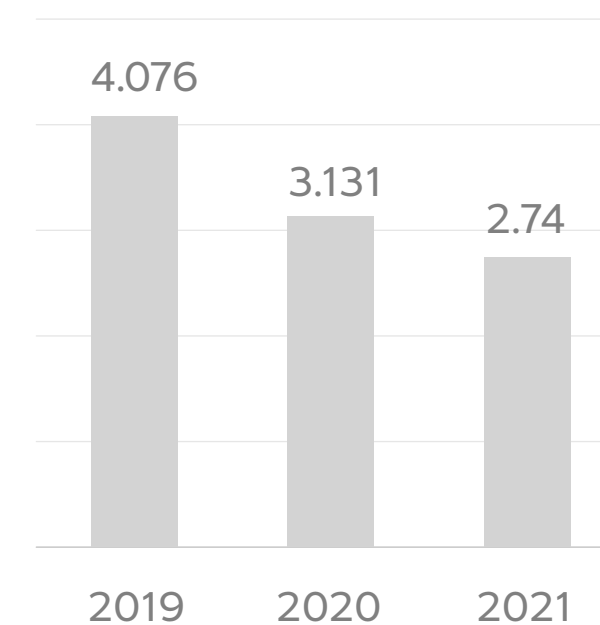
In 2021, we hired an environmental management company to guide our practices in order to minimize the environmental impacts of the bank's activities. Communication with employees is permanent, providing information and guidance on conducts that contribute to reducing environmental impact. The main awareness-raising topics for the internal public are the reduction of energy and water consumption and the correct disposal of residues by means of selective waste collection, which started to separate metallic residues as well. Also in 2021, **more than 15 tons of waste were properly disposed of.**

## INDICATORS

**Total energy consumption, in Kwh**

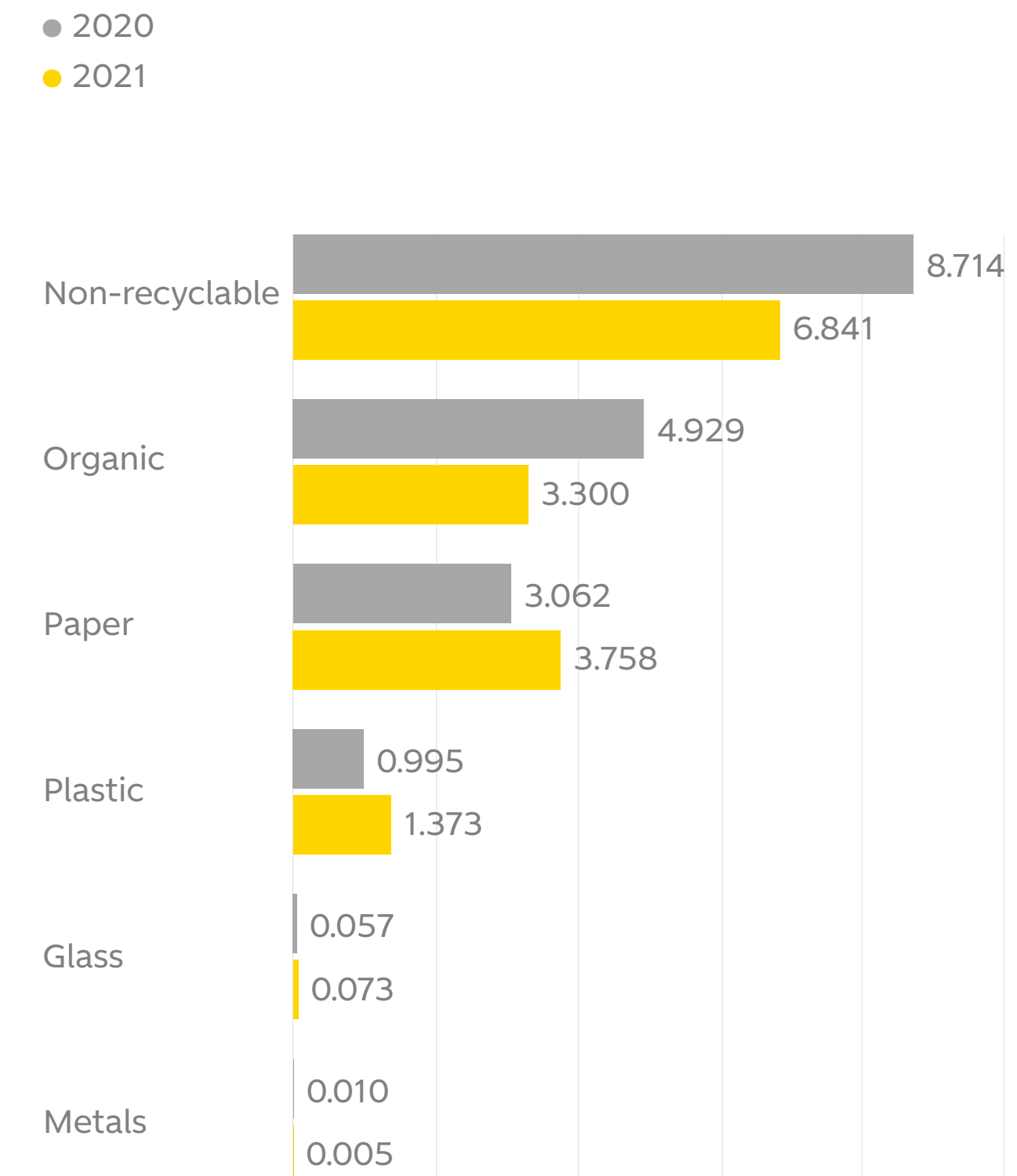


**Water consumption, in ML\***



\*1 ML = 1,000,000 L

**Waste generated, in tons**





## **SUSTAINABLE INSIDE AND OUT**

Our headquarters, in the central region of São Paulo, received the LEED (Leadership in Energy & Environmental Design) certification, in the Gold category, which recognizes sustainable buildings. The seal, developed by the United States Green Building Council, points out good practices in the use of natural resources, such as water and energy, valuing actions to reduce the environmental impact of civil construction, and encouraging innovative solutions for the environment.

The building favors natural lighting by means of presence sensors and devices to increase or decrease lighting. The air-conditioning system was developed to serve different spaces according to the thermal characteristics of each one of them, which increases the comfort of employees and optimizes the reduction in electricity consumption. In addition, the entire hydraulic system has flow reducers, faucet timers, and close coupled cisterns so that water is used without waste. In the basement of the building, employees have access to bicycle parking, changing rooms, and chargers for electric vehicles to encourage the use of low-environmental-impact means of transport.

# GRI CONTENT INDEX GRI 102-55



General disclosures		
GRI Standards	Disclosure	Page   Explanation
<b>GRI 101: FOUNDATION 2016</b>		<b>Regarding the entire content of this report</b>
<b>GRI 102: GENERAL DISCLOSURES 2016</b>		
Organizational profile	102-1 Name of the organization	20   Banco C6 S.A.   C6 Bank
	102-2 Activities, brands, products, and services	20, 21
	102-3 Location of headquarters	20
	102-4 Location of operations	20
	102-5 Ownership and legal form	Banco C6 S.A. is a privately held corporation which operates as a financial institution, carrying out banking activities in authorized modalities through its commercial and investment portfolios.
	102-6 Markets served	20
	102-7 Scale of the organization	15, 48, 58
	102-8 Information on employees and other workers	58, 59
	102-9 Supply chain	47
	102-10 Significant changes to the organization and its supply chain	In 2021, JP Morgan Chase joined the C6 Bank's board of shareholders after acquiring 40% of the bank.
	102-11 Precautionary Principle or approach	C6 Bank assesses emerging risks in its Socio-environmental Subcommittee based on the socio-environmental risk manual and its Socio-environmental Responsibility Policy.
	102-12 External initiatives	64
	102-13 Membership of associations	64
Strategy	102-14 Statement from senior decision-maker	5

## GRI CONTENT INDEX

General disclosures		
GRI Standards	Disclosure	Page   Explanation
<b>GRI 102: GENERAL DISCLOSURES 2016</b>		
Ethics and integrity	102-16 Values, principles, standards, and norms of behavior	43, 44, 45, 50
	102-17 Mechanisms for advice and concerns about ethics	46
Governance	102-18 Governance structure	40, 41
	102-20 Executive-level responsibility for economic, environmental, and social topics	40
Stakeholder engagement	102-40 List of stakeholder groups	9
	102-41 Collective bargaining agreements	100% of employees are covered by collective bargaining agreements.
	102-42 Identifying and selecting stakeholders	9
	102-43 Approach to stakeholder engagement	9, 10
	102-44 Key topics and concerns raised	10
Reporting practice	102-45 Entities included in the consolidated financial statements	<p>The entities included in the 2021 consolidated financial statements of prudential conglomerate C6 are:</p> <ul style="list-style-type: none"> <li>● Bank C6 S.A.   Brazil</li> <li>● C6 Corretora de Títulos e Valores Mobiliários S.A.   Brazil</li> <li>● NTK Solutions S.A.   Brazil</li> </ul> <p style="margin-left: 20px;">Direct subsidiaries</p> <ul style="list-style-type: none"> <li>● C6 Capital Securities LLC   USA</li> <li>● C6 Brokers LLC</li> <li>● Banco C6 Consignado S.A.</li> </ul> <p style="margin-left: 20px;">Investment funds</p> <ul style="list-style-type: none"> <li>● Fundo Carbono FIM CP IE   Brazil</li> <li>● C6 Bank TV1 FIDC NP   Brazil</li> </ul>
	102-46 Defining report content and topic Boundaries	12, 13
	102-47 List of material topics	12, 13
	102-48 Restatements of information	Not applicable
	102-49 Changes in reporting	Not applicable

## General disclosures

GRI Standards	Disclosure	Page   Explanation
<b>GRI 102: GENERAL DISCLOSURES 2016</b>		
	102-50 Reporting period	8   01/01/2021 to 31/12/2021
	102-51 Date of most recent report	The Report that precedes this one does not include the GRI reference, it refers to the year 2020 and was published in 2021.
	102-52 Reporting cycle	8   Annual
	102-53 Contact point for questions regarding the report	c6impacto@c6bank.com
	102-54 Claims of reporting in accordance with the GRI Standards	8
	102-55 GRI content index	81
	102-56 External assurance	This report has not been subject to independent external verification.

## MATERIAL TOPICS

GRI Standards	Disclosure	Page   Explanation   Omission
<b>Clients satisfaction   innovation and entrepreneurship   improvement of the services offered   image and reputation</b>		
GRI 103: management approach 2016	103-1 Explanation of the material topic and its Boundary	12, 13
	103-2 The management approach and its components	30 to 33
	103-3 Evaluation of the management approach	30 to 33
GRI 418: customer privacy	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	There were no substantiated complaints regarding breaches of client privacy and loss of client data against C6 Bank or its subsidiaries in the period.
<b>Transparency in communications and services</b>		
GRI 103: management approach 2016	103-1 Explanation of the material topic and its Boundary	12, 13
	103-2 The management approach and its components	34, 48
	103-3 Evaluation of the management approach	34, 48

## GRI CONTENT INDEX

<b>MATERIAL TOPICS</b>		
<b>GRI Standards</b>	<b>Disclosure</b>	<b>Page   Explanation   Omission</b>
GRI 201: desempenho econômico 2016	201-1 Direct economic value generated and distributed	48
GRI 415: public policy 2016	415-1 Political contributions	C6 does not make political contributions, nor do its subsidiaries.
GRI 417: marketing and labeling 2016	417-3 Incidents of non-compliance concerning marketing communications	In 2021, there was only one complaint filed against C6 Bank by CONAR, in which the aforementioned body understood that a post on a social network made by an influencer hired by C6 Bank did not follow the guidelines set forth in the Brazilian Advertising Self-Regulation Code. The complaint was terminated by CONAR in November 2021 after a warning was issued to C6 Bank.
<b>Ethics in relationships and business</b>		
GRI 103: management approach 2016	103-1 Explanation of the material topic and its Boundary	12, 13
	103-2 The management approach and its components	43, 45, 46, 48
	103-3 Evaluation of the management approach	43, 45, 46, 48
GRI 205: anti-corruption 2016	205-2 Communication and training about anti-corruption policies and procedures	43, 45, 46
	205-3 Confirmed incidents of corruption and actions taken	In 2021, we did not register any complaints related to cases of corruption.
GRI 206: anti-competitive behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	There were no lawsuits pending or closed in 2021 for unfair competition, trust, nor monopoly practices against C6 Bank or its subsidiaries.
GRI 207: tax 2019	207-1 Approach to tax	48
<b>Financial education   digital inclusion   investments in socio-environmental projects</b>		
GRI 103: management approach 2016	103-1 Explanation of the material topic and its Boundary	12, 13
	103-2 The management approach and its components	65 to 73
	103-3 Evaluation of the management approach	65 to 73
GRI 413: local communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	65 to 70
GRI 414: supplier social assessment 2016	414-1 New suppliers that were screened using social criteria	In 2021, the new suppliers selected had socio-environmental criteria included in their assessments.

<b>MATERIAL TOPICS</b>		
<b>GRI Standards</b>	<b>Disclosure</b>	<b>Page   Explanation   Omission</b>
<b>People management</b>		
GRI 103: management approach 2016	103-1 Explanation of the material topic and its Boundary	12, 13
	103-2 The management approach and its components	45, 47, 51, 57, 58, 60, 61, 62
	103-3 Evaluation of the management approach	45, 47, 51, 57, 58, 60, 61, 62
GRI 202: market presence 2016	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	For men and women, the lowest company salary in 2021 is approximately 110% higher than the national minimum in 2021.
GRI 401: employment 2016	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	60
GRI 402: labor/management relations 2016	402-1 Minimum notice periods regarding operational changes	In case of any changes, the rules agreed with the union are always respected.
GRI 403: occupational health and safety 2018	403-3 Occupational health services	61, 62
	403-6 Promotion of worker health	61, 62
GRI 404: training and education 2016	404-1 Average hours of training per year per employee	58
	404-2 Programs for upgrading employee skills and transition assistance programs	57, 58
	404-3 Percentage of employees receiving regular performance and career development reviews	57, 58
GRI 412: human rights assessment 2016	412-2 Employee training on human rights policies or procedures	45
	412-3 Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	47

GRI CONTENT INDEX

<b>MATERIAL TOPICS</b>		
<b>GRI Standards</b>	<b>Disclosure</b>	<b>Page   Explanation   Omission</b>
<b>Diversity</b>		
GRI 103: management approach 2016	103-1 Explanation of the material topic and its Boundary	12, 13
	103-2 The management approach and its components	46, 53 to 56
	103-3 Evaluation of the management approach	46, 53 to 56
GRI 405: diversity and equal opportunity 2016	405-1 Diversity of governance bodies and employees	58, 59
GRI 406: non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	In 2021, we did not register any complaints related to cases of discrimination.
<b>Non-material topic: environmental management</b>		
GRI 103: management approach 2016	103-1 Explanation of the material topic and its Boundary	75 to 79
	103-2 The management approach and its components	47, 75 to 79
	103-3 Evaluation of the management approach	47, 75 to 79
GRI 302: energy 2016	302-1 Energy consumption within the organization	78
GRI 303: water and effluents 2018	303-5 Water consumption	78
GRI 306: waste 2020	306-3 Waste generated	78
GRI 308: supplier environmental assessment 2016	308-1 New suppliers that were screened using environmental criteria	In 2021, the new suppliers selected had socio-environmental criteria included in their assessments.



## Official pages

 [c6bank.com.br](https://c6bank.com.br)

 [instagram.com/c6bank/](https://instagram.com/c6bank/)

 [tiktok.com/@c6bank](https://tiktok.com/@c6bank)

 [youtube.com/c/C6BankOfficial](https://youtube.com/c/C6BankOfficial)

 [twitter.com/C6Bank](https://twitter.com/C6Bank)

 [facebook.com/C6bank/](https://facebook.com/C6bank/)

 [linkedin.com/company/c6-bank/](https://linkedin.com/company/c6-bank/)

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