



Grupo
QuintoAndar

Impact and Innovation for
the Brazilian Real Estate Market

Letter from the CEO 03

1. QuintoAndar Group 05

- 1.1. Our story 05
 - 1.2. Our products 06
 - 1.3. Our numbers 11
-

2. The value of innovation 13

- 2.1. Customers: tenants, buyers and owners 13
 - 2.2. Partners: real estate agencies and agents 15
 - 2.3. The real estate market 17
-

3. Economic and social impact 19

4. Transparency and efficiency 21

Letter from the CEO

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More than a decade ago, we started QuintoAndar in the pursuit of a dream: transforming the housing experience in Brazil. Since then, a lot has changed. Technology has evolved, and the word “home” has gained new meanings.

By streamlining the process of renting and buying a property, we have become an industry standard and part of people’s lives. Over the last years, society in general has been valuing their homes even more as places of comfort, security, and belonging.

More than digitalizing processes, we have strengthened our position as one of the main technology companies in Brazil. We leverage innovation — including the pioneering use of artificial intelligence at scale — to solve complex, real-world challenges.

And it is with a careful look at these needs that we continue to help Brazilians find their own place. We have already helped write over 3 million stories, powered by a product that simplifies processes and brings people closer to their desired home.

We have built a solid network that generates real impact. Today, there are more than 7,500 partner agents who found at QuintoAndar a relevant source of income and professional growth. That means hundreds of thousands of owners renting and selling their properties in a safe and transparent way, as well as partnering real estate businesses gaining efficiency and competitiveness.

Ultimately, the entire country benefits, with thousands of direct and indirect jobs, billions in GDP and hundreds of millions in taxes collected: numbers that reinforce our robustness and the importance of this collective journey. The future we want is being built every day — and it starts at home.”

**Gabriel Braga,
CEO of QuintoAndar Group**



1. QuintoAndar Group

“QuintoAndar is the story of a Brazilian success and an example of the country’s creativity and drive for innovation. A company that unlocks the economic and social benefits of technological advancements within the real estate sector.”

1.1. Our story

QuintoAndar is a Brazilian company that uses technology to streamline the processes of renting, buying and selling residential properties. Founded in 2013, it is the largest housing platform in Latin America, operating in more than 70 cities across Brazil.

We have a clear mission: using cutting-edge technology to solve the real and complex challenges regarding the search for housing. Therefore, QuintoAndar employs technology and artificial intelligence to reduce information gaps, ensure transparency between the parties involved in real estate deals, and drive more transactions.

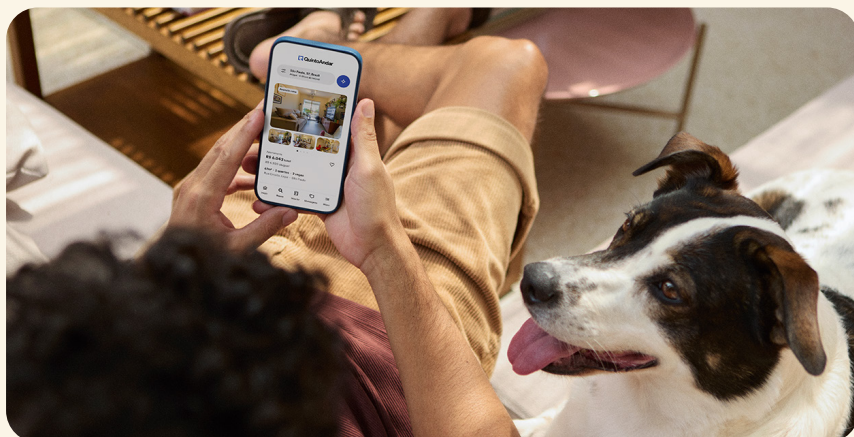
The company offers a seamless experience for those looking for a place to live, and for those looking to rent out or sell their properties, connecting tenants, buyers, owners and a whole network of partnering real estate agencies and agents.

In addition, QuintoAndar Group encompasses classifieds brands in Latin America, with a solid tradition in the markets where they operate, connecting real estate agencies to thousands of people looking for a new home.

Currently, the Group has more than 3,000 employees, operates in five other countries besides Brazil (Mexico, Argentina, Peru, Ecuador and Panama), and maintains a technology hub in Portugal.

1.2. Our products

The company offers integrated solutions that cover the entire housing journey.



Renting

We redesigned the rental experience, making it digital, fast and secure.



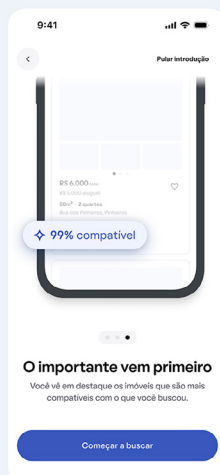
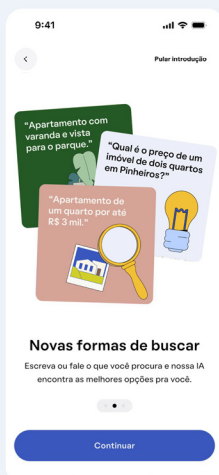
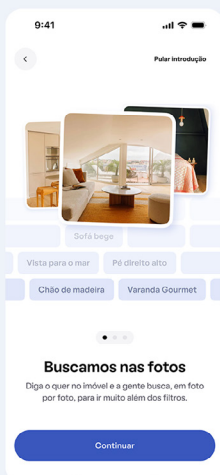
Seamless journey: we offer an end-to-end experience — from advanced search filters, AI assistance, and professional photography, to 24/7 tour scheduling and electronic contract signing.



Guarantor-free: we have eliminated the need for a guarantor, through careful credit analysis. To expand access to housing, we allow combining incomes of up to four people. This solution makes the process more agile and less bureaucratic, promoting greater inclusion in the rental market.



QuintoAndar Protection: for homeowners, we guarantee their rent on time every month, even if the tenant defaults on payment, which can also cover property taxes and HOA fees. We also offer Damage Protection, which ensures the payment for the necessary repairs at the end of the contract, if the tenant does not pay for them, according to specific terms and conditions.



Buying and selling

We bring liquidity, transparency, and clarity to real estate transactions.



Innovative platform: we use technology to connect buyers and sellers efficiently, intermediating the sale of thousands of properties per month.



Transparency and data: we use data intelligence to reduce information asymmetries common in the market, ensuring both parties clearly understand the pricing and conditions, which leads to safer and more balanced negotiations.



Specialized support: our team of specialists and partners guides clients through all paperwork and legal formalities, ensuring a legally secure property transfer.



Comprehensive title and document review: our experts conduct a thorough risk analysis of the purchase using state-of-the-art technology, speeding up the process and making sure there are no unknown risks in the transaction.



Financing advisory (correspondent banking): we offer free advisory service to help buyers obtain real estate financing, provided by QuintoAndar or partnering advisors.



Consórcio: a smart option without down payment, no interest, low installments, cashback, and balance amount redemption if the purchase is via QuintoAndar.

Classifieds and Marketplace



Web Portal: through our brands in Brazil and other Latin American countries, we provide online portals where partner real estate agencies can list their properties for millions of users, expanding their reach and generating business.

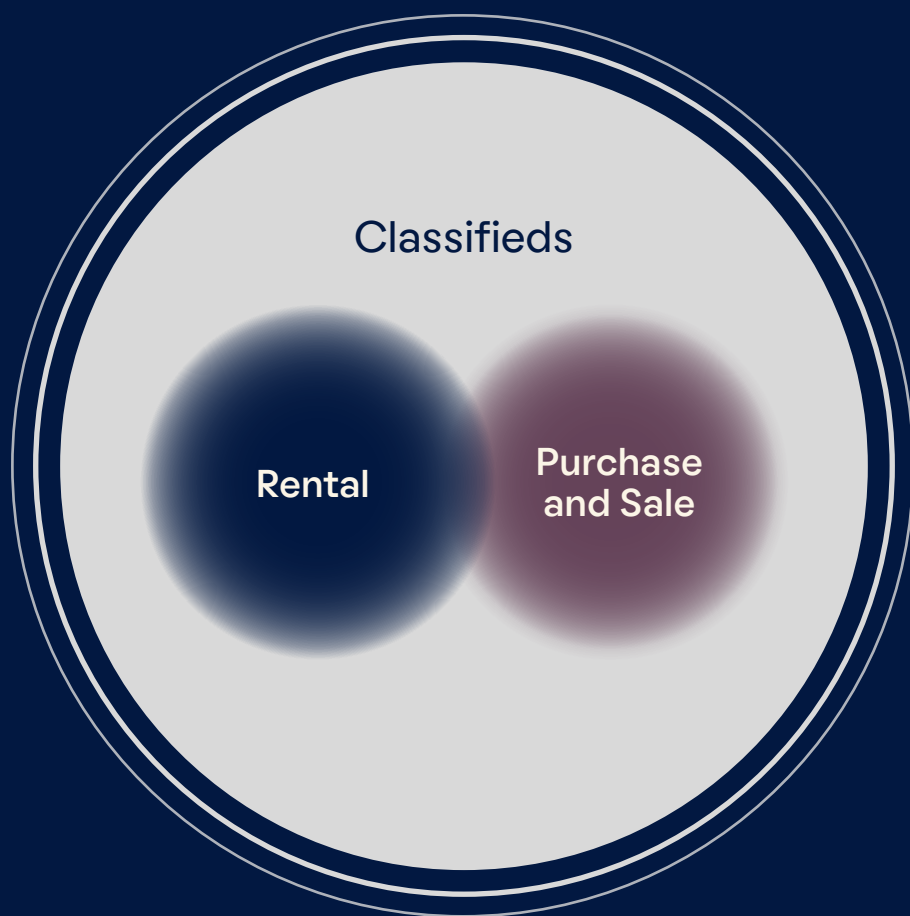


QuintoAndar Marketplace: we connect partnering real estate agencies using technology to provide the best rental, buying, and selling experiences, increasing the reach of properties and guaranteeing safer transactions.



Our business

QuintoAndar offers combined solutions for those willing to buy, sell or rent a property.



1.3. Our numbers

The strength of our operation is reflected in our numbers: there are hundreds of thousands of active rental contracts and thousands of rental and sale deals closed every month.

After raising over US\$ 755 million from investors worldwide, the company is currently valued at US\$ 5.1 billion.

+ 350K

active rental contracts
under management

+ 3K properties sold
per month

+ R\$20B
in rental and sale
transactions per year

+ 50MM
access every month

500K

visits scheduled
for rental per month

**1 rental deal closed
every 3 minutes**

150K

visits scheduled for
purchase/sale per month

**1 property sold every 15 minutes
through our platform**

2. The value of innovation

“Today, we manage the largest and most organized portfolio of properties available for rental or sale in Latin America. Our growth and dynamism continue to drive digital transformation throughout the region.”

QuintoAndar's scalable business model positions the company as the largest housing platform in Latin America, boosting the digital transformation of the entire sector.

The amount and accuracy of data generated on our

platform enable us to provide intelligence and insights regarding rental and selling behaviors, leading to a more informed and efficient market for all.

Such an impact is perceived throughout the real estate chain.

2.1. Customers: tenants, buyers and owners

“At QuintoAndar, we offer a direct, simple and transparent experience for those who want to rent, buy or sell a property. We are customer-driven and use technology as our platform. Our motto is: rent and sell easily and without complications.”

Our mission has always been to relieve and optimize the journey of those searching for, buying and renting real estate. Beyond cutting the red tape in renting and selling, improving customer experience requires the continuous exercise of revisiting processes and developing solutions that anticipate needs.

With smart credit analysis and digital signing of contracts, we enable people to rent a home without a guarantor and remotely. We offer customized search with artificial intelligence and tools that provide autonomy, such as instant scheduling of visits. As a result, we offer quick, bureaucracy-free and democratized access to housing.

For homeowners, an empty property means lost revenue, and default on payment is a constant risk. QuintoAndar solves both pains. We increase the liquidity of the property being offered through a display with professional photos that get millions of hits every month. And we go further: we guarantee on time rental payment — even if the tenant is late — and offer protection against damage to the property. We offer guaranteed financial returns coupled with the peace of mind of professional property management.



You get very quick responses. Everything is at your fingertips and easy to resolve. My experience with QuintoAndar is incredible, it exceeded all my expectations.”

Vanelly Ferreira, tenant at QuintoAndar



I had already advertised my apartment in several real estate agencies, with no luck. After a brief period on QuintoAndar, I was able to sell it satisfactorily.”



Maria Paula, owner that dealt with QuintoAndar

2.2. Partners: real estate agencies and agents

“Creating solutions for real estate professionals is the essence of our work. With a deep understanding of consumer behavior, we are the best partners for real estate agencies and agents to grow and expand their business.”

Agents are fundamental partners in our operation; they help us bring the best real estate search experience to buyers and tenants. QuintoAndar sees the agent as an essential actor in the real estate journey acting as a strategic partner to help scale their business.

We are constantly evolving our products so that agents have state-of-the-art technology focused on reducing operational tasks and freeing up time for what really matters: building trusting relationships with their customers.





To real estate agencies, we offer the complete QuintoAndar experience through our platform, with data and technology that leverage their business practices and multiply their sales. Besides advertising and selling properties listed on QuintoAndar, our partners receive exclusive training, tools and innovations to improve the quality of their ads, to price efficiently and to reduce bureaucracy.

Additionally, to prevent commission evasion, QuintoAndar relies on an innovative program that identifies ‘deal bypassing’ – a practice where transactions are taken off-platform and closed without

the involvement of QuintoAndar and other intermediaries. With an advanced algorithm that crosses internal data with real estate records and ITBI guides, we guarantee total transparency and integrity to the process.

This initiative generates fundamental value for real estate agencies and partnering agents, as it protects their work and effort to attract customers. By ensuring that sales and rentals happen within the platform, we guarantee proper payment to our partners, enhancing a fairer, more professional, and financially secure ecosystem for the professionals who drive the real estate market.



I became a QuintoAndar partner five years ago. With each sale, I could see not only my career growing, but also my life changing. I'm proud to look back and see the positive impact I helped generate. The passion for my work goes beyond real estate transactions. It's about helping to change the lives of clients, agents and business executives. I have the privilege of accompanying and mentoring. I am grateful to QuintoAndar for the support and for all the opportunities."

Tiago Lopes, Partnering Agent at QuintoAndar



We didn't have the technology, the marketing tools, and all the market intelligence that QuintoAndar does. It's changed my company's routine a lot. It's changed it for the better."

Ivan Picolomini, from Picolomini Real Estate Agency, Marketplace Partner



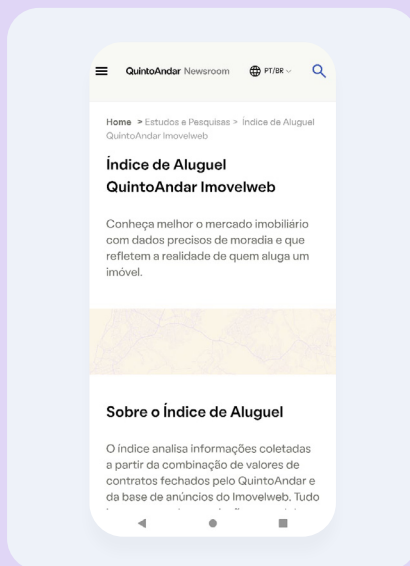
2.3. The real estate market

"The scale of our operation and our technology allow us to map the market in depth, generating insights on rental and sales that position us as one of the most reliable sources of real estate data in Latin America."

Our knowledge of the real estate market and the scale of data generated on our platform give us a unique responsibility to foster a more transparent market, publishing data that empowers every stakeholder in the industry.

Historically, the lack of reliable and accessible pricing data was one of the biggest obstacles in the market, leading to overall insecurity. To solve this challenge, we use our data intelligence to democratize knowledge.

We publish that have become industry benchmarks. Moreover, we have created pricing tools that help customers make better decisions, based on real and up-to-date data.



QuintoAndar has had a transformative role in the Brazilian real estate market. By bringing together technology, user experience, and data intelligence, the company has not only made life easier for millions of Brazilians, but has also raised the bar for transparency, agility, and efficiency throughout the industry chain. It's a clear example of how innovation can generate real value for homeowners, tenants and investors.”

Robinson Silva, COO & Partner at GRI Club

3. Economic and social impact

A study carried out by the Center for Development and Regional Planning of the Federal University of Minas Gerais shows the economic impact of QuintoAndar's operations in Brazil between 2021 and 2024.

**QuintoAndar's
impact on
the national
economy:**

**R\$ 10
billion**

**We have helped
to create more
job positions:**

**105
thousand
direct and indirect jobs**

QuintoAndar's operations boost economic activity in the real estate market, increase liquidity and reduce the average time to generate new business. Our streamlined business model helps lower costs for everyone involved.

With more income available, families tend to spend more. The more people purchase products and services, the more tax collection on goods and services there will be.

We have generated R\$ 560 million in tax revenue, ICMS, ISS, IPI, and PIS-COFINS, between 2021 and 2024.



One of the main reasons I joined QuintoAndar, in 2015, was the challenge of making the rental process much simpler. The other reason: the people building this with me. People who I admire a lot, who set the bar high. Today, more than ten years later, in a much larger company, it is really special to see that these two pillars are still firm. Seeing everything we have built so far transforming the real estate market is extremely gratifying. I feel that, just as QuintoAndar has grown, I have also grown a lot along this path.”

Eizo Nishime, Software Engineer
(one of the first employees at QuintoAndar)

We contribute to different sectors of the economy:

Services

R\$ 7.85 billion

Industry

R\$ 2.16 billion



4. Transparency and efficiency

“QuintoAndar transforms and modernizes the real estate industry. We use technology and artificial intelligence to build the future of housing, where information is transparent, and transactions are agile and uncomplicated for everyone.”

QuintoAndar bases its performance on respect for institutions and transparent dialogue with various sectors of society, such as public authorities, regulatory and consumer protection agencies, the Judiciary and academia.



Modernization and conflict resolution

We believe that technological innovation also presupposes the modernization of contractual relations. Therefore, we adopt legal and agile mechanisms, such as arbitration, to resolve any conflicts in rental agreements. This tool ensures promptness and technical expertise in decisions, offering a quick

and less costly response for all parties.

By fostering efficient solutions to contractual disputes, we ensure the balance of the relationship and actively help reduce the burden on the judicial system, allowing public agencies to focus on more complex societal demands.

The value of service in the digital economy

Our business model is also based on economic freedom and clarity. The fees charged on our platform are consistent with the cost of sustaining such a complex digital system. Behind every simple transaction on the screen, there are high investments in technology, data security, product development, and a 24/7 service structure.

Our fees cover the cost of convenience, platform maintenance, and the continuous innovation that benefits the user. We offer services that bring efficiency and security to our customers' daily life, and our role is to make sure that the collection of these fees is transparent and generates real value.

We are committed to service excellence

In large-scale operations that impact the lives of millions of people, excellence in service is non-negotiable. We maintain an active dialogue with consumer protection agencies, using every interaction as an opportunity to improve. We are a data- and feedback-driven organization.

We continuously invest in identifying root causes of problems and evolving our processes. This commitment is reflected in our indicators: We maintain high resolution rates and an "excellent" reputation on public evaluation platforms, as well as technical partnerships with entities to improve, day after day, the experience of our customers.

**Grupo
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