



Commitment
Financial
Inclusion

We stimulate people's power of transformation.

We mobilize financial solutions for different types of customers and business segments, while strengthening financial education and promoting responsible decision making.

Our new sustainability strategy defines financial inclusion and education among its priorities.

The pillars of the strategy are overseen by the Senior Sustainability and Diversity Committee, in which the CEO and all his direct reports participate.

The continuous improvement of the Inclusion and financial education pillar is part of the strategic objectives of the People and Sustainability Management.



All for the client

We provide innovative experiences through disruptive, digital and transparent products and services.

We support our clients in maintaining a healthy credit behavior, having regulations and procedures to mitigate the over-indebtedness of a client, calculating the financial capacity with different variables, which consider the client's income and how much of it is committed in the debt held in the financial system.

All of the above includes reasonable credit limits, according to their income, expenses and existing debts, avoiding granting amounts that could lead to an inability to pay.

In addition, we have regular internal monitoring and follow-up to identify financial difficulties early and offer appropriate products for each client.

We regularly measure our customers' satisfaction online, implement improvements and seek to understand the needs of those who choose us.

Digital decentralization of care

We have 13 digital branches that are attended remotely (Chat or telephone) by an executive available Monday through Friday from 8:00 am to 7:00 pm. This allows customers who live far from cities or urban centers to operate their financial services without going to a branch.

"Itaú escucha" Program

An initiative in which the different people hold conversations with our customers to deepen the feedback shared through the surveys and propose actions for continuous improvement.



1 Improving access to financial services

> Our commitment

Maintain an offer of financial services and products oriented to unbanked clients and underserved groups.

> What do we do?

itu account

We facilitate access to financial services through our itu account, a 100% digital checking account focused on capturing the unbanked segments.

- The account comes with a simple financial guide.
- It includes a section called “Chanchitu”, an application that helps customers organize their money.
- Our clients are composed as follows: 29% are women, 15% are migrants, 12% are low-income and some of them come from rural areas*.



2 We support the development of small and medium-sized companies.

> Our commitment

Promote the growth of small and medium-sized companies, offering them a service model with a personalized experience, better resolution, financial guidance and benefits designed for their life cycle..

> What do we do?

- State-guaranteed commercial credit granted to 559 operations with average financing of 444 UF*.
- 100% online account opening.
- Plans with 12 months free.



We have different initiatives to bring the financial world closer to people and generate an impact on society.

3 We contribute to building financial management skills

> Our commitment

Facilitate access to financial education content, making free platforms available to the entire society.

> What do we do?

Itaú Investments

Instagram account with entertaining faces, who teach in a dynamic way how to start investing, saving tips, how to avoid over-indebtedness, among others.

618,409 total views*.
17,485 followers*.
13 average posts per month*.

[Click here to Access](#)

4 We promote financial education among young students

> Our commitment

To have a range of financial education initiatives focused on responsible savings and investment, bringing financial language closer to a student audience.

> What do we do?

Company Experience - Itaú Foundation

We seek to bring the students of Technical and Vocational High School closer to the reality and challenges of the labor and financial world. The initiative includes an educational line that considers a cycle of formative talks.

377 students*.

Alonso de Ercilla School

We conduct financial education talks reviewing topics such as the importance of planning, the importance of credit and basic investment and savings topics. .

100 students*.



*In 2023.

We promote the empowerment of women entrepreneurs through financial education programs and inclusion with banking products and services.

5 Strengthening business skills of women entrepreneurs

> Our commitment

To provide learning tools related to microenterprise and focused on the development of business management skills for women entrepreneurs.

> What do we do?

▪ Ituemprendimiento mujer

We address the challenges faced by women in entrepreneurship through a free program aimed at family members of itubers seeking to strengthen their financial literacy, management skills and entrepreneurial competencies. This lasts eight weeks of synchronous and asynchronous classes.

104 women participants*.

▪ Emprendedoras conectadas:

In 2024, through a partnership with the Kodea Foundation, we will stimulate the empowerment of women to connect and expand businesses, in a 20-hour bootcamp format (online or in person). The initiative is focused on non-formalized subsistence entrepreneurs. In addition, they will be supported to become Itaú clients to achieve a complete cycle of financial inclusion.

150 women entrepreneurs per group.**

4 to 5 groups.

*In 2023.

** Scope as proposed by Kodea.

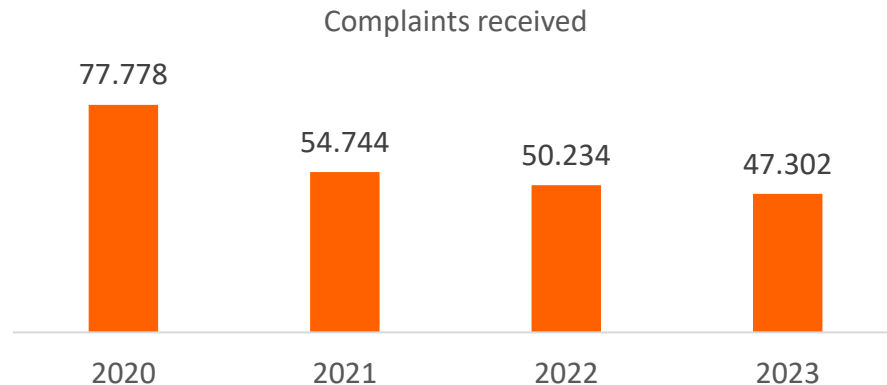


Our Contact Center and our network of branches are at the disposal of all our customers who are exposed to any inconvenience.

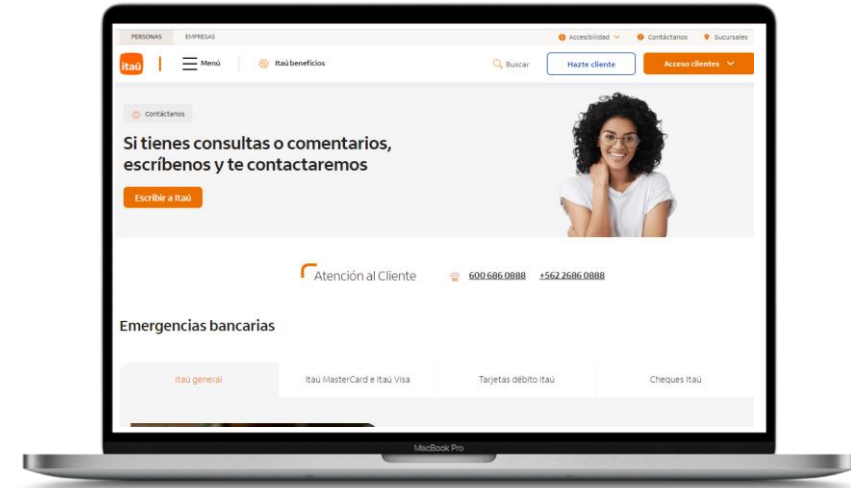
Cases that cannot be solved in this way are referred to a specialized system that provides a timely response.



For more information, you can access the following link [Here](#)



We consider as a complaint any disagreement expressed by a customer in relation to a product and/or service delivered by Itaú and/or its national subsidiaries.



Customer Service



600 686 0888 o
562 2686 0888