





## 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 have not yet received the credit or the order notification.**

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

-  **Within the threshold:** If the amount has not yet 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.

**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 the deposit are incorrect. How can I correct them?

If the details are incorrect, please send an email to **comprovantes@rendimento.com.br** with your company name, CNPJ (Brazilian Corporate 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.

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## 2. Digital Registration

### What is Digital Registration?

The Digital Registration is a procedure carried out on Banco Rendimento's online platform. In it, the company must fill out a form with its information and attach the requested documentation (such as revenue/billing statements, articles of association, etc.). 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 instruction 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 5

## **What financial documents can I upload in the Digital Registration?**

The necessary financial documentation includes the following options: Balance Sheet and Income Statement (DRE), Revenue Declaration, Simples Nacional Statement (for simplified tax regime), or Fiscal Accounting Bookkeeping (Escrituração Contábil Fiscal - ECF). The document must be updated, signed by the legal representative, and by an accountant with an active CRC (Regional Accounting Council) number.

## **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.

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### **3. 💰 Documents for Source/Purpose**

#### **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., Service contract, invoices, etc.).

### 2. **Foreign Exchange Purpose:**

- It 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 should I send to receive payment for Services Rendered?**

For payments for Services Rendered, a Service Agreement/Contract and Invoice are required.

If the sender is a platform with withdrawal features (e.g., **Epic Games, Tebex**) or a payment company (e.g., **Rippling**):

- **Commissions/Monetizers:** Documents proving the link/relationship (Contract, Registration Screen) and withdrawal (Withdrawal Email, Invoices).
- **Payment Companies:** Document proving the link/relationship between the contracting party and the payment company (Contract, Registration Screen).



\*If funds were credited in an offshore account, also send the bank statement showing the entry of the amount.

## What documents are necessary for a foreign capital injection?

It is necessary to present documentation that proves the source of funds of the investing partner, such as an income tax return or balance sheets.

## I am receiving payment from the sale of a property, what should I send?

The necessary documents are:

**To prove the commercial relationship:** Promise of Purchase and Sale Agreement signed by the parties and the Updated Property Registration (Matrícula Atualizada do Imóvel).

**To prove the source of funds:** Documents that demonstrate the origin of the sender's funds (For example: Income Tax Return).

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## 4. Security and Compliance

### 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 conformity 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.

## 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 clarifications, 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](mailto:documentos@rendimento.com.br), informing the



company's full legal name (razão social) and CNPJ in the email 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.

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## 5. Contact Channels

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](mailto: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)

