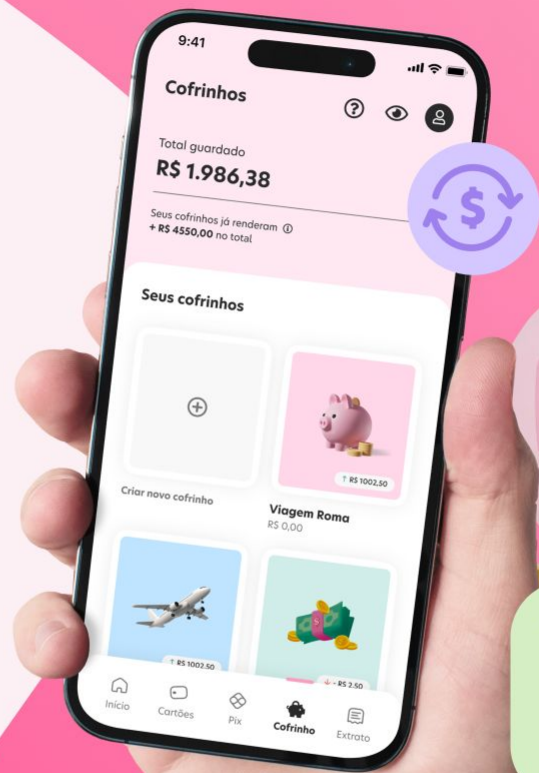


méliuz

# Apresentação de **Resultados** 3T24

8 de novembro de 2024



# Nova estrutura organizacional

estamos iniciando uma nova fase na nossa jornada de crescimento e inovação

## Conselho de Administração

**Israel Salmen**

Presidente do Conselho de Administração  
e Presidente Institucional do Grupo CASH3

**Tulio Braga**

Vice-Presidente do Conselho de Administração  
e Diretoria de Operações

**Gabriel Loures**

Membro do Conselho de Administração,  
CEO do Méliuz e Diretoria de Growth, Estratégia e  
Novos Negócios (acumulado)

**André Amaral**

Membro do Conselho de Administração  
e Diretoria de Produto, Tecnologia e Dados

**Marcos Lisboa**

Membro independente do Conselho de Administração

**Bruno Alves**

Membro independente do Conselho de Administração

**Julio Cezar Pereira**

Membro do Conselho de Administração indicado pelo banco BV

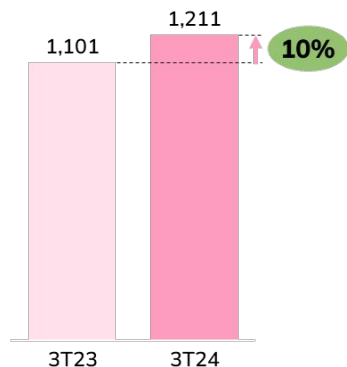
## Diretoria Executiva



# Apresentamos um forte crescimento no Shopping Brasil

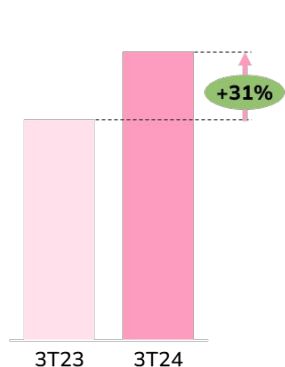
## GMV

Shopping Brasil  
(R\$ milhões)



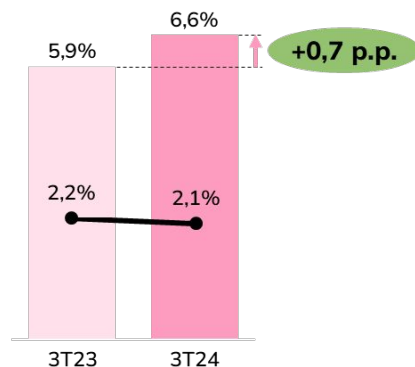
## Novos compradores

Shopping Brasil  
(%)



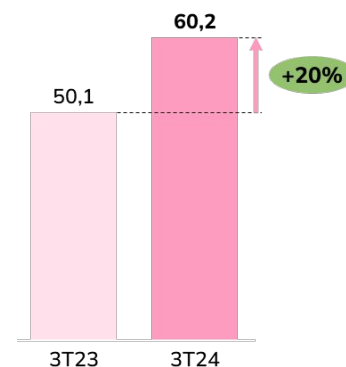
## Take rate e net take rate

Shopping Brasil  
(%)



## Receita líquida

Shopping Brasil  
(R\$ milhões)

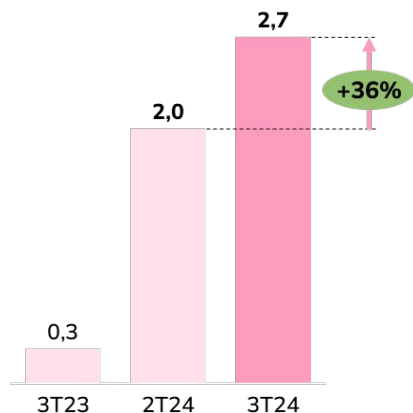


■ Take rate    ● Net take rate

# Seguimos crescendo o engajamento dos produtos financeiros em parceria com o Banco BV

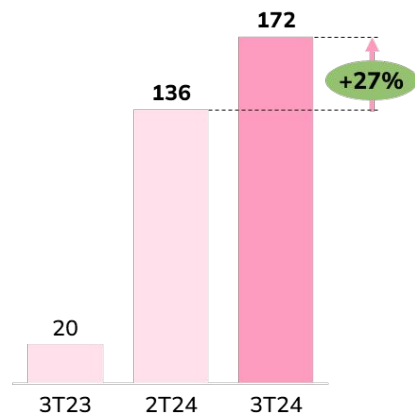
## Contas digitais abertas

(Acumulado - # milhões)



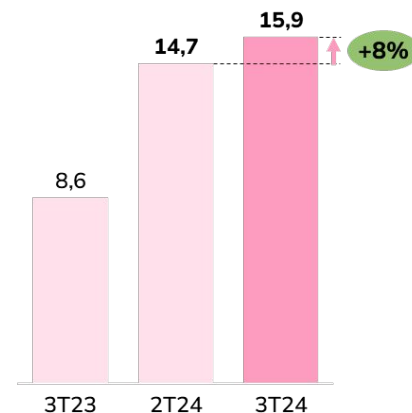
## Cartões de créditos emitidos

(Acumulado - # mil)



## Receita líquida de serv. financeiros

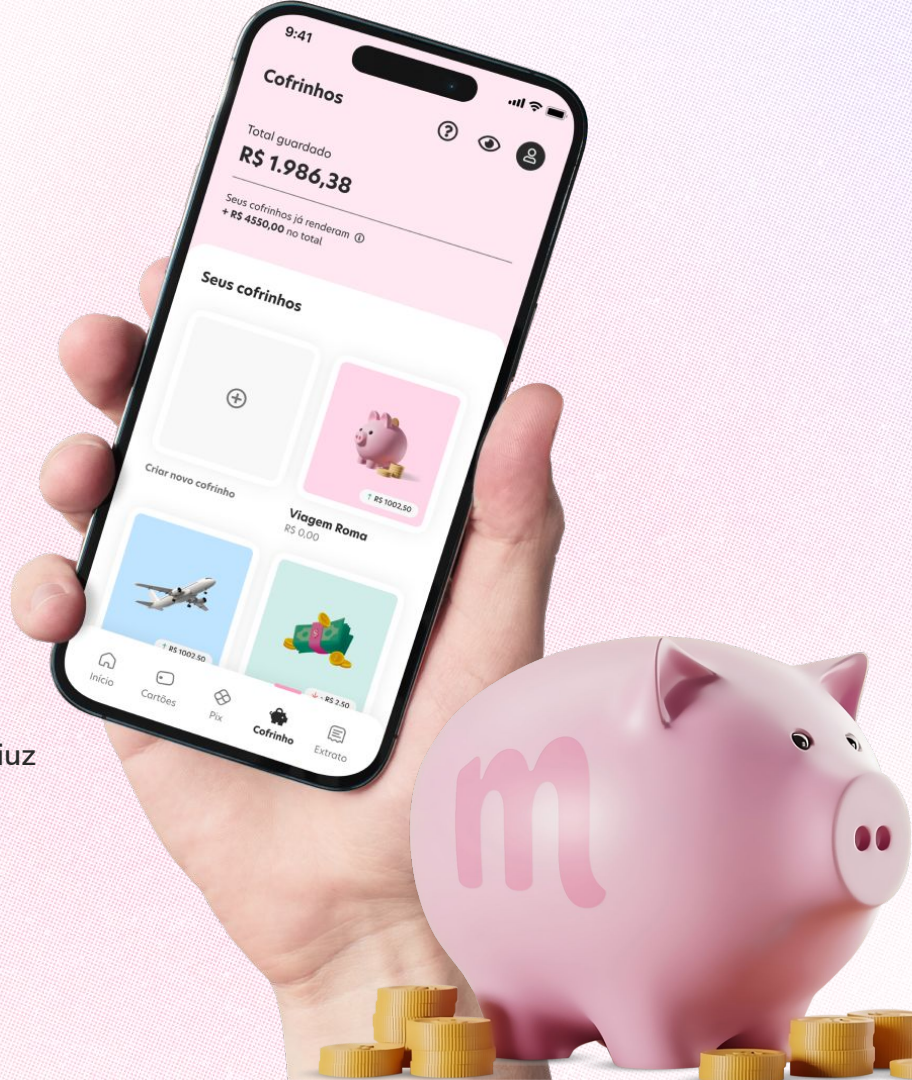
(R\$ milhões)



## Avançamos no roadmap de serviços financeiros, com o início da escalada de produtos de investimentos em parceria com o BV

Out/24: Lançamento de Investimento em títulos CDB

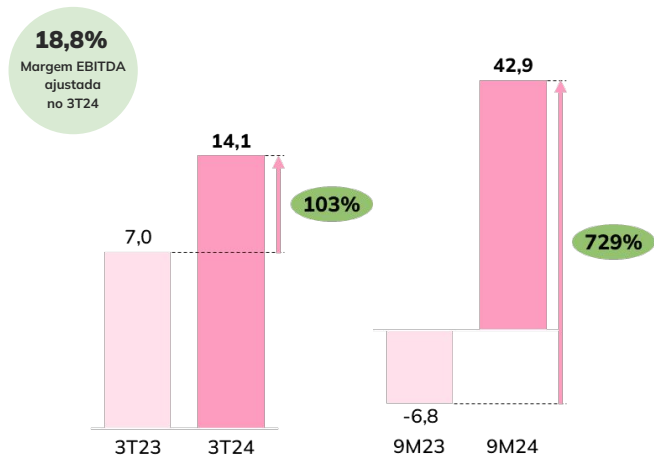
- ✓ Maior engajamento e aumento do saldo em conta
- ✓ Novas ferramentas de rentabilização da conta
- ✓ Cross-sell com outros produtos do ecossistema Méliuz



# O crescimento no 3T24 foi acompanhado da melhora da margem EBITDA, consolidando a evolução dos últimos anos

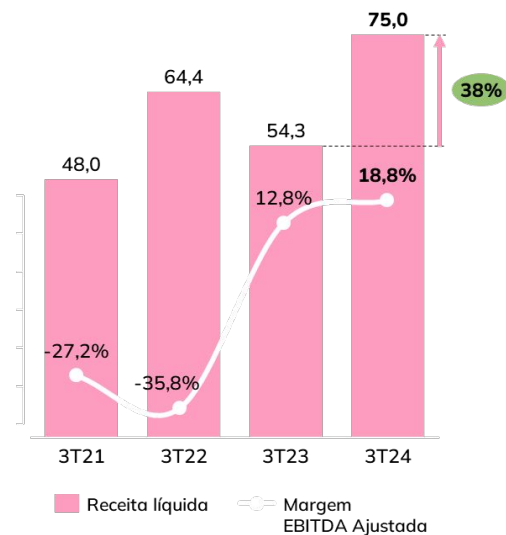
## EBITDA Ajustado Controladora<sup>1</sup>

(R\$ milhões)



## Receita líquida e margem EBITDA ajustada Controladora

(%)



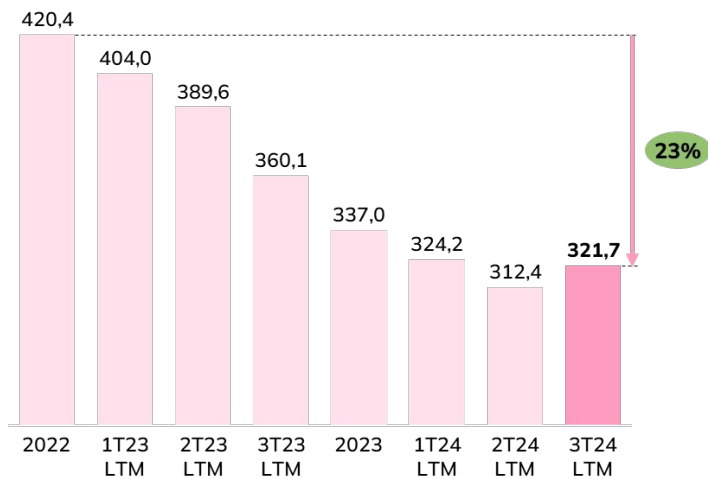
<sup>1</sup> Exclui itens extraordinários.

# Os resultados foram suportados pelo controle das despesas garantindo um crescimento perene e sustentável

## Despesas operacionais consolidado LTM

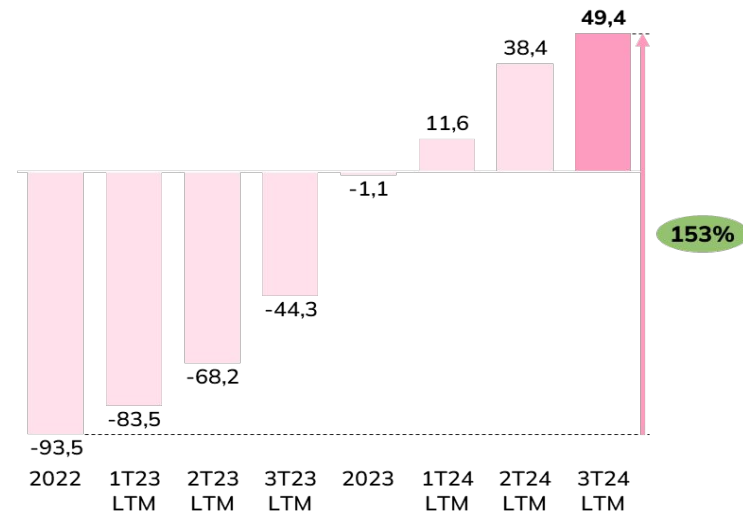
(Excluindo itens extraordinários)

(R\$ milhões)



## EBITDA consolidado ajustado LTM <sup>1</sup>

(R\$ milhões)



<sup>1</sup> EBITDA ajustado LTM = EBITDA considerando os últimos doze meses (LTM = Last twelve months) e excluindo itens extraordinários.

# Festival Black Friday

## O número 1 em *cashback*



### Méliuz + Promobit juntos

Maiores sinergias comerciais e de produtos, gerando ganhos para parceiros e usuários



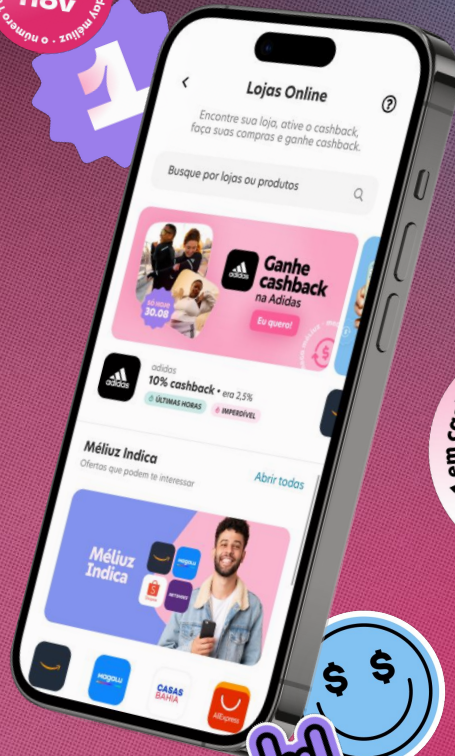
### Inovações de produtos

Dezenas de melhorias para aquisição, engajamento e retenção dos usuários durante a Black Friday



### Oportunidades especiais para usuários e parceiros

Mais datas de campanhas promocionais para parceiros e oportunidades para usuários ganharem ainda mais (ex: Méliuz Prime, Resgate Combinado)





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# 3Q23 Results Presentation

November 8, 2024



# New organizational structure

we are starting a new phase in our journey of growth and innovation

## Board of Directors

**Israel Salmen**

Chairman of the Board of Directors  
and Institutional Chairman of the CASH Group<sup>3</sup>

**Tulio Braga**

Vice-Chairman of the Board of Directors  
and Chief Operating Officer

**Gabriel Loures**

Member of the Board of Directors,  
CEO of Méliuz and Director of Growth, Strategy and  
New Business (accumulated)

**André Amaral**

Member of the Board of Directors  
and Product, Technology and Data Director

**Marcos Lisboa**

Independent member of the Board of Directors

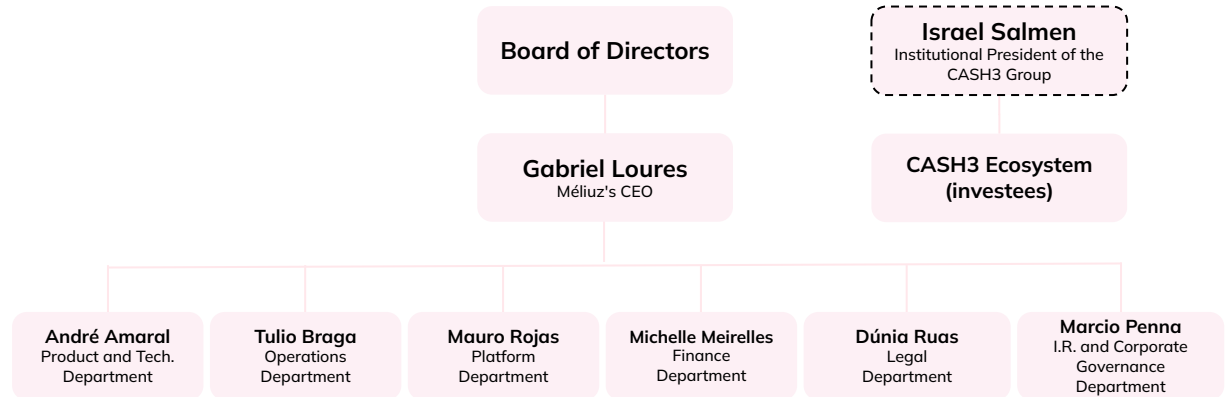
**Bruno Alves**

Independent member of the Board of Directors

**Julio Cezar Pereira**

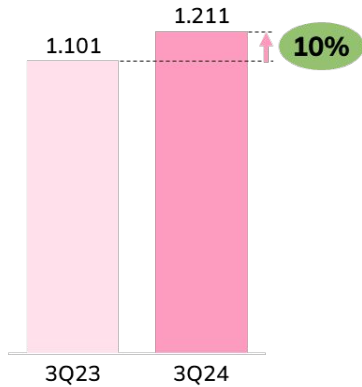
Member of the Board of Directors appointed by banco BV

## Executive Directors



# We showed strong growth at Shopping Brazil

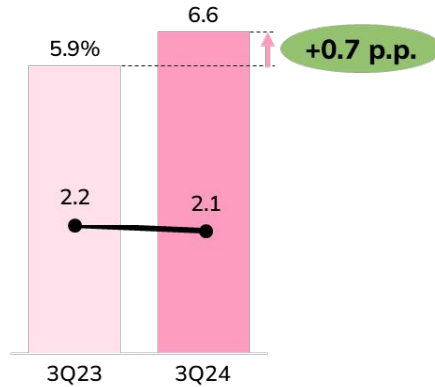
**GMV**  
Shopping Brazil  
(R\$ million)



**New buyers**  
Shopping Brazil  
(%)



**Take rate and net take rate**  
Shopping Brazil  
(%)



**Net revenue**  
Shopping Brazil  
(R\$ million)

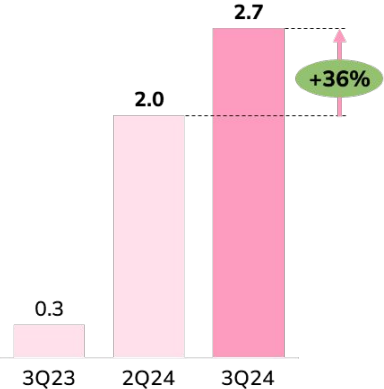


Take rate    Net take rate

# We continue to increase the engagement of financial products in partnership with banco BV

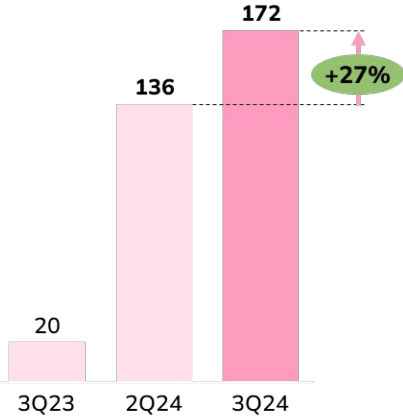
## Open digital accounts

(Accumulated - # million)



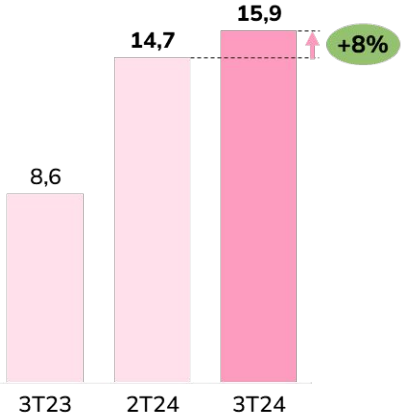
## Credit cards issued

(Accumulated - # thousand)



## Financial services net revenue

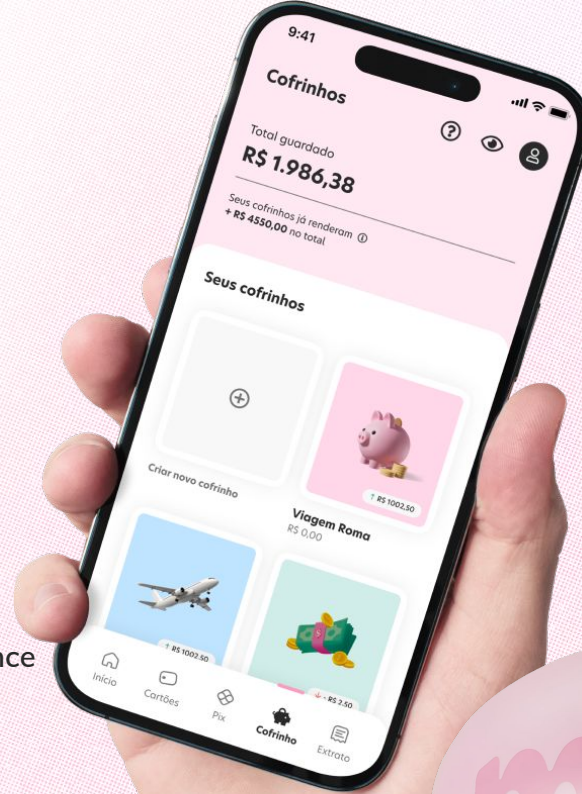
(R\$ million)



## We are moving forward with our financial services roadmap, with the scale-up of investment products in partnership with BV

Oct/24: Investment in CDB securities

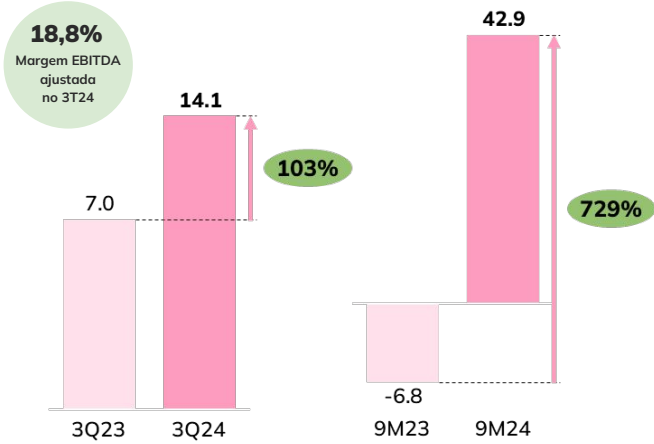
- ✓ Greater engagement and increased account balance
- ✓ New account profitability tools
- ✓ Cross-sell with other products in the Méliuz ecosystem



# The increase in 3Q24 came with the EBITDA margin growth, consolidating the evolution of recent years

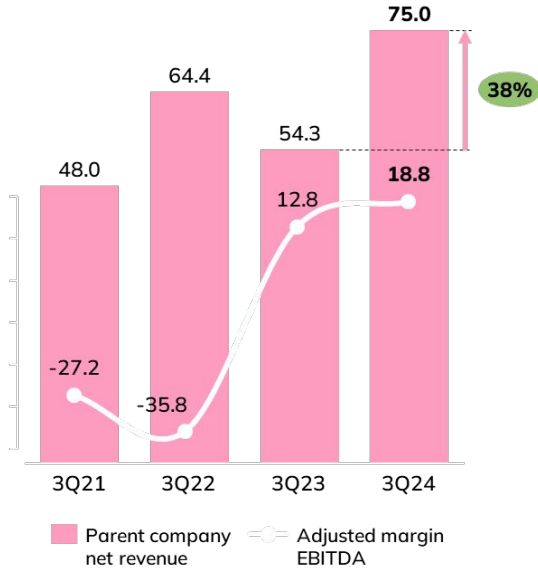
## Parent company adjusted EBITDA<sup>1</sup>

(R\$ million)



## Net revenue and adjusted EBITDA margin Parent company

(%)



<sup>1</sup> Excludes extraordinary items.

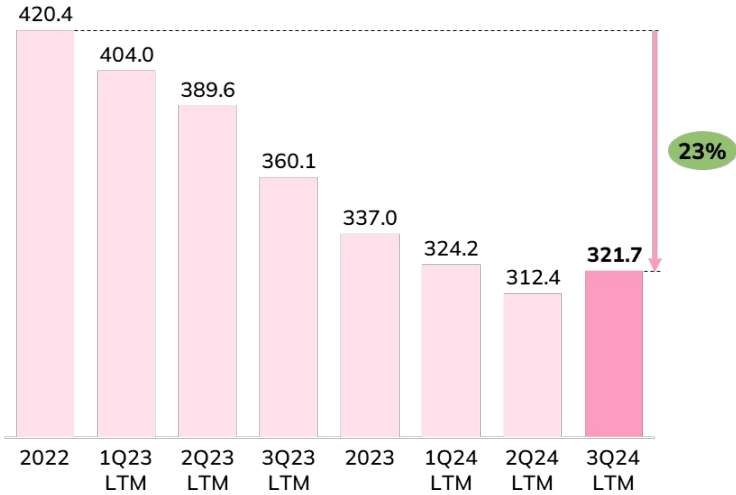


# The results were supported by the expenses control, guaranteeing a sustainable growth

## Consolidated operating expenses LTM

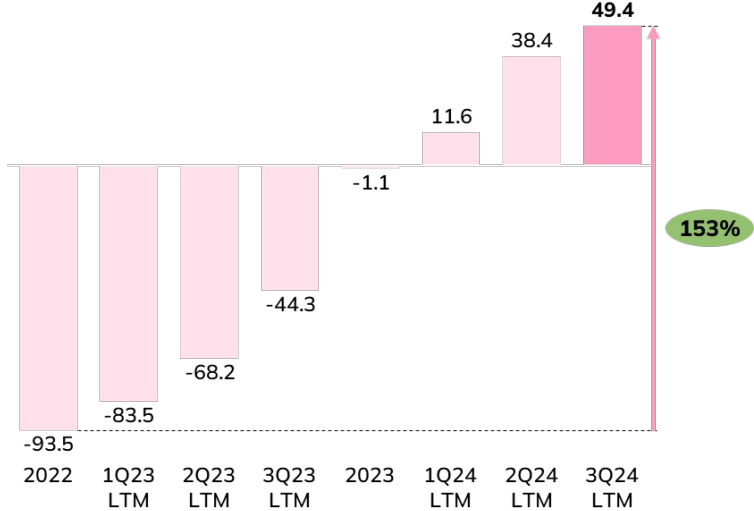
Excluding extraordinary items

(R\$ million)



## LTM adjusted consolidated EBITDA<sup>1</sup>

(R\$ million)



<sup>1</sup> LTM adjusted EBITDA = EBITDA considering the last twelve months (LTM = Last twelve months) and excluding extraordinary items.



# Black Friday Festival

The number 1 in cashback



## Méliuz + Promobit together

Greater commercial and product synergies, generating gains for partners and users



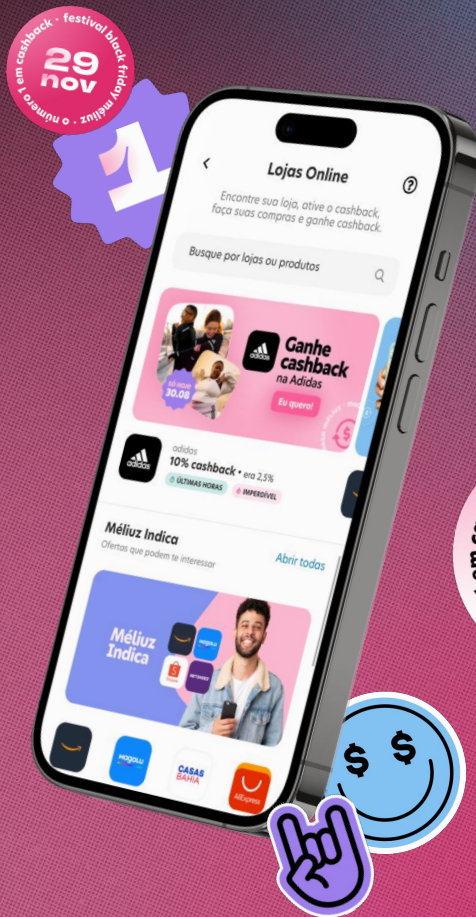
## Product innovations

Dozens of improvements for user acquisition, engagement and retention during Black Friday



## Special opportunities

More promotional campaign dates for partners and opportunities for users to earn even more (e.g. Méliuz Prime, Combined Redemption)



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[ri@meliuz.com.br](mailto:ri@meliuz.com.br)