

## Compliance Statement

At **The Foreigners Bank**, we are committed to operating with the highest standards of integrity, transparency, and compliance. As a digital bank serving the unique needs of foreigners in Brazil, we ensure that our services are fully aligned with local and international laws and regulations. Our approach to compliance is rooted in protecting our customers, fostering trust, and maintaining the stability of the financial system.

### Regulatory Compliance

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- We adhere to all regulatory requirements set forth by the **Central Bank of Brazil (Banco Central do Brasil)**, including the guidelines under **Resolution No. 4,753/2019**, and ensure full compliance with **Brazilian Payment System (SPB)** protocols.
- We comply with international financial regulations, including **FATCA (Foreign Account Tax Compliance Act)** and **OECD Common Reporting Standard (CRS)**, to facilitate transparency in cross-border transactions.
- Our services are designed to meet the needs of foreign residents and expatriates, ensuring compliance with immigration and tax laws in Brazil.

### Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF)

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- We have robust systems in place to detect, monitor, and prevent money laundering, terrorist financing, and other financial crimes.
- All transactions are monitored in real-time through advanced fraud detection systems to ensure compliance with **Brazil's Anti-Money Laundering Law (Law No. 9,613/1998)** and related international standards.

### Data Protection and Privacy

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- We are committed to safeguarding our customers' data under the **General Data Protection Law (Lei Geral de Proteção de Dados - LGPD)** in Brazil.
- Our digital platform uses cutting-edge encryption and multi-factor authentication to ensure the confidentiality, integrity, and availability of customer information.

### Customer-Centric Compliance

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- We prioritize educating our customers about their rights, responsibilities, and financial options through clear and transparent communication.
- Our customer onboarding process complies with **Know Your Customer (KYC)** standards, ensuring a secure and seamless banking experience for foreigners.

### Corporate Governance

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- The Foreigners Bank operates under a strict governance framework, with oversight by an independent compliance team and regular audits to ensure adherence to legal and ethical standards.
- Our commitment to corporate responsibility includes supporting sustainable and socially responsible banking initiatives.

## Complaint Resolution and Regulatory Reporting

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- We provide accessible channels for customers to raise concerns or complaints, which are addressed promptly and efficiently in accordance with Brazilian consumer protection laws.
- All required regulatory reports are submitted in a timely manner to ensure full transparency and accountability.

We at **The Foreigners Bank** takes pride in being a trusted financial partner for foreigners in Brazil, offering innovative digital banking solutions while ensuring a fully compliant, secure, and customer-focused approach.