



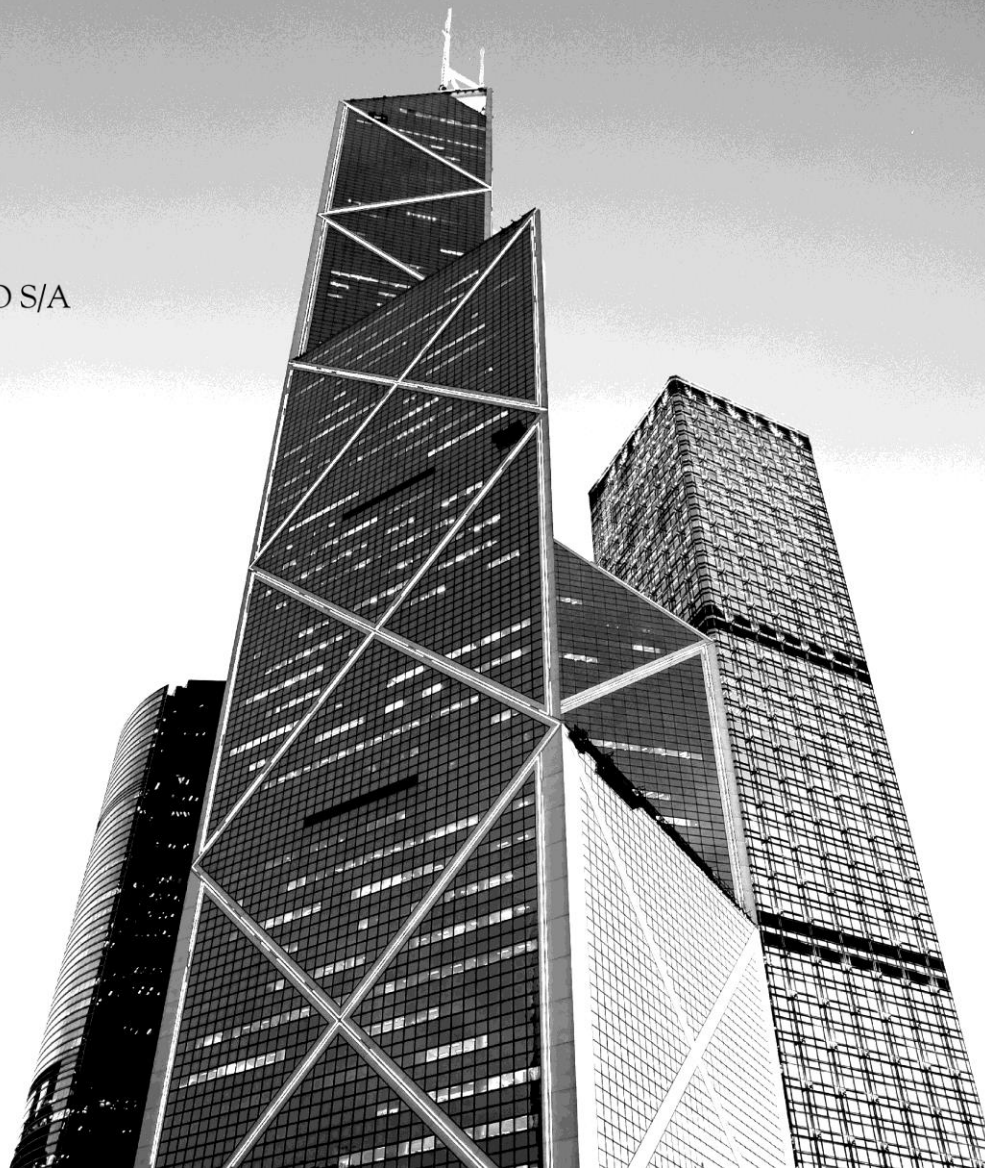
中國銀行 (巴西)

BANK OF CHINA (BRASIL) BANCO MÚLTIPLO S/A

Ombudsman

Report

2nd SEMESTER 2025



Introduction

This report presents the activities of the Ombudsman channel of the Bank of China (Brasil) Banco Múltiplo S/A conglomerate, in compliance with CMN Resolution 4.860 of 2020 and complementary regulations, related to the second semester of 2025.

MESSAGE FROM THE OMBUDSMAN

Our commitment is to act as a bridge between clients and our institution, ensuring that their voice is heard, valued, and addressed with complete respect and transparency.

Working with seriousness, impartiality, and ethics, we seek quick and effective solutions that reflect our commitment to excellence in service and the well-being of our clients and partners.

Your participation is essential for us to build, together, a more inclusive, efficient, and humane organization.

In compliance with Decree No. 11.034/2022, the Customer Service Department (SAC) is a strategic channel for communication between the company and its consumers, with the objective of ensuring their satisfaction, promoting the efficient resolution of demands, and reinforcing the brand's institutional image.

Its main duties and responsibilities include:

Customer service: Providing direct support to consumers through different channels, ensuring courtesy, agility, and clarity in their service.

Training and development: Adopting policies for the constant improvement of the team's knowledge and skills, with the goal of improving customer satisfaction.

Problem solving: Acting as a facilitator in conflict resolution, seeking to solve client demands in the shortest possible time and with a high success rate.

Customer Satisfaction Monitoring: Collect and analyze customer feedback, contributing to the continuous improvement of the institution's processes, products, and services.

Compliance and Regulations: Ensure compliance with applicable legal and regulatory standards for customer service, including the registration and monitoring of customer requests until their solution.

Customer Loyalty: Ongoing work aimed at customer satisfaction, not only related to the service provided, but across the entire range of products and services offered.

In accordance with CMN Resolution 4.860/2020, the Ombudsman plays a strategic role in corporate governance, acting as the final instance in handling demands from clients and users of products and services.

Its role extends beyond conflict resolution, promoting continuous improvements in internal processes and in relationships with its clients.

Its main duties and responsibilities include:

Handling last-resort requests: Receiving, registering, and formally addressing complaints, criticisms, and denouncement that have not been satisfactorily resolved through primary channels, ensuring impartiality, independence, and transparency in handling these matters.

Promoting continuous improvements: Based on the receipt of recurring complaints, daily service requests, and management reports, systemic improvements are identified and proposed for our products, procedures, and internal processes, aiming to satisfy our customers.

Problem resolution: Act as a facilitator in conflict resolution, seeking to solve customer demands within the deadlines stipulated by regulations and with a high rate of resolution.

Monitoring satisfaction: Collect and analyze customer feedback, contributing to the continuous improvement of the processes, products, and services offered by the institution.

Compliance and Regulations: Ensure compliance with legal and regulatory standards applicable to customer service, including the registration and monitoring of customer requests until their completion.



SAC Legal entity and Credit Card 0800 701 0224
SAC Payroll Loans 0800 725 0048
SAC Hearing or Speech Impaired 0800 940 0649
(Open Monday through Friday from 9 a.m. to 6 p.m., except national holidays)



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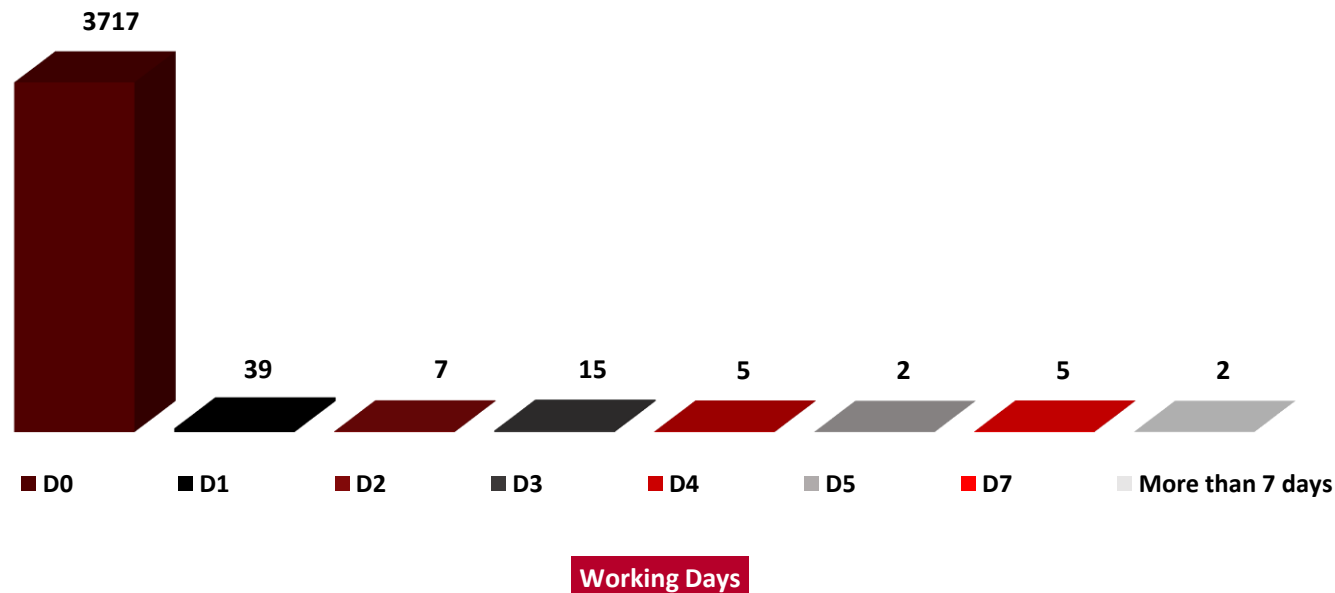
In the second half of 2025, 3,792 customer service requests were registered through the SAC channel.

According to SARB regulation 027 of 2023, which establishes guidelines and procedures to be adopted by its signatories, a minimum resolution rate of 80% for requests registered through the channel is required within 3 business days, with a maximum response time of 7 calendar days.

The channel responded to 3784 requests within 3 business days, representing 99.7% of the total services provided by the channel, having completed 3790 services within the maximum period of 7 calendar days.

Below is a breakdown of the customer service interactions provided by the SAC channel in the second half of 2025.

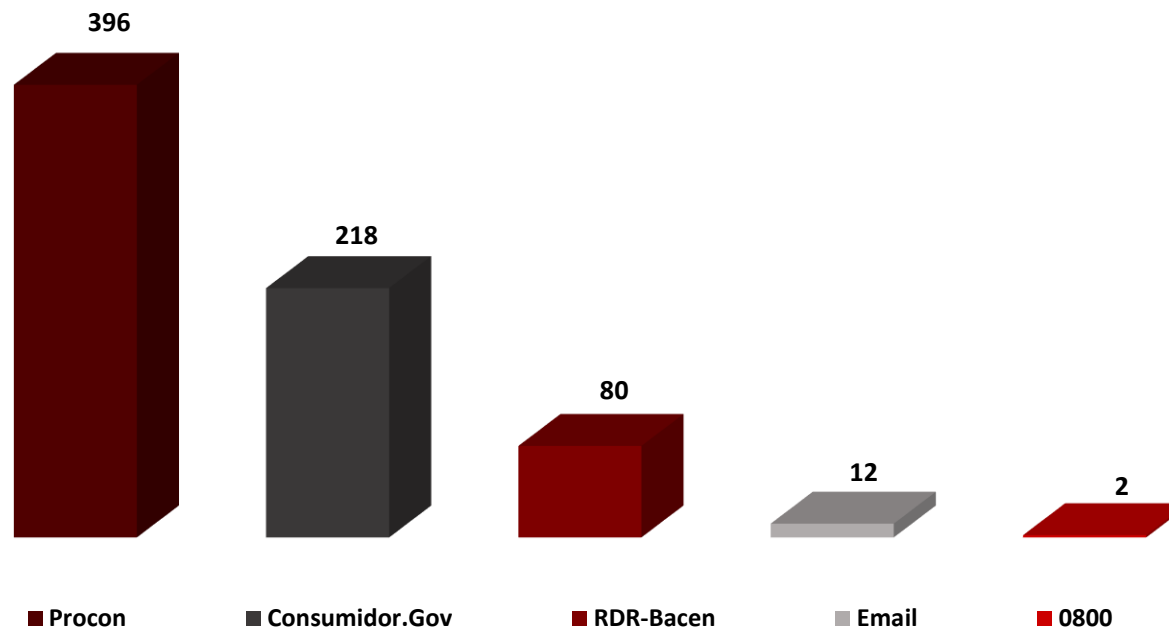
Information: 3692 services | **Complaints:** 98 services | **Compliment:** 01 service | **Cancellation:** 01 service



In the second half of 2025, the Ombudsman provided 708 services.

The main access channels were Procon (Consumer Protection Agency), with 396 records, Consumidor.GOV (Consumer.gov), with 218 records, and the Central Bank of Brazil, with 80 records.

Regarding services originating from primary channels (Customer Service), via the 0800 number, the Ombudsman received 2 requests.



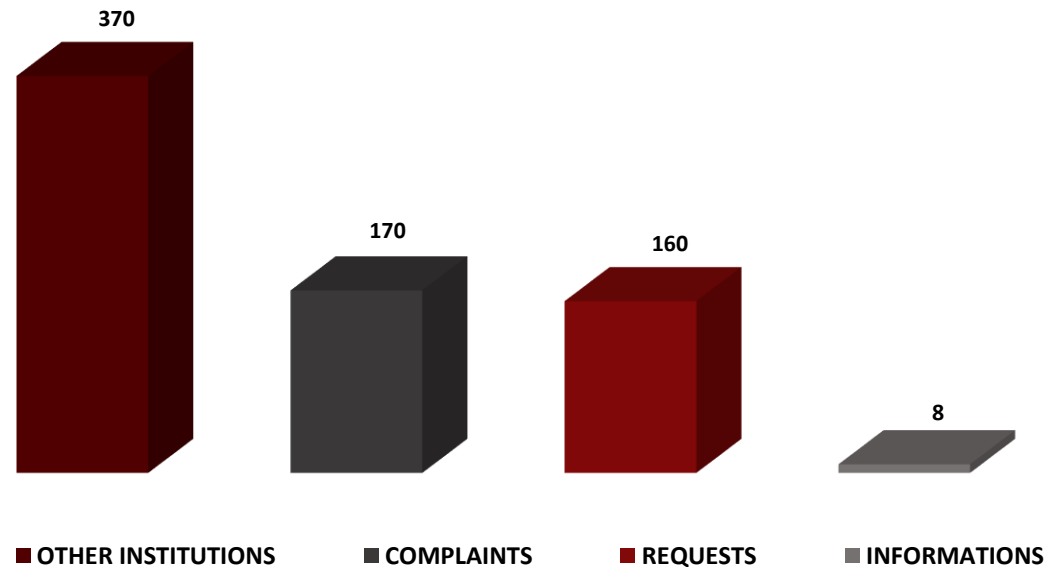
As shown below, the reasons for the requests received through this channel are broken down as follows:

Complaints directed to other institutions: 370 requests

Complaints: 170 requests

Requests: 160 requests

Information requests: 8 requests

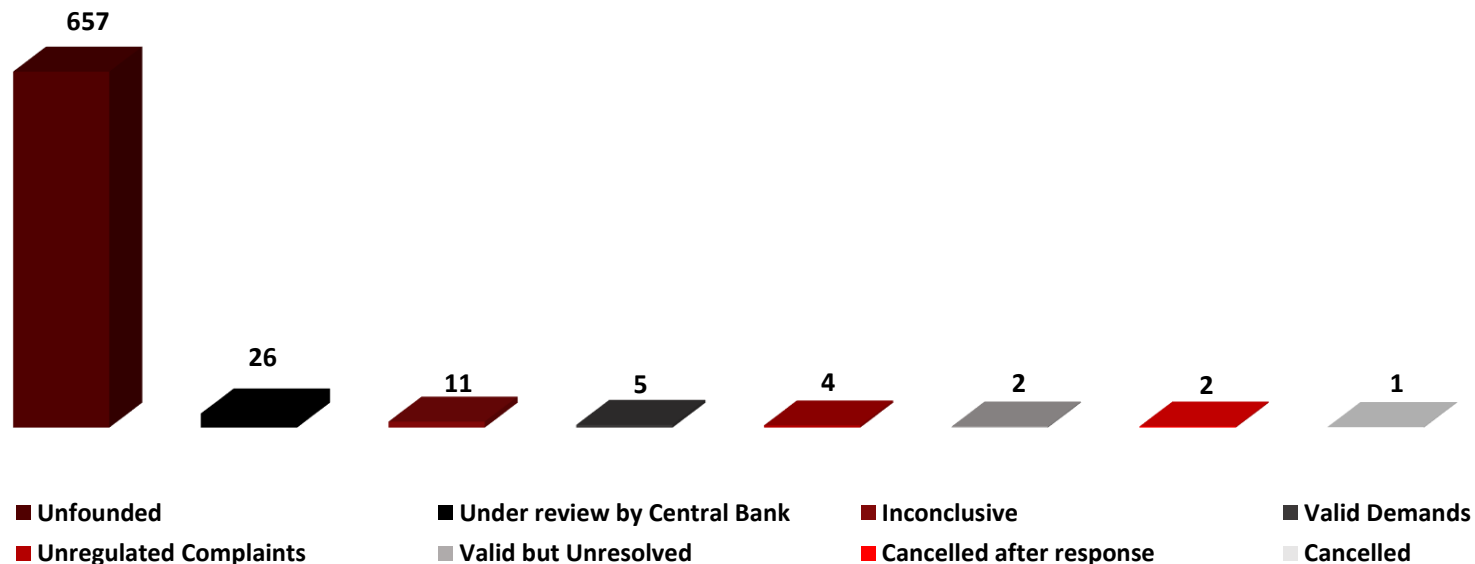


Compared to the previous semester, the Ombudsman's Office experienced a 14.8% reduction in the number of services provided.

In the first half of 2025, the Ombudsman provided 831 services, and in the second half of 2025, 708 services were provided.

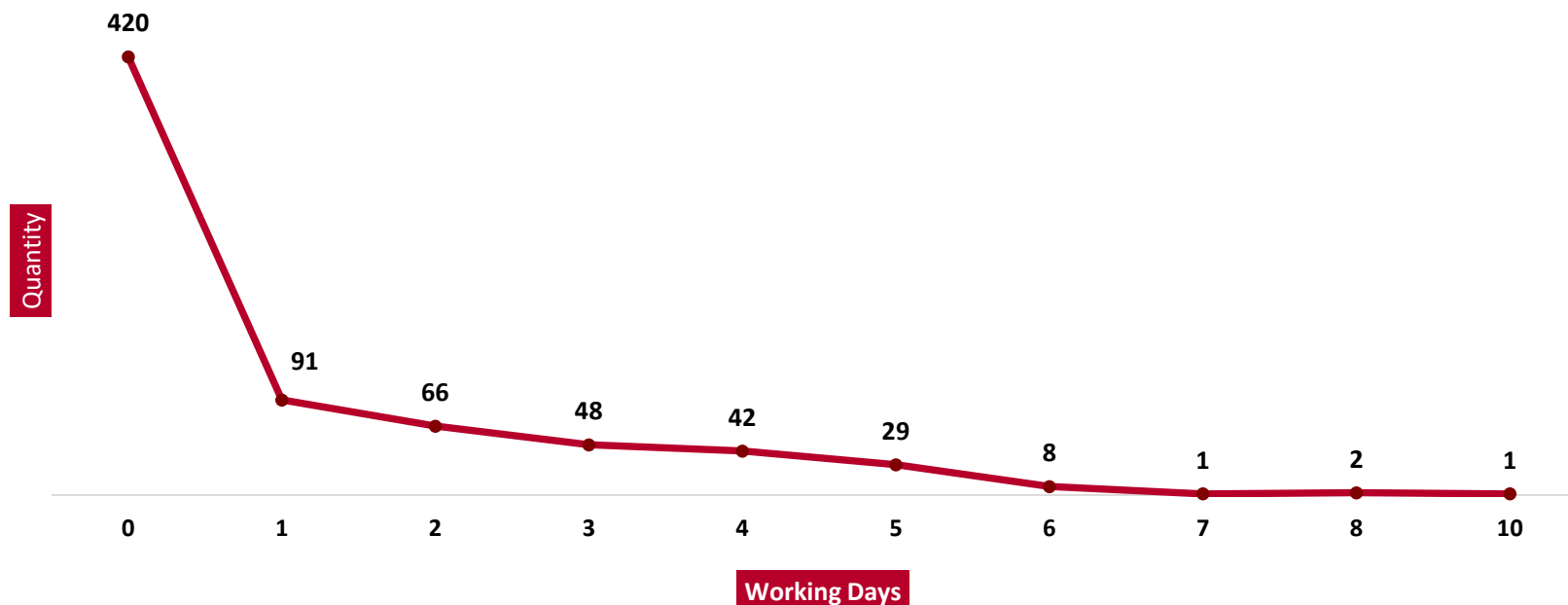
Regarding the resolution rate, at the end of the proceedings, 657 demands were deemed inadmissible, representing 92.7%, while 5 demands were deemed admissible, representing less than 1% of the total number of services provided.

For the remaining 46 services, there was no basis for judgment or they were not judged by the Central Bank of Brazil, being classified as Inconclusive, Admissible but not Resolved, and Unregulated Complaint.



In accordance with SARB 027, the division must address at least 50% of its requests within a maximum of 5 business days, with a maximum response time of 10 business days.

As demonstrated below, all requests received by the Ombudsman during the period were answered within the 10-business-day timeframe, with 696 requests answered within 5 business days, representing 97,5% of the total responses.



The Bank of China (Brasil) Banco Múltiplo S/A conglomerate's satisfaction survey is divided into two stages:

1. Evaluation of the solution presented.
2. Evaluation of the service provided.

In total, two surveys were made available to customers served through the 0800 channel.

However, the surveys made available to customers were not answered, and the contact was terminated without recording the evaluation of the service provided and the solution presented by the Ombudsman.

This report aims primarily to seek improvements in our processes, financial products offered to the market, and especially the satisfaction of our clients, based on their experiences.

The Ombudsman of the BOC Brasil conglomerate reaffirms its commitment to the pursuit of excellence, serving as a trusted channel for its clients seeking effective, agile, and assertive resolution to their demands.

Throughout the analyzed period, the Ombudsman played a fundamental role in promoting transparency and the continuous improvement of the services offered.

The data collected highlight not only the main concerns of users but also opportunities for improvement in institutional practices. We thank everyone who contributed with their opinions and reports, as each piece of feedback is a valuable source of learning.

We reinforce the importance of maintaining an open and accessible channel that allows everyone to feel heard and valued.

We are confident that, with everyone's support, we can continue to build a fairer and more transparent environment where the voice of every citizen is respected and considered.



中國銀行 (巴西)

BANK OF CHINA (BRASIL) BANCO MÚLTIPLO S/A

THANK YOU!

As informações contidas neste documento devem ser utilizadas exclusivamente para uso interno do Conglomerado BOC Brasil