

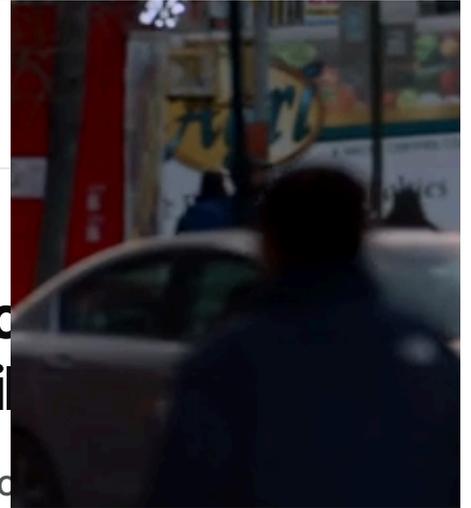
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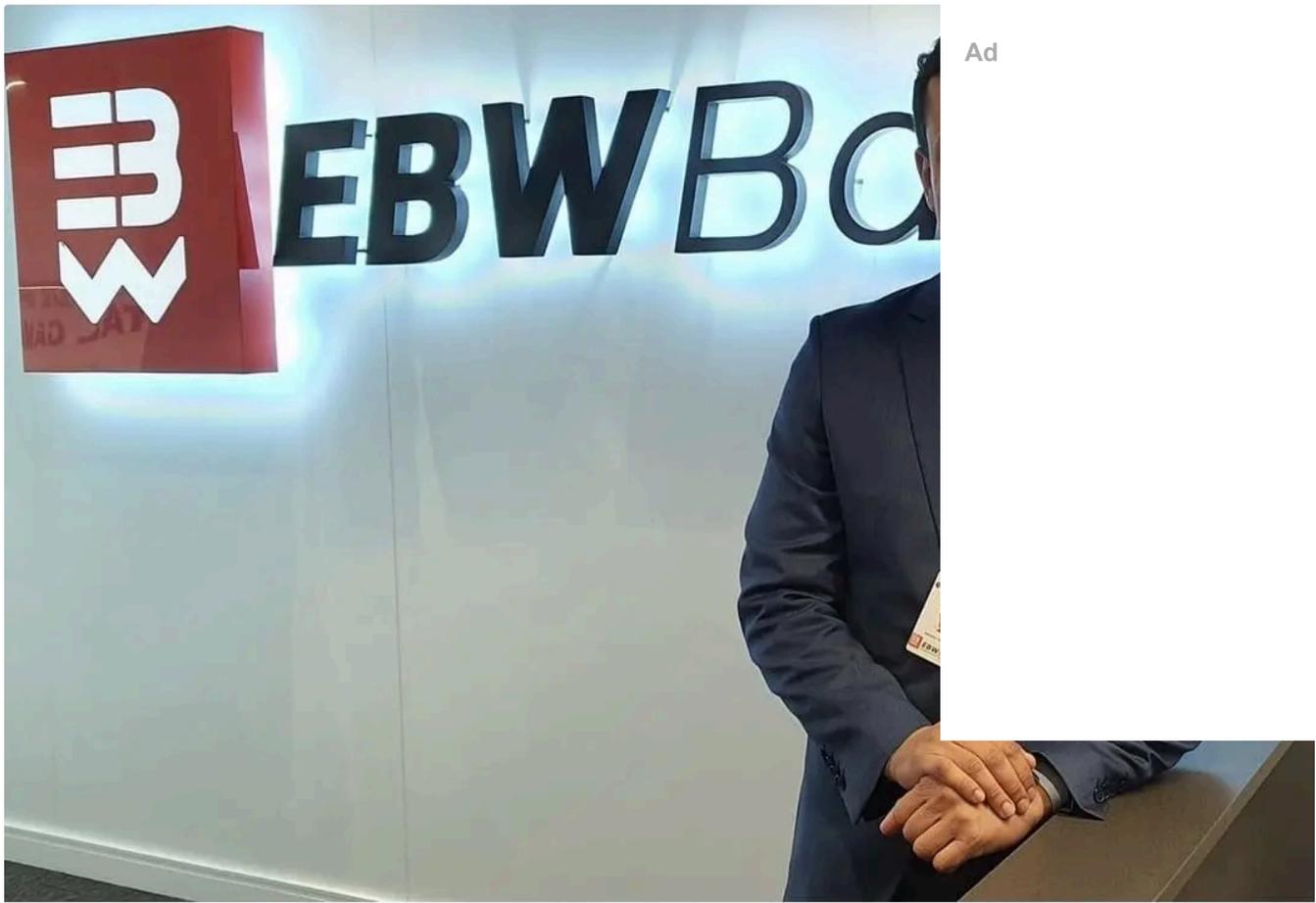
EBW Bank and GEM Global Yield execute investment commitment of R\$125 million

Brazilian fintech is at an advanced stage of investment in technology, security and range of services

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Magno Sipauba, CEO of EBW Bank

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EBW Bank, a Brazilian fintech that operates in the payments and investment advisory segments, concluded with GEM Global Yield LLC SCS ("GEM"), a private alternative investment group, based in Luxembourg, a share subscription facility ("Share Subscription Facility Agreement") to provide EBW Bank with up to R\$125 million, for a period of up to 36 months after a possible public listing.

The share subscription facility will allow EBW Bank, subject to the agreement and existing regulations, to raise funds through the sale of shares by GEM. EBW Bank has the prerogative to choose when subscriptions will be.

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In parallel with a possible public listing of EBW Bank shares, it plans to offer subscription bonuses to GEM for the acquisition of up to 6.5% of common shares. This strategic move serves as an additional type of support to EBW Bank.

The Brazilian fintech is at an advanced stage of investment in technology to increase the security and scope of services to be offered to customers and increase the range of benefits for users of its PASSOU GANHOU platform.

“This agreement with GEM puts us on another level, as it will allow us to make investments, enabling us to operate in different markets, earlier than previously scheduled, increasing our competitiveness and attractiveness and leaving us in a good market positioning. Furthermore, it will help us secure important resources for the perpetuation of our business model and allowing for a strong capital position when being listed on a stock exchange”, stated Magno Sipaubá, CEO of EBW Bank.

About GEM

Global Emerging Markets (“GEM”) is a \$3.4 billion alternative investment group with offices in Paris, New York and Nassau, Bahamas. GEM manages a diverse set of investments focused on emerging markets and has completed more than 570 transactions across 70 countries.

Each investment has a different degree of operational control, risk-adjusted return and liquidity profile. Investment vehicles provide GEM and its partners exposure to: Acquisitions of companies classified as Small-Mid Cap, equity investments in listed companies and selected venture investments. For more information: www.gemny.com

About EBW Bank

EBW Bank is a fintech specialized in payments technology, operating throughout Brazil. The Company has an Intellectual Property Registration for the Creative Network of Dynamic Reward Systems (CND-RS) technology, commercially called PASSOU GANHOU, made available in a commercial application, for Android and IOS systems,

with the objective of generating revenue and profit flow from po
economic benefits for all users and beneficiaries.

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EBW Bank aims to support and encourage entrepreneurs throug
multilateral platform, CND-RS. To scale the Brazilian economy, C
users to increase competitiveness with low-cost investments in
products, enabling effective financial returns and significant gro
Magno Sipaúba, CEO of EBW BANK, states that the CND-RS is a
guarantee financial health for Brazilian entrepreneurs.

“In the not-so-distant future, entrepreneurs around the world wi
technology, which will transform buying and selling relationships
to save money (B2C) and, at the same time, enabling financial g
through fair competition, regardless of the product being sold.” I
about EBW Bank and CND-RS visit: www.passouganhou.com.br

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