



Frequently Asked Questions (FAQ)

This quick guide has been structured to answer your main questions about receiving international remittances, the necessary documentation, and compliance procedures.

1. 🔍 Status of transaction and credit

How do I know the status of the order? I haven't received the credit or the order notification yet.

Your payment order may be in one of the following situations, based on the transacted amount:

- **✅ Within the Threshold:** If the amount has not exceeded the established limit for documentation exemption, the credit will be processed automatically on the same day.
- **⚠️ Threshold Reached:** If the order amount has reached the limit that requires documentation, our team will contact you via email to request the necessary documents.

What documents might Banco Rendimento request for the operation?

If necessary, we may request registration documents; proof of source of funds; and, if necessary, proof of link/relationship with the foreign counterparty.

Is it possible to submit the documentation before sending the transfer?



Yes, the documents will be registered. However, we do not analyze in advance in order to confirm if the documentation is sufficient for the release of the future order. The process will depend on the screening at the time the order is received; if the documents submitted beforehand are sufficient, the payment will be released.

Will it be necessary to submit documents for every new transfer received?

Not necessarily. Upon receipt, the order goes through a screening process and, if the documents previously submitted are valid and compatible with the value of the new transfer, no additional documents will be requested.

My bank details for credit are incorrect. How can I correct them?

If the details are incorrect, please send an email to **comprovantes@rendimento.com.br** with beneficiary's name, CPF (Brazilian Individual Taxpayer Registry number), and the correct bank details.

Important: This change is valid only for the pending order; the permanent correction of your details must be made directly with the remittance company.

2. Digital Registration and Legal Requirements

What is Digital Registration?

The Digital Registration is a procedure carried out on Banco Rendimento's online platform. In it, the beneficiary of the order must fill out a form with registration information and attach the requested documentation (such as proof of address and proof of income, for example). This step is fundamental for beneficiaries whose operations reach a pre-established value limit.



I am having difficulty completing the Digital Registration. How can I get support?

Consult the Digital Registration filling manual that was attached to the initial request email or contact our team for assistance through the following channels:

WhatsApp: +55 11 3098-7888

Phone: +55 11 3003-8488

Does completing the Digital Registration imply opening a current account with Banco Rendimento?

No. The sole purpose of submitting documents is to create a registration to enable the foreign exchange operations and does not establish a current account relationship with Banco Rendimento.

Why should I send my documents to Banco Rendimento if the transaction was carried out with international institutions?

Banco Rendimento acts as a banking intermediary in Brazil. The request for documents follows the guidelines of the regulation issued by the Central Bank of Brazil (**BCB Resolution No. 277/22 and 3978/20**) and **Law 14.286/21 (Art. 4º)**, which requires the institution to verify the legality of the operations, ensuring due diligence and customer identification.

Is the security of my documents and information guaranteed?

Yes. Our institution acts in strict compliance with the Banking Secrecy Law (**Complementary Law No. 105/2001**) and the General Data Protection Law - LGPD (**Law No. 13.709/2018**), ensuring that your information is protected under strict security protocols.



Who is responsible for classifying the purpose of the foreign exchange operation?

The beneficiary is responsible for indicating the correct purpose of the remittance. Our team of specialists is available to assist in the proper classification, ensuring compliance with current regulations.

3. 💰 Proof of Source of Funds

What is the difference between Source and Purpose of Funds?

The essential difference between Source and Purpose is linked to the origin and destination of the money in a financial transaction:

1. Source of Funds:

- Proves how the money was obtained (the source).
- Aims to demonstrate your financial capacity (e.g., salaries, profits, sale of a property or car).

2. Foreign Exchange Purpose:

- Is what justifies the transfer of money between countries.
- The foreign exchange purpose is the legal and specific reason for which you are carrying out a foreign exchange operation.
- Purpose codes are defined by the Central Bank of Brazil

3. Regulation in Foreign Exchange (International Transfers):

- In accordance with the Brazilian legislation (Law No. 14.286/2021), any foreign exchange operation requires the purpose code to be informed, so it can be registered and reported to the Central Bank for statistics purposes.



What documents must be sent to prove the source of funds?

It is essential to present documents that demonstrate the origin of the funds, as bank statements only serve as a complement to prove financial capacity.

Note: For all operations, if the sender has an account with the remittance company through which the foreign exchange was performed, send the statement that shows a value compatible with the transfer. If they do not have one, send the proof of the transfer to the remittance company.

- 1. For same ownership operations (sender and beneficiary are the same person/entity):** Income Tax Return with receipt or updated foreign Tax document. If the source of funds is not declared in the Income Tax Return, send: official document that formalizes the event and the bank statement with the credit of the amount. Note: For events older than 01 year, it is necessary to send a consolidated bank statement with the residual balance.
- 2. For different ownership operations (Individual Sender):** Proof of link/relationship between the parties (commercial relationship or kinship) and Proof of source of the sender's funds (as per item 1).
- 3. For different ownership operations (Legal Entity Sender):** Service agreement and/or invoice OR other official document indicating the reason for the payment (e.g., real estate purchase and sale contract). Eventually, proof of the Legal Entity sender's financial capacity will be requested.

My source of money comes from savings over the years. What should I send?

You should send proof that evidences your income at the time you saved the money



(e.g., Income Tax Return, pay slips, etc.) along with the consolidated statement for the last 02 to 03 years.

4. Compliance Procedures and Reversal

What is the deadline for payment release after sending the documentation?

The deadline for analysis is up to 03 business days from the receipt of the documents. If additional documentation is required, the deadline will restart.

What is the procedure if my documentation is not approved by Rendimento?

If the documentation is not approved, the order will be canceled and reversed (returned). The reversal is processed to the same original bank account, following the policy of the partner remittance company. For further clarification, the beneficiary or sender should contact the remittance company directly.

How do I request the cancellation of a transfer and what is the reversal deadline?

Send your request by email to documentos@rendimento.com.br, including your name and CPF in the subject line.

The reversal will be made to the remittance company on the same day Rendimento replies to your request. The final deadline for the return of the amount to the sender



must be checked directly with the company used for the transfer.

5. 🤝 Proof of Relationship

How can I prove my relationship if I do not have an official document (such as a marriage certificate, identification document, etc.)?

Documents that prove the relationship are accepted, such as: proof of residence, joint credit card, rental agreement, or contract for the purchase and sale of a property. If you do not have any of the mentioned documents, formalize the relationship via email for ad hoc evaluation by the Rendimento team.

6. 📞 Contact Channels and Institutional Information

Our operating hours are **Monday to Friday (except holidays), from 9:00 AM to 6:00 PM (BRT).**

Service Channels:

- **Email:** documentos@rendimento.com.br
- **Phone:** +55 11 3003-8488
- **WhatsApp:** +55 11 3098-7888
- **Ombudsman:** 0800 722 0132 (from 9:00 AM to 6:00 PM, business days)

