



**BANCO SANTANDER (BRASIL) S.A.
INTERNAL CHARTER OF AUDIT COMMITTEE**

OBJECTIVE

1. The Audit Committee ("**Audit Committee**") of Banco Santander (Brasil) S.A ("**Santander**"), the leading institution of Santander Economic and Financial Conglomerate ("**Conglomerate**"), acts as single for all institutions pertaining to the Conglomerate, including for those companies supervised by the Superintendency of Private Insurance - SUSEP. The Audit Committee operates on a permanent basis and its operation, duties and responsibilities are defined by law and in regulatory rules, the Santander's Bylaws and this Internal Charter ("**Internal Charter**").

2. The Audit Committee was installed by the Board of Directors at a meeting held on March 23, 2007 and reports directly to it, acting independently.

COMPOSITION AND TERM

3. The Audit Committee shall be composed of no less than three (3) and no more than six (6) members, appointed by the Board of Directors, one of whom is designated as Coordinator, who cannot be the Chairman of the Board of Directors or any other Committee Advisory of the Board of Directors.

3.1. The term of office of the Audit Committee members will be 1 (one) year, which can be renewed for up to 4 (four) consecutive times, with prior authorization from the competent authorities.

3.1.1. Up to one third of the members of the Audit Committee subject to the maximum mandate pursuant to the caption can be reappointed to that body, for a single consecutive mandate, dispensing with the interstice provided for in item 3.4 of these Regulations.

3.2. The members shall be individuals, resident in Brazil, with unblemished reputation and recognized professional skills, who meet the legal and regulatory conditions to hold positions established in the bylaws at financial institutions and other companies of the Conglomerate and one of its members shall have proven knowledge in the audit and accounting areas ("qualified technical member").

3.3. The following persons shall not be elected as members of the Audit Committee:

I. persons who are or who, during the latest twelve (12) months, have been:

(a) officers or employee of the Conglomerate;



(b) responsible technicians, officers, managers, supervisors or any other members holding a management position, of the team involved in the audit work of the companies belonging to the Conglomerate; and

(c) members of the Fiscal Board of the Conglomerate.

II. spouse or relative in direct line, collateral line and by affinity, up to the second degree, of the persons referred to in the subitems of item I above; and

III. whoever receives any other kind of compensation from the companies of the Conglomerate other than that relating to his function as member of the Audit Committee.

3.4. In accordance to the provisions of item 3.1. above, the qualified technical member may only become a member of such body again three (3) years after expiration of the previous term of office.

4. The compensation of the members of the Audit Committee shall be established annually by the Santander's Board of Directors.

4.1. The accumulation of remuneration for the simultaneous performance of the position of the Audit Committee member and member of the Board of Directors of companies of the Conglomerate is prohibited, when applicable. In the event of the election of members of the Board of Directors to the Audit Committee, the elected shall choose one of the remunerations upon taking office.

5. The investiture in the position of member of the Audit Committee will be made by means of a term of investiture drawn up in the Minutes Book of its meetings, after approval of their names by the competent authority, in accordance with the existing legislation and regulations, being non-delegable the invested function.

5.1. The member of the Audit Committee shall remain in full office until the effective investiture of his successor.

6. The Coordinator shall be replaced, in his occasional absences or impairments, by the member appointed thereby or, if no such appointment is made, by the temporary substitute appointed by the Board of Directors, among the remaining members of the Audit Committee.

7. In case of vacancy in this office due to death, resignation or dismissal of a member of the Audit Committee, the Board of Directors shall promptly appoint his substitute, submitting the respective name to the approval of competent authorities.

7.1. The position of member of the Audit Committee shall also be deemed vacant when any of the members, without justification, at the discretion of the Board of Directors, fails to attend



3 (three) consecutive meetings of the body or 6 (six) alternate meetings, throughout the year.

OPERATION RULES

8. It shall be incumbent on the Coordinator of the Audit Committee to direct, coordinate and guide the works of the body and, in particular:

I. to call, instate and preside over its meetings, designating the Secretary thereof;

II. to represent the Audit Committee in its relationship with the Board of Directors, the Fiscal Board, if in operation, the Executive Committee of the companies of the Conglomerate, its internal and independent auditors, internal bodies and committees and regulatory bodies, signing correspondence, invitations and reports addressed thereto; and

III. to assign specific duties to the members of the Committee.

9. The Audit Committee shall meet every month to discuss the matters falling within its scope of authority and every three months with the Fiscal Board, if in operation and, at least quarterly, with the Executive Committee, with the internal auditors and with the independent auditors, and whenever necessary with the Bank's officers. The Audit Committee shall meet, on an extraordinary basis, whenever called by the Board of Directors, by its Coordinator or upon request of one of its members.

9.1. Call notices to the members of the Audit Committee, to attend its meetings, shall be made by the by the Governance Secretariat of the Board of Directors, through letter, telegram or electronic means, at least four (4) business days. Unless the matter demands urgent review, the agendas of the meetings shall be distributed to the members at least four (4) business days in advance.

§1º. The meetings of the Audit Committee shall be instated with the presence of at least two-thirds (2/3) of its members. Resolutions shall be adopted by a majority vote of those present.

§2º. The meetings, resolutions, statements and opinions of the Audit Committee shall be drawn up and signed in the Book of Minutes of the Meetings of the Audit Committee and its documentation shall be kept in the proper files.

§3º. The meetings held between the Audit Committee and the Board of Directors, and/or the Fiscal Board, if in operation, shall include a report on the activities carried out during the period and comments on the major points of interest raised at the meetings, in addition to discussions concerning policies, practices and procedures identified within the scope of their respective authority.



§4º. The Audit Committee may invite, to take part in its meetings, members of the senior management, employees, service providers or other collaborators holding material information or whose area of activity is related to the matters included in the agenda.

10. The meetings of the Audit Committee and the development of its works shall be carried out on the premises of the Bank, which shall provide the means and resources required for its operation, also by making available services such as secretarial works and filing of documents.

11. The Coordinator of the Audit Committee shall formalize, by letter, telegram, fax or e-mail, the verifications of the corporate books and of any and all documents of the Santander Conglomerate, as well as requests for information and meetings to members of the senior management bodies, including the accounting area, and to members of the internal audit team and the independent auditors, as are necessary for the full performance of its duties and the implementation of its activities, also for the purpose of preparing its half-yearly reports.

12. The Audit Committee shall establish procedures for receipt of the communications concerning violations of legal provisions and regulations applicable to the Santander Conglomerate, as well as of internal rules and codes, keeping confidential the identity of the signatories to these communications.

13. Except for the information that must be published or mandatorily reported to the competent public bodies by reason of the legal and regulatory duties of the Audit Committee, its members shall keep confidential the trade and operational secrets and all confidential information obtained in view of the performance of their activities, including, but not limited to: secret works, as well as procedures and information received that refer to the Santander Conglomerate, its customers or third parties, including data relating to technical, commercial, industrial, business or financial information not publicly known.

COMPETENCY

14. It shall be incumbent on the Audit Committee, without prejudice to the duties set forth in the Bank's Bylaws and those prescribed by Law or regulatory rule:

I. to draft the Internal Charter, submitting them and any amendments thereto to the approval of the Board of Directors;

II. to prepare an annual work plan containing a list of its activities, with a definition of the nature and extent of the information required to conduct the works and perform the activities;

III. to review and assess the work plans, the scope and the content of the annual evaluations to be conducted by the independent auditors, as well as the prior analysis of the work proposals of the Santander Conglomerate, with the aim of identify and avoid potential conflicts



of interest or risk of loss of independence, based on the works to be performed, submitting suggestions and proposals for changes, if deemed necessary;

IV. to assess the independence and the effectiveness of the internal audit function by the supervision of their activities and the revision of the annual plan of work, for recommendation and approval of the Board of Directors; evaluate, even, if the internal audit has the means and resources to carry out the planned;

V. to receive key audit reports and ensure that management takes the necessary corrective actions in a timely manner to address identified deficiencies, non-compliance with policies, laws and regulations and other problems identified by the auditors and other control functions;

VI. to review the revision work on the model and effectiveness of the general risk governance structure and the internal control system

VII. manifest itself upon request of the Board of Directors, in the selection process, appointment, setting objectives, annual performance evaluation, variable remuneration and dismissal of the Chief Audit Executive ("CAE");

VIII. be involved in the nomination process, setting objectives and dismissal of the director responsible for risk management (Chief Risk Office - "CRO") and the Head of the Compliance Unit (Chief Compliance Officer - "CCO");

IX. to appreciate, for recommendation to the Board of Directors, Marco Global Corporate Internal Audit, based on the relevant risks;

X. to assess the effectiveness of the works performed by the auditors referred to in sections III to VI, including on the preceding item, also with respect to verification of compliance with legal and normative provisions applicable to the companies of the Conglomerate, in addition to internal rules and codes;

XI. to assess compliance or justification for noncompliance, by the management of Santander Conglomerate, with the recommendations made by the independent auditors, by the internal auditors, by the Ombudsman Office, by the regulatory bodies and by the self-regulatory bodies;

XII. to recommend to the Board of Directors the company to be retained to provide independent auditing services, as well as the replacement of the provider of these services, if it deems necessary;

XIII. to ensure that the contracted to render the service of independent audit and the external auditor comply with the rules on the provision of non-audit services, limits on the concentration of the auditor's business and other requirements related to the auditor's independence;



XIV. to recommend to the Board of Directors and to the Executive Committee the correction or improvement of policies, practices and procedures, and to verify compliance with its recommendations or the justification for non-compliance therewith;

XV. to assess the quality of the accounting statements for the periods ended March 31, June 30, September 30, and December 31 each year, of the management reports, of the explanatory notes and of the independent auditor's report, as well as of other material financial information disclosed and sent to the regulatory bodies;

XVI. to monitor the drawing up and integrity of the financial statements prepared by the Conglomerate, verifying compliance with legal provisions, the exact demarcation of the consolidation perimeter and the correct application of accounting principles;

XVII. to assess, on an annual basis, the individual contribution and performance of its members and the general effectiveness of the Audit Committee, sending the result of this assessment for review by the Board of Directors;

XVIII. to guide and warn the Executive Committee about its obligation to formally notify the independent auditors and the Audit Committee itself, within 24 hours from identification by the Executive Committee of an error or fraud, as described in subitems (a) through (d) subsection VI of item 15 below;

XIX. to instruct the management of the Conglomerate so that the Audit Committee be informed of all meetings of the executive and operational committees of the Bank, at the time they are called; and

XX. to receive and review the reports required by the regulatory bodies concerning the activities of the Ombudsman Office of the Conglomerate, on the base dates of June 30 and December 31 or when a material event is identified.

15. The Audit Committee shall also:

I. attends, where appropriate, the meetings of any executive and operational committees of the Bank, through its Coordinator and/or any of its members, at the discretion of the Coordinator, as a hearing body;

II. resolve on matters relating to its internal organizational structure for the smooth conduction of the works and attainment of its purposes;

III. review and approve proposals for non-audit/consulting services submitted by independent audit firms and other consulting firms;



IV. retain the works of experts to issue an opinion or provide guidance with respect to a specific matter, when indispensable for attainment of its purposes, within the scope of its authority;

V. analyze the related parties transactions submitted by the officers, the internal auditors and the independent auditors, issuing a recommendation to the Board of Directors;

VI. notify regulatory bodies, within 3 (three) business days from the date of identification, about the existence or evidence of error or fraud consisting of:

(a) failure to observe rules and regulations that jeopardizes the ongoing operation of the companies of the Conglomerate;

(b) frauds, involving any amount, perpetrated by the senior managers of the companies of the Conglomerate, i.e. by those holding positions contemplated by articles of association or bylaws;

(c) material frauds perpetrated by employees of the companies of the Santander Conglomerate or by third parties, i.e. those frauds that may jeopardize the ongoing operation thereof;

(d) errors leading to material incorrect entries in the accounting statements of the companies of the Conglomerate.

§1º. For the purposes of item VI, the concepts of "error" and "fraud" are those set forth in rules and regulations of the Federal Accounting Council ("CFC") or of the Brazilian Independent Auditors Institute ("Ibracon").

§2º. The independent auditor, the internal auditor and the Audit Committee, whenever discharging their duties, shall forthwith inform each other of the identification of the facts or acts defined in item VI of this item.

16. It shall also be incumbent on the Audit Committee to prepare the "Audit Committee Report" at the end of the half-year periods ended June 30 and December 31 each year, which shall contain at least the following information:

(a) activities performed within the scope of its duties, in the period;

(b) evaluation of the effectiveness of the internal control systems adopted by the companies of the Conglomerate, with emphasis on compliance with the provisions of applicable regulations;



(c) description of the recommendations submitted to the Board of Directors and to the Executive Committee of the companies of the Conglomerate, showing those not accepted and the respective justifications;

(d) evaluation of the effectiveness of the internal auditors and of the independent auditors, also with respect to verification as to compliance with legal and normative provisions applicable to the companies of the Conglomerate, including internal codes and rules, showing the deficiencies identified; e

(e) evaluation of the quality of the accounting statements for the half-year periods ended June 30 and December 31, with emphasis on application of the accounting practices adopted in Brazil and on compliance with the rules issued by the CMN, Bacen, the National Private Insurance Council (CNSP), Susep, and the Brazilian Securities Commission (CVM), showing the deficiencies identified;

16.1. The Audit Committee Report shall remain at the disposal of regulatory bodies and the Board of Directors for at least 5 (five) years as from the preparation thereof;

16.2. The Audit Committee Report shall serve as a basis for preparation of a summary of the content thereof, which summary shall include the main information contained therein and shall be published together with the half-yearly accounting statements. With regard to the companies supervised by Susep, publication of the Audit Committee summary report in the accounting statements of the Conglomerate leading institution shall be evidenced in the explanatory notes of such supervised companies.

GENERAL PROVISIONS

17. In case of conflict between these Internal Charter and the Bylaws, the latter will prevail.

17.1. Omitted cases shall be resolved by the Board of Directors.

18. Any amendments to these Internal Charter shall be approved by the Company's Board of Directors.

Audit Committee Internal Charter approved at the Meeting of the Board of Directors held on May 27, 2020.