

Last updated: March 25, 2021

PRIVACY POLICY

INTER MARKETPLACE INTERMEDIACÃO DE NEGÓCIOS e SERVIÇOS LTDA (“we” or “us”) wants you to be familiar with how we collect, use, and disclose information. This Privacy Policy describes our practices in connection with information that we collect through:

- Websites operated by us from which you are accessing this Privacy Policy (the “Websites”);
- Software applications made available by us for use on or through computers and mobile devices (the “Apps”);
- Our social media pages that we control from which you are accessing this Privacy Policy (our “Social Media Pages”);
- HTML-formatted email messages that we send to you that link to this Privacy Policy or other communications with you; and
- Offline business interactions you have with us.

Collectively, we refer to the Websites, Apps, Social Media Pages, emails, and offline business interactions as the “Services.”

We use an affiliate marketing network operated by a third party to facilitate your interactions between us and the merchants advertised on our Services. Any interactions that you have with merchants will be governed by those merchants’ own privacy policies.

PERSONAL INFORMATION

“Personal Information” is information that identifies you as an individual or relates to an identifiable individual. The Services collect Personal Information, including:

- First name
- Last name
- E-mail (the same one you’ll use to purchase from a featured merchant)
- Phone number
- Bank routing number (ABA/SWIFT)
- Bank account number
- IP address (we may also derive your approximate location from your IP address)

Collection of Personal Information

We and our service providers collect Personal Information from you, as well from other sources, such as publicly available databases and our joint marketing partners. We need to collect Personal Information in order to provide the requested Services to you. If you do not provide the information requested, we may not be able to provide the Services. If you disclose any Personal Information relating to other people to us or to our service providers in connection with the Services, you represent that you have the authority to do so and to permit us to use the information in accordance with this Privacy Policy.

Use of Personal Information

We and our service providers use Personal Information for the following purposes:

- **To provide the Services and fulfill your requests.**
 - To provide the Services functionality to you, such as access to your account, and completion of your transactions, and to provide you with related benefits and customer service.
 - To respond to your inquiries and fulfill your requests.

- To send you marketing materials with information about products and services in which you may be interested.
 - To better understand your interests and preferences, so that we can personalize our interactions with you and provide you with content, information, and/or offers tailored to your interests.
 - To allow you to participate in sweepstakes, contests, and other promotions, which may have rules with information about how we will use and disclose your Personal Information. Please read such rules before choosing to participate.
 - To send administrative information to you, such as changes to our terms, conditions, and policies.
- **To accomplish our business purposes.**
 - For analysis, including to understand how the Services are used so that we can improve them;
 - For audits, to verify that our internal processes function as intended and to address legal, regulatory, or contractual requirements;
 - To strengthen our security and protection procedures, aiming to provide a safer and more effective service;
 - For fraud monitoring and prevention;
 - For developing new products and services;
 - For enhancing, improving, maintaining, or modifying our current products and services, as well as undertaking quality and safety assurance measures; and
 - For determining the effectiveness of our promotional campaigns.

We may anonymize and/or aggregate Personal Information and use and disclose such anonymized and/or aggregated information for any purpose, as such information no longer identifies you or any other individual.

Disclosure of Personal Information

We disclose Personal Information:

- **To the companies that comprise Inter Group, for the purposes described in this Privacy Policy. The companies are:**
 - (a) Banco Inter, a Brazilian publicly traded bank
 - (b) Inter DTVM, a Brazilian dealer of bonds and securities
 - (c) Inter Marketplace, which allows users to make purchases from third-party merchants
 - (d) Inter Seguros, a Brazilian insurance company
 - (e) Inter Asset, a Brazilian financial manager
- **To our third-party service providers, to facilitate services they provide to us.**
 - These can include such services as website hosting, data analysis, rebate payment processing, fraud prevention, information technology and related infrastructure provision, customer service, email delivery, and auditing.
- **To third parties, for their own purposes, including to send you marketing communications.**
- **To third-party sponsors of sweepstakes, contests, and similar promotions.**
- **By using the Services, you may choose to disclose Personal Information, such as on message boards, reviews, chat, profile pages, blogs, and other services to which you are able to post information and**

content. Please note that any information you post or disclose through these services will become public and may be available to other users and the general public.

Other Uses and Disclosures

We may also use and disclose Personal Information as we believe to be necessary or appropriate: (a) to comply with applicable law, to respond to requests from public and government authorities, to cooperate with law enforcement, or for other legal reasons; (b) to enforce our terms and conditions; and (c) to protect our rights, privacy, safety, or property, and/or that of our affiliates, you, or others. We may also use, disclose, and/or transfer Personal Information to a third party in the event of any reorganization, merger, sale, joint venture, assignment, transfer, or other disposition of all or any portion of our assets or stock (including in connection with any bankruptcy or similar proceedings).

OTHER INFORMATION

“Other Information” is information that does not reveal your specific identity or directly relate to an identifiable individual. We and our service providers collect such Other Information as:

- **Browser and device information.**
 - Certain information is collected by most browsers or automatically through your device, such as your Media Access Control (MAC) address, IP address, computer type (Windows or Mac), screen resolution, operating system name and version, device manufacturer and model, language, and browser type and version. We use this information to ensure that the Services function properly.
- **App usage information.**
 - When you download and use the App, we and our service providers may track and collect App usage data, such as the date and time the App on your device accesses our servers.
- **Information collected through cookies, pixel tags, and similar technologies.**
 - Cookies are pieces of information stored directly on your computer. Cookies allow us to collect information such as browser type, time spent on the Services, pages visited and other traffic information, and language preferences. We use the information for security purposes, to facilitate navigation, to display information more effectively, and to personalize your experience. We also gather statistical information about use of the Services in order to continually improve their design and functionality, understand how they are used, and assist us with resolving questions about them. We do not currently respond to browser do-not-track signals.

If you do not want information collected through cookies, most browsers allow you to automatically decline cookies or be given the choice of declining or accepting a particular cookie (or cookies) from a particular website. You may also wish to refer to <http://www.allaboutcookies.org/manage-cookies/index.html>. If, however, you do not accept cookies, you may experience some inconvenience in your use of the Services.

- We may use pixel tags (also known as web beacons and clear GIFs) to, among other things, track the actions of users of the Services (including email recipients), measure the success of our marketing campaigns, and compile statistics about use of the Services.
- We use Google Analytics, which uses cookies and similar technologies to collect and analyze information about use of the Services and report on activities and trends. This service may also collect information regarding your use of other online services. You can learn about Google’s practices by going to www.google.com/policies/privacy/partners/ and exercise the opt-out provided by Google by downloading the Google Analytics opt-out browser add-on, available at <https://tools.google.com/dlpage/gaoptout>.

- We may use Adobe Flash, including Flash Local Shared Objects (“Flash LSOs”), and other technologies to collect and store information about your use of the Services. If you do not want Flash LSOs stored on your computer, you can adjust the settings of your Flash player to block Flash LSO storage using the tools contained in the [Website Storage Settings Panel](#). You can also go to the [Global Storage Settings Panel](#) and follow the instructions, which may explain, for example, how to delete existing Flash LSOs (referred to as “information”), how to prevent Flash LSOs from being placed on your computer without your being asked, and how to block Flash LSOs that are not being delivered by the operator of the page you are on at the time. Please note that setting the Flash Player to restrict or limit acceptance of Flash LSOs may reduce or impede the functionality of some Flash applications.
- **Physical location.**
 - We may collect the physical location of your device by, for example, using satellite, cell phone tower, or Wi-Fi signals. We may use your device’s physical location to provide you with personalized location-based services and content. If you do not permit us to collect your device’s location, we may not be able to provide you with the applicable personalized services and content.

Uses and Disclosures of Other Information

We may use and disclose Other Information for any purpose, except where we are required to do otherwise under applicable law. If we are required to treat Other Information as Personal Information under applicable law, we may use and disclose it for the purposes for which we use and disclose Personal Information as detailed in this Privacy Policy. If we combine Other Information with Personal Information, we will treat the combined information as Personal Information.

SECURITY

We seek to use reasonable organizational, technical, and administrative measures designed to protect Personal Information within our organization. Unfortunately, no data transmission or storage system can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure, please immediately notify us in accordance with the “Contact Us” section below.

CHOICES

If you no longer want to receive marketing-related emails from us, you may opt out by following the instructions contained in each such email message. If you opt out, we may still send you administrative messages, from which you cannot opt out.

If you would like to opt out of receiving marketing messages from us by push and/or in-app notifications, please follow the instructions in the settings of your device.

If you prefer that we no longer share your Personal Information with third parties and/or the companies that comprise Inter Group for each of their own direct marketing purposes, you may opt out of this sharing by writing to us at privacy@gointer.com.

THIRD-PARTY SERVICES

This Privacy Policy does not address, and we are not responsible for, the privacy, information, security, or other practices of any third parties, including any third party operating any website or service to which the Services link. The inclusion of a link on the Services does not imply endorsement of the linked site or service by us or by our affiliates. In addition, we are not responsible for the information collection, use, disclosure, or security policies or practices of other organizations, such as Apple, Google, Microsoft, Blackberry, or any other app developer, app provider, operating system provider, wireless service provider, or device manufacturer.

OUR ADVERTISING

We use third-party companies to serve advertisements regarding goods and services that may be of interest to you when you access and use the Services and other online services. Such advertisements may be based on information relating to your access to and use of the Services and other online services on any of your devices. In order to collect such information, these companies place or recognize a unique cookie on your browser (including through the use of a pixel tag). They also use these technologies, along with information they collect about your online use, to recognize you across the devices you use, such as a mobile phone and a laptop. If you would like more information about this practice, and to learn how to opt out of it in desktop and mobile browsers on the particular device on which you are accessing this Privacy Policy, please visit <http://optout.aboutads.info/#/> and <http://optout.networkadvertising.org/#/>. You may download the AppChoices app at www.aboutads.info/appchoices to opt out in mobile apps.

USE OF THE SERVICES BY MINORS

The Services are not directed to individuals under the age of sixteen (16), and we do not knowingly collect Personal Information from such individuals.

JURISDICTION AND CROSS-BORDER TRANSFER

Your Personal Information may be stored and processed in any country where we have facilities or in which we engage service providers, and by using the Services you understand that your information will be transferred to countries outside of your country of residence, including Brazil and the United States, which may have data protection rules that are different from those of your country.

Please visit https://marketplace.bancointer.com.br/afiliados/termos/Inter Privacy Policy_ENG.pdf, to read our Brazilian Privacy Policy, which provides additional detail, required under Brazilian law, about our information practices.

UPDATES TO THIS PRIVACY POLICY

The “*LAST UPDATED*” legend at the top of this Privacy Policy indicates when this Privacy Policy was last revised. Any changes will become effective when we post the revised Privacy Policy on the Services.

CONTACT US

If you have questions about this Privacy Policy, please contact us at privacy@gointer.com or:

Barbacena Av., 1219 – Santo Agostinho - Belo Horizonte | MG | Brazil | CEP 30190-131

Because email communications are not always secure, please do not include bank account information or other sensitive information in your emails to us.