# UNDERSTANDING THE ROLE OF THE FGC CREDIT GUARANTEE FUND

Dear Customer,

The FGC is a private, non-profit association that acts as a protection mechanism for depositors and investors, guaranteeing the reimbursement of funds in the event of bankruptcy or intervention of member financial institutions.

Please be advised that balances held in checking accounts, savings accounts, time deposits (CDB/RDB), Bills of Exchange, Mortgage Bills, LCI, LCA, and LCD, among others, held at this financial institution, are guaranteed by the Credit Guarantee Fund (FGC).

The existence of protective mechanisms, such as the deposit guarantee offered by the FGC, is fundamental to the health of the Brazilian financial system, ensuring the reimbursement of amounts deposited or invested in situations of intervention or liquidation of financial institutions by the Central Bank of Brazil (BCB). This guarantee is limited to R$ 250,000 per CPF or CNPJ, for each financial institution. In the case of institutions that are part of the same financial conglomerate, the amounts invested in different entities of the same group are added together to calculate this limit.

Please be advised that the following institutions belong to the same financial conglomerate as Bank of China (Brazil) Banco Múltiplo S.A. - BOC Brasil:

- BOC Brasil Arrendamento Mercantil S.A.
- BOC Brasil S.A. Credit, Financing, and Investments
- BOC Brasil Securities Distributor

It should be noted that there is no specific timeframe established by law for the payment of the guarantee in the event of a financial institution’s liquidation. Payment only begins after the liquidator, appointed by the BCB, consolidates the list of creditors with the respective amounts owed to each. In the most recent cases of liquidation, this period has been one to two months.

For cases involving guarantee payments resulting from more than one intervention or liquidation of financial institutions, we emphasize that the total limit is R$ 1 million for each four-year period, counted from the date of the first guarantee payment. Once this cycle ends, the total coverage limit is fully restored.

**Please note:** The FGC guarantees only the financial products listed in its Regulations, under the conditions and limits described therein. The FGC does not guarantee investments in mutual funds, commercial paper, secured real estate notes (LIG), stocks, capitalization bonds, or private pension plans, among others.

**Important:** The FGC does not operate as a financial institution and, therefore, does not offer credit or loans to individuals. Consequently, the FGC does not provide funds or cash to the general public.

For more information, visit the website: www.fgc.org.br

## Bank of China (Brazil) Banco Múltiplo S.A.

中國銀行 (巴西)

BANK OF CHINA (BRASIL) BANCO MÚLTIPLO S/A