

## Inter&Co Securities LLC - Customer Relationship Summary (“CRS”)

Effective: January 2024

<b>Introduction</b>	<p>Inter&amp;Co Securities LLC (“<b>Inter&amp;Co Securities</b>”, “<b>we</b>,” “<b>our</b>,” or “<b>us</b>”) is registered with the U.S. Securities and Exchange Commission as a broker-dealer and is a member of the Financial Industry Regulatory Authority (“<b>FINRA</b>”) and the Securities Investor Protection Corporation (“<b>SIPC</b>”).</p> <p>We are a broker-dealer and provide brokerage accounts and services rather than advisory accounts and services. Brokerage and investment advisory services and fees differ; and it is important that you understand these differences. Free and simple tools are available for you to research firms and financial professionals at <a href="https://investor.gov/CRS">Investor.gov/CRS</a>, which also provides educational materials about broker-dealers, investment advisers, and investing. We believe a strong relationship is based on transparency and trust. That’s why we want to provide you with a clear understanding of our services. We act in your best interest when providing our services.</p>
<b>What investment services and advice can you provide me?</b>	<p>Inter&amp;Co Securities offers brokerage services to retail investors in self-directed individual accounts. Our primary business is providing retail customers with an app-based brokerage platform to place orders to buy and sell stocks, exchange-traded funds (“<b>ETFs</b>”), and other securities or investment strategies such as trading on margin. We do not recommend any investment products or trading strategies. Given that all trades are self-directed, we do not monitor your investments for suitability. Inter&amp;Co Securities also provides educational content and tools for investors to learn about trading and the markets.</p> <p>Clearing services are provided by Apex Clearing Corporation. We offer NYSE and NASDAQ listed stocks, ETFs, Listed Options, and American depository receipts (“<b>ADRs</b>”), as well as certain stocks and ADRs traded in over-the-counter markets. We also offer fractional shares in many of the same stocks, ETFs, and ADRs. We do not offer account types other than individual brokerage accounts, nor do we offer mutual funds or fixed income securities, except in the form of an ETF. We will deliver account statements and trade confirmations to you in electronic form only. We do not have a minimum account size or investment amount.</p> <p>For more information about our products and services, please visit our website at <a href="https://inter.co/securities">inter.co/securities</a></p> <p>as well as our Regulation Best Interest Disclosure and Customer Agreement.</p> <p><b>Conversation starters:</b> Given my financial situation, should I choose a brokerage service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean? Responses to these questions can be found at: <a href="https://inter.co/securities">inter.co/securities</a></p>
<b>What fees will I pay?</b>	<p>Inter&amp;Co Securities does not charge commissions for executing buy and sell orders. Any fee you pay is based on the specific transaction and not the value of your account. Other fees may apply. The primary fees you should expect to pay include:</p> <p><b><u>Margin Interest:</u></b> Inter&amp;Co Securities charges a percentage on funds you borrow to purchase securities in a margin account.</p> <p><b><u>Other Fees and Costs:</u></b> Inter&amp;Co Securities may charge other administrative fees, such as fees for certain paper copies of account documents, and account transfer fees as outlined in our <a href="#">Fee Schedule</a>.</p> <p><b><u>Underlying Fees Associated With Investments:</u></b> You will pay management fees (expense ratio) or other charges for ETFs you purchase, which are explained in more detail in the ETF’s prospectus, that will reduce the value of your investment over time.</p> <p>You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more information about fees and costs, please refer to the Inter&amp;Co Securities Fee Schedule in the App or website, as well as the prospectus where applicable. Fees may change without notice and any changes will be reflected in the <a href="https://inter.co/securities">inter.co/securities</a></p> <p><b>Conversation starters:</b> Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me? Responses to these questions can be found at: <a href="https://inter.co/securities">inter.co/securities</a></p>

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<p><b>What are your legal obligations to me when providing Recommendations?</b></p> <p><b>How else does your firm make money, and what conflicts of interest do you have?</b></p>	<p>We do not provide recommendations. The way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the services we provide you. Our interests can conflict with your interests. We benefit from transactions executed on your behalf. Here are some examples to help you understand what this means.</p> <p><b>Payment for Order Flow.</b> Inter&amp;Co Securities earns revenue from your trade activity and therefore has a monetary incentive for you to trade more. Specifically, we earn revenue from third-party market centers to which we route customer orders, so we have an incentive to route orders to market centers that pay or rebate us for such orders, subject to our best execution requirements. This Payment for Order Flow is used, in all or in part, to offset the cost of providing services to you.</p> <p><b>Cash Deposits and Debit Balances.</b> We make money on your cash deposits and margin loans when you have a debit balance.</p> <p><b>Conversation starters:</b> How might your conflicts of interest affect me, and how will you address them? Our response to this question can be found at: <a href="https://inter.co/securities">inter.co/securities</a></p> <p><b>For more information about conflicts of interest,</b> please visit <a href="https://inter.co/securities">inter.co/securities</a></p>
<p><b>How do your financial professionals make money?</b></p>	<p>Inter&amp;Co Securities professionals do not receive commissions or other compensation related to client assets or clients' investment activities. Given that all clients are self-directed and that we do not make any recommendations, Inter&amp;Co Securities does not employ financial professionals in the traditional sense. We employ fully qualified licensed professionals in our operational and compliance functions. Their compensation is not based on commissions or fees of any kind, but rather they receive salaries and bonuses that are based on their overall job responsibilities and performance.</p>
<p><b>Do you or your financial professionals have legal or disciplinary history?</b></p>	<p>Yes. Visit <a href="https://investor.gov/CRS">Investor.gov/CRS</a> or <a href="https://brokercheck.finra.org">brokercheck.finra.org</a> for a free and simple search tool to research Inter&amp;Co Securities professionals. You can also find additional information about our financial professionals and the firm at <a href="https://brokercheck.finra.org/firm/summary/317278">https://brokercheck.finra.org/firm/summary/317278</a>.</p> <p><b>Conversation starters:</b> As a financial professional, do you have any disciplinary history? For what type of conduct? Our responses to these questions are found on our website: <a href="https://inter.co/securities">inter.co/securities</a></p>
<p><b>Additional Information</b></p>	<p>For more information about our services or to request an up-to-date version of this Form and our Written Responses, please visit our <a href="#">website link</a>, email <a href="mailto:cs.securities@inter.co">cs.securities@inter.co</a> or call 55 (31) 3003-4070 when you are physically located in Brazil.</p> <p><b>Conversation starters:</b> Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me? Our responses to these questions can be found at: <a href="https://inter.co/securities">inter.co/securities</a></p>