ACTIVITY REPORT 2024

INSTITUTO DEFESA COLETIVA

Summary

INSTITUTO DEFESACOLETIVA

MESSAGE FROM LEADERSHIP: A YEAR OF ACHIEVMENTS AND RENEWED COMMITMENT

INSTITUTO DEFESACOLETIVA

Dear members, advisors, partners, and friends of the collective cause,

With heartfelt gratitude and renewed enthusiasm, we share the achievements of the Collective Defense Institute in 2024. This was a year that tested our resilience, but above all, reaffirmed the strength of our mission: to fight tirelessly for a society where justice, ethics, and respect for collective rights prevail.

In the legal field, the year was marked by extremely relevant procedural achievements, representing concrete advances in consumer protection and in consolidating a jurisprudence increasingly favorable to collective rights. The victory in the second instance in the Banco PAN case, which reaffirms the protection of consumers against abusive practices in payroll loan operations, is one of these milestones.

Another high-impact decision was the ruling that condemned Febraban and other financial institutions for misleading advertising during the Covid-19 pandemic, reinforcing the duty of transparency and ethics in consumer relations

These victories are not just judicial decisions — they are social achievements that resonate in the lives of millions of Brazilians, showing that abusive practices and disrespect for consumer rights will not go unpunished.

But our work goes beyond the courts. In 2024, we also reaffirmed our commitment to education, inclusion, and social transformation.

Through socio-educational projects, we strengthen the financial autonomy, citizenship, and rights of people in situations of greater vulnerability. An example of this work is the project "Financial Education and Women's Entrepreneurship in Old Age," carried out in partnership with the Municipalities of Belo Horizonte and Contagem and with the fundamental support of the Municipal Funds for the Elderly and tax incentives.

Our voice was also heard through art, culture, and information. The documentary "Yes, No, or Confirm?", released in 2024, along with the documentary "Creative Hearts" and the magazine Creativity60+ (produced in 2024 and launched in early 2025), brought visibility to the reality of financial harassment against older people and celebrated the vitality and creativity of the elderly.

None of this would be possible without the invaluable collaboration of each and every one of you. We look to 2025 with the same fervor and dedication. We renew our commitment to responsibility, innovation, and inclusion, ready to face new challenges and celebrate new achievements. We believe in the power of unity and the strength of collective action.

Together, we have a voice. Together, we build a fairer future for all.

With love and gratitude,

Lillian Jorge Salgado
President of the Technical Committee

Elen Prates de Souza
Executive Director

IN 2024 OUR MAIN ROLE WAS:

PROTECTION FROM ABUSE against retirees and pensioners

FRAUD PREVENTION
PAYROLL LOANS

CHILD AND TEENERGER PROTECTION IN SOCIAL MEDIA

DATA PROTECTION

WHO WE ARE

Founded in 1999, the Collective Defense Institute is more than an organization; we are a movement passionate about social justice and human dignity

For over 25 years, we have acted as a tireless voice in defending collective rights, with a special focus on vulnerable consumers, such as our valued senior citizens.

We are a non-profit civil society organization driven by the belief that a fairer market and more balanced consumer relations are both possible and necessary. Our national recognition is the result of serious, ethical, and independent work focused on impactful collective action and the promotion of public policies that truly make a difference.

OUR MISSION:

To protect consumers, especially the most vulnerable, against abusive practices, promoting social justice and strengthening collective rights. We fight to ensure that every citizen has their rights respected and their voice heard.

OUR VISION:

To be a national and international benchmark in promoting citizenship and transforming consumer relations. We dream of a future where popular education, strategic legal action, and institutional collaboration work together to build a more just and sustainable Brazil!

OUR VALUES:

- **Social Justice: We believe in a world with equal rights and opportunities for everyone.**
- **Ethics: We act with integrity and transparency in every step we take.**
- **Transparency: We are committed to clear and honest accountability in all our actions and use of resources..**
- **Collaboration: We value partnerships and networked efforts to amplify our impact..**
- **Sustainable Consumption: We promote conscious choices that respect the planet and future generations.**
- **Respect: We embrace diversity and treat everyone with dignity.**
- **Independence: We preserve our autonomy to defend the collective interest above all else.**

We are an active part of the Sistema Estadual de Defesa do Consumidor (State Consumer Protection System) and participate in spaces for social participation and oversight, such as the Conselho Municipal de Assistência Social de Belo Horizonte (Municipal Council for Social Assistance of Belo Horizonte), which recognizes and validates our commitment to defending rights and promoting social transformation.

But above all, we are made up of people committed to building a better future, with the certainty that every right protected makes a difference in creating a fairer society.

OUR ACHIEVEMENTS IN HIGHLIGHT

The year 2024 marked a vibrant chapter in the more than 25-year history of the Instituto Defesa Coletiva (Collective Defense Institute). We reaffirmed our unwavering commitment to social justice and the defense of collective rights—especially those of the most vulnerable consumers—turning challenges into opportunities and amplifying our voice in favor of a fairer and more conscious society.

- We not only reached our goals but also touched lives, promoted citizenship, and strengthened the foundations for a more equitable and sustainable future.

- **Historic Legal Victories:** We secured landmark court rulings against major institutions such as Banco Pan and Bradesco, holding them accountable for abusive practices and strengthening consumer protection.

- **580+ Lives Directly Impacted:** Through innovative financial education and entrepreneurship projects in Belo Horizonte, Contagem, and Juiz de Fora, we empowered approximately 580 older adults — with a special focus on women — promoting autonomy, dignity, and the fight against financial abuse.

- **Education that Empowers:** We launched the powerful documentary *"Sim, Não ou Confirma?"* ("Yes, No or Confirm?"), distributed over 5,000 educational booklets, and trained public servants as multipliers — spreading knowledge about conscious credit, digital rights, and the prevention of over-indebtedness.

- **Strengthened Protection Network:** We consolidated strategic partnerships with City Halls, *Centros de Referência da Assistência Social (CRAS – Social Assistance Reference Centers)*, *Procons (Consumer Protection Agencies)*, the *Defensoria Pública (Public Defender's Office)*, and socially engaged companies — proving that together, our voice resonates louder.

- **Active Voice and Influence:** We made our mark at key national events and strengthened our digital communication, leading essential debates on *consumo sustentável (sustainable consumption)*, *direitos digitais (digital rights)*, and *envelhecimento ativo (active aging*.

ACTIVITIES AND IMPACT GENERATED

Favorable appellate decision against Banco PAN (payroll-deductible loans)

Social Impact and Beneficiary Audience

Protection of 33 million Brazilian elderly people against fraud and abusive practices in payroll-deductible loans.

Results and Transformation Achieved

Strengthens collective protection; Fights over-indebtedness; Contributes to structural change in market practices; Expands the impact of adovacy.

Judgment against Febraban and major banks (misleading advertising in debt renegotiations during the pandemic)

Social Impact and Beneficiary Audience

Protection of over 70 million indebted Brazilians, including workers, self-employed professionals, retirees, and families.

Results and Transformation Achieved

Combats deceptive practices; Strengthens collective rights; Establishes standards of ethics and transparency in financial communication; Consolidates case law on collective misleading.

Decisions against Bradesco and Finasa (abusive fees)

Social Impact and Beneficiary Audience

Directly impacts over 70 million clients of these financial institutions and, indirectly, all loan consumers in Brazil.

Results and Transformation Achieved

Financial compensation; More transparent contracts, especially regarding abusive fees; Strengthens collective defense against harmful banking practices.

INSTITUTO DEFESACOLETIVA

ACTIVITIES AND IMPACT GENERATED

Class actions against OMNI Financeira and Banco Master (tied selling and abusive practices)

Social Impact and Beneficiary Audience

Approximately 10 million consumers of financing services in Brazil and, indirectly, all credit consumers.

Results and Transformation Achieved

Combats tied selling of credit insurance and other abusive practices, strengthening collective protection, bank accountability, and behavioral change in the financial sector.

Public civil actions against Meta, TikTok, and Kwai (protection against digital addiction)

Social Impact and Beneficiary Audience

Protects more than 40 million Brazilian children and adolescentes.

Results and Transformation Achieved

Pressures for digital platform regulation; Fights mental health harms; Strengthens children's rights; Consolidates the use of collective litigation for digital protection.

Financial Education and Senior Women's Entrepreneurship Project

Social Impact and Beneficiary Audience

370 elderly women trained in Belo Horizonte and

Results and Transformation Achieved

Strengthens financial autonomy, self-esteem, and prevention of patrimonial violence; Promotes active aging and women's empowerment in later life

INSTITUTO DEFESA COLETIVA

ACTIVITIES AND IMPACT GENERATED

Conscious Credit Project – Juiz de Fora

Social Impact and Beneficiary Audience

180 elderly people and **25** public servants trained as multipliers**.**

Results and Transformation Achieved

Strengthens the local protection network; Prevents over-indebtedness; Promotes financial education; Trains multiplier agents in the protection of the elderly.

Socio-legal assistance and financial consulting

Social Impact and Beneficiary Audience

49 older adults assisted individually

Results and Transformation Achieved

Addresses cases of over-indebtedness, financial abuse, and economic vulnerability; Ensures access to justice, support, and social protection.

Distribution of nearly 5,000 educational booklets

Social Impact and Beneficiary Audience

Thousands of consumers from the Minas Gerais municipalities of Belo Horizonte, Contagem, and Juiz de For a**.**

Results and Transformation Achieved

Democratizes access to information; Promotes fraud prevention; Strengthens knowledge about responsible credit and consumer rights.

INSTITUTO DEFESA COLETIVA

ACTIVITIES AND IMPACT GENERATED

Documentaries "*Sim, Não ou Confirma?*" (*Yes, No or Confirm?*) and "*Corações Criativos*" (*Creative Hearts*)

Social Impact and Beneficiary Audience

National reach, impacting millions of people

Results and Transformation Achieved

They raise awareness about financial harassment and celebrate the leadership of elderly women, strengthening public debate and social mobilization

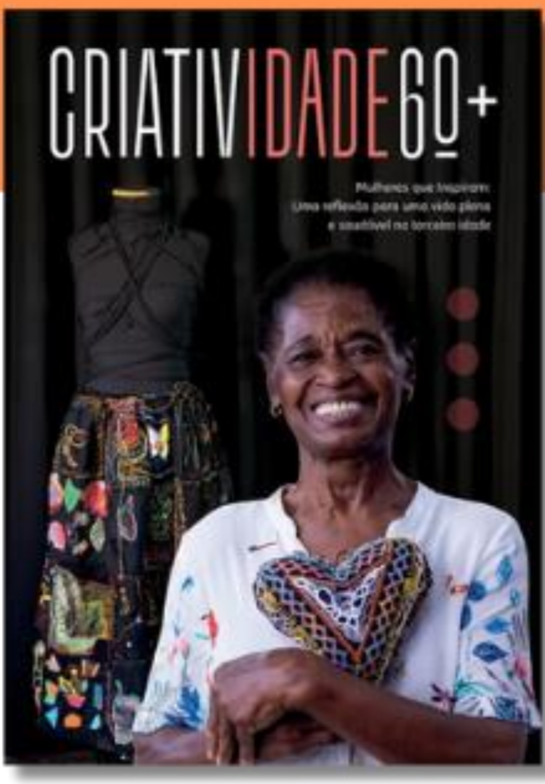
Creativity60+ Magazine

Social Impact and Beneficiary Audience

1,000 older adults reached directly via print; nationwide reach through digital edition

Results and Transformation Achieved

Highlights creativity, promotes active aging, boosts self-esteem, showcases the potential of older adults, and encourages social engagement.



INSTITUTO DEFESACOLETIVA

ACTIVITIES AND IMPACT GENERATED

Participation in conferences, seminars, and training sessions.

Social Impact and Beneficiary Audience

Indirect impact on millions of consumers nationwide and direct impact on legislators, public managers, authorities, professionals, and social leaders involved in policy-making and advocacy processes.

Results and Transformation Achieved

Strengthens laws, public policies, and regulatory frameworks in defense of consumers, with a focus on protecting vulnerable groups; reinforces the institutional role of the civil society organization.

Strategic Partnerships (City Halls, CRAS –Social Assistance Centers, Procons, Milton Campos University)

Social Impact and Beneficiary Audience

Older adults, families, and the protection network.

Results and Transformation Achieved

Expands access to justice, strengthens local protection networks, promotes public policies, and broadens advocacy efforts in defense of vulnerable consumers.

INSTITUTO
DEFESACOLETIVA

INSTITUTIONAL COMMITMENT INDICATORS

1.369

Procedural deadlines met

High procedural diligence, ensuring efficiency and quality in collective actions.

7

Official letters filed with the National Consumer Secretariat

Proactive engagement in the formulation and improvement of public policies for consumer protection.

2

Official letters submitted to the National Data Protection Authority

Institutional commitment to the protection of consumers' personal data and privacy

Participation in the ANPD public consultation on the protection of children and adolescents on social media.

INSTITUTO DEFESACOLETIVA

FROM PURPOSE TO ACTION: HOW WE CREATE IMPACT

We now present a detailed overview of the actions that defined our work in 2024, including our legal and procedural initiatives, social impact projects, and the events and partnerships carried out throughout the year.

Each activity reflects our commitment to the defense of collective rights and social transformation.

INSTITUTO
DEFESACOLETIVA

LEGAL AND PROCEDURAL ACTION

Highlighted Legal Victories

In 2024, our collective actions achieved significant results in defending consumers. These rulings strengthened the protection of collective rights, ensured reparations, and helped combat abusive practices, particularly in the financial sector.

PAN Case: Advancing Protection Against Abuses in Payroll Loans

(Case No. 5155410-90.2019.8.13.0024)

Second-instance victory reaffirming consumer protection against abusive practices in the financial market, particularly in payroll loan operations. The decision strengthens jurisprudence in defending the rights of retirees, pensioners, and workers, helping to curb practices that lead to over-indebtedness and compromise household income.

Bradesco and Finasa Cases: Combating Abusive Fees in Financing

(Cases No. 1732626-56.2010.8.13.0024 and No. 1732659-46.2010.8.13.0024)
Judicial decisions recognized the illegality of charging abusive fees in financing contracts. In addition to ensuring financial restitution for affected consumers, these rulings reinforce the obligation of financial institutions to provide clear and transparent contracts in compliance with the Brazilian Consumer Protection Code (Código de Defesa do Consumidor), preventing the recurrence of such practices in the market.

Lawsuit against Febraban and Others: Right to Information and Accurate Advertising

(Case No. 0851385-63.2021.8.10.0001)
Favorable judgment holding the defendants accountable for disseminating misleading advertising during the Covid-19 pandemic. The decision reinforces the responsibility of financial institutions to provide clear, accurate, and truthful information in consumer relations, particularly during periods of heightened vulnerability, as was the case during the pandemic.

DEFENSE AGAINS ABUSIVE FINANCIAL PRACTICES

Public Civil Action against OMNI Financeira

Case No. 5028461-45.2024.8.13.0024
This action aims to curb the illegal practice of tied sales of credit insurance in lending operations. Beyond the immediate cessation of the abusive conduct, the lawsuit seeks compensation for damages suffered by consumers who were coerced into purchasing unwanted services, promoting justice and balance in consumer relations.

Public Civil Action against Banco Master

Case No. 5069560-92.2024.8.13.0024
This action targets illegal practices related to the issuance of payroll loans and payroll credit cards without the consumers' express consent. The lawsuit seeks not only the declaration of nullity for the flawed contracts but also collective compensation for the damages caused, reaffirming the Institute's commitment to protecting against fraud and abusive practices in the financial market.

NEW FRONTS OF ACTION: PROPOSED CLASS ACTIONS

The **Collective Defense Institute** continued to act firmly and strategically in defense of consumer rights, with a particular focus on protecting highly vulnerable groups, such as children, adolescents, and older adults.

The proposed collective actions reflect our commitment to tackling abusive practices, promoting more ethical and secure consumer relations, and defending fundamental rights in both the digital environment and the financial market.

Digital Protection and Combating Social Media Addiction

Public Civil Action against Meta (Facebook, Instagram, and WhatsApp) –
Case No. 5237762-32.2024.8.13.
Aims to implement effective mechanisms to mitigate digital addiction on these platforms, particularly among children and adolescents. Until such measures are fully adopted, the action seeks, as a protective measure, the suspension of minors’ access to the platforms, considering the harmful impacts on the cognitive, emotional, and behavioral development of the youth population.

Public Civil Action against TikTok and Kwai

Case No. 5268508-77.2024.8.13.0024
Following the same approach as the action filed against Meta, this initiative seeks to hold the platforms accountable for the lack of effective tools to control digital addiction. The action highlights the risks associated with excessive exposure of children and adolescents, particularly regarding mental health, cognitive development, and social well-being

TRANSFORMATIVE SOCIAL IMPACT

Throughout the year, the Instituto Defesa Coletiva went far beyond courtrooms and meetings. We engaged with communities, listened to people, and together built bridges toward a future of greater dignity, autonomy, and knowledge. Our social work focused on empowering those who need it most, transforming lives through education, support, and the protection of rights.













OUR SOCIAL PROJECTS

Financial Education and Female Entrepreneurship Project for Older Adults (Belo Horizonte and Contagem, Minas Gerais)

With the crucial support of the Municipal Governments of Belo Horizonte and Contagem, the Municipal Elderly Funds, and partner companies, we brought hope and practical tools to over 370 older women. In seven Social Assistance Reference Centers (CRAS – Centros de Referência da Assistência Social) in BH (Apolônia, Morro das Pedras, União, Zilah Spósito, Independência, Petrópolis, and Vila Marçola) and community spaces in Contagem (such as Espaço Bem Viver Luiz Palhares in the Nova Contagem region), we conducted workshops that combined the delicacy of creative embroidery with the power of financial education and entrepreneurship.

The results were inspiring: women rediscovering their talents, boosting self-esteem, learning to manage their resources, protect themselves from financial abuse, and envision new paths toward economic independence. The project became a reference for active aging and female empowerment, culminating in emotional celebrations and the launch of products such as the documentary *Corações Criativos* and the magazine *Criatividade60+* (in 2025), which amplify these success stories.

INSTITUTO
DEFESACOLETIVA

Conscious Credit and Multiplier Support in Juiz de Fora (MG)

As a result of a Conduct Adjustment Term (*Termo de Ajustamento de Conduta – TAC*) signed between the Juiz de Fora PROCON and Agibank, we brought our financial education expertise to the city. We trained 180 older adults focusing on conscious credit and the prevention and management of over-indebtedness, a serious issue affecting this population.

Beyond that, we trained 25 PROCON staff members as knowledge multipliers, creating a local network of financial support and consulting that ensures the sustained impact of the initiative.

Socio-Legal Support: Assistance in Difficult Times

We recognize that many older adults face complex situations of over-indebtedness and financial abuse. To address this, we provided 34 specialized and free socio-legal consultations, offering guidance and seeking solutions to ease both the financial and emotional burdens. Additionally, in partnership with PROCON Juiz de Fora, we conducted 15 direct financial consultancies, delivering individualized and essential support.

Each number represents a life impacted, a challenge overcome, and a seed of hope planted, contributing to the building of stronger and more resilient communities.

STORIES THAT INSPIRE: AUDIOVISUAL AND EDITORIAL PRODUCTIONS

We went beyond texts and lectures, harnessing the power of storytelling to touch hearts and minds. We released the documentary *"Sim, Não ou Confirma?" (Yes, No, or Confirm?)*, a sensitive and essential work that sheds light on the serious issue of financial abuse faced by older adults, sparking debate and encouraging the search for solutions.

In Brazil, every ten minutes, an older adult falls victim to banking scams, many involving fraudulent payroll loans. According to Dieese, in 2022, the five largest banks collectively earned BRL 107 billion in profit.

Complaints about INSS payroll loans nearly tripled in 2023, according to Senacon. Banks have been among the most litigious institutions in Brazil over the past 12 months. In 2022, 57.4% of complaints about payroll loan scams were registered with Procons across the country.

All these figures highlight that, due to the omission and negligence of the INSS, payroll loans have become the great villain for retirees and pensioners and the hero for the banks.

"SIM, NÃO OU CONFIRMA?" is a documentary that portrays the harsh reality faced by Brazilian retired women who have been victims of the INSS and Dataprev's (*Instituto Nacional do Seguro Social* and *Empresa de Tecnologia e Informações da Previdência*) negligence in overseeing payroll loans.

Amid the recent scandal over unauthorized deductions, the film exposes how an unregulated system has generated profits for banks at the expense of older adults' physical, mental, and financial well-being. Through powerful and moving testimonies, the documentary illustrates how the fraud scheme within the INSS has disrupted the peace of elderly women. By giving them a voice, the film seeks not only to denounce this serious issue but also to raise public awareness about the urgent need to protect older adults and combat predatory practices.

In addition, we produced the documentary "Corações Criativos" and the first edition of the magazine *Criatividade60+* (both produced in 2024 and launched in early 2025), celebrating the leadership, vitality, and contributions of older women (*mulheres idosas*), while providing guidance for an active and financially healthy life in later years.

INSTITUTO
DEFESACOLETIVA

Corações Criativos (Creative Hearts) is a moving documentary that follows the journey of older women (*mulheres idosas*) participating in a social project focused on financial education and entrepreneurship in later life.

Through workshops, discussion circles, and the sharing of wisdom, these women rediscover their talents, forge new paths toward autonomy, and demonstrate that it is never too late to start anew. With inspiring stories and powerful testimonies, the film showcases how female empowerment (*empoderamento feminino*) and active aging (*envelhecimento ativo*) can transform lives — not only of the participants themselves but also of the wider community around them.

Watch now and discover these journeys that touch the heart and inspire the pursuit of a more just, supportive, and creative society for all ages.

In a women-led organization (*organização liderada por mulheres*), our perspective naturally and sensitively focuses on the challenges faced particularly by mature women (*mulheres maduras*) in the consumer market. This is why the editorial production *Criatividade 60+* was created as a space for inspiration, information, and transformation. Its pages feature real-life stories of resilience, overcoming obstacles, and reinvention, inviting reflection on the paths to a full, healthy, and active life in later years (*vida plena, saudável e ativa na terceira idade*).

INFORMATION AT YOUR FINGERTIPS: EDUCATIONAL BOOKLETS

To spread practical knowledge on financial rights and management, we distributed nearly 5,000 educational booklets (*cartilhas educativas*) throughout the year. Covering topics such as conscious credit, women's consumption, and entrepreneurship, these materials became valuable tools for empowering consumers across various communities.

PARTICIPATION IN EVENTS AND INFLUENCE ON PUBLIC POLICY

Throughout 2024, the Board and technical team of the *Instituto Defesa Coletiva* maintained an active, skilled, and strategic presence in nationally relevant events, reaffirming their leadership in consumer rights advocacy.

Systematic participation in congresses, seminars, training sessions, and technical meetings served not only as opportunities for institutional strengthening and knowledge updating but, above all, as instruments of advocacy and political influence. These efforts directly contributed to the improvement of public policies, regulatory frameworks, and practices within the National Consumer Protection System (*Sistema Nacional de Defesa do Consumidor*).

The Institute participated as a technical voice, sharing expertise, exchanging experiences, and guiding key debates for consumer protection, particularly for the most vulnerable populations. Through this engagement, it established itself as a reference in developing solutions, combating abusive practices, and proposing improvements to institutional governance, the market, and consumer relations in Brazil.

TRAINING AND COURSES

- **BASIS Course – Fundação Dom Cabral** – The Board participated in this renowned executive education program, focused on corporate governance, institutional strategy, and organizational management excellence. The training provided practical and theoretical tools that directly enhanced governance, positively impacting efficiency, transparency, and the sustainability of institutional activities.

- **Course "U.S. Class Actions: A Comparison with Brazilian Collective Actions"** – The legal team received specialized training on the differences and similarities between the North American and Brazilian collective redress systems. This qualification strengthened the team's technical expertise, making them better prepared to propose, conduct, and manage collective actions strategically and efficiently.

- **Roundtable Discussion – CMIBH Work Plan** – Active participation by the Board in presenting the guidelines and goals of the *Conselho Municipal do Idoso de Belo Horizonte* (CMIBH). This activity aligned institutional projects with the specific demands of public policy for older adults, strengthening dialogue with the council and expanding opportunities for funding and executing social projects.

CONGRESS, SEMINARS, AND TECHNICAL MEETIGNS

- **33rd Meeting of the National Consumer Secretariat (Senacon) – Salvador/BA** – Strategic participation, contributing to discussions on public policies, improving collective action mechanisms, and coordinating the National Consumer Defense System (Sistema Nacional de Defesa do Consumidor – SNDC).

- **1st Technical Meeting on Consumer Defense – Public Prosecutor's Office of Minas Gerais (MPMG)** – Event focused on strengthening the consumer protection network, fostering interinstitutional exchanges, and enhancing legal and administrative practices.

- **Consumer Law Congress – Brazilian Bar Association (OAB)** – Theme: "Resistance, Freedom, and Future" – In-depth discussions on contemporary challenges in consumer protection, particularly in the context of digital transformation, data protection, and the impacts of new technologies on consumer relations.

- **15th Civil Procedure Congress – OAB/MG** – High-level update on recent procedural reforms and their impacts on the effectiveness of collective actions and the protection of diffuse and collective rights.

- **17th Brazilian Consumer Law Congress and 22nd National Congress of the Public Prosecutor's Office for Consumer Protection** – A nationally recognized event where the Institute engaged in significant exchanges and networking with members of the National Consumer Defense System. Notably, the Chair of the Technical Committee of the Collective Defense Institute participated in the panel "Consumer Protection and the Role of Ombudsmen and Customer Service Centers (SACs)," highlighting the Institute's institutional relevance in the national legal landscape.

INSTITUTO
DEFESACOLETIVA

- RIOCON – II Congress on Consumer Relations and 34th Senacon Meeting – An event that provided the exchange of experiences, best practices, and discussions on current challenges in collective consumer protection. The Chair of the Technical Committee, Lillian Salgado, participated in the closing panel, presenting the significant outcomes of the Collective Defense Institute's actions in favor of Brazilian consumers.

- Seminar – Over-Indebtedness and Payroll Loans: Legal Reflections and Social Implications – The Chair of the Technical Committee, Lillian Salgado, delivered a lecture addressing the legal and social consequences of over-indebtedness, emphasizing the importance of collective action in defending financially vulnerable consumers.

- B3 Seminar – Mathematics for Brazil's Development

- Project Coordinator Ana Cristina Rennó participated in an event promoted by B3, discussing the role of financial education in economic development and citizenship.

- Meeting of Minas Gerais Procons – State Congress on Consumer Law

- Under the theme "Technology and Sustainability," the event featured a lecture by the Chair of the Technical Committee, Lillian Salgado, addressing the challenges of hyperconnectivity in contemporary consumer relations.

STRATEGIC PARTNERSHIPS AND INSTITUTIONAL STRENGTHENING

We believe in the power of unity and networked action. Therefore, we cultivate strategic partnerships that have been essential to the success of our projects and the expansion of access to justice and information.

Collaboration with the Municipal Governments of Belo Horizonte and Contagem, through the Social Assistance Reference Centers (Centros de Referência da Assistência Social – CRAS), was particularly significant. The CRAS not only opened their doors for our activities but also strengthened through this partnership, providing direct support in community mobilization and in reinforcing social groups and bonds, thereby amplifying the social impact in the communities served.

Similarly, we strengthened our joint work with consumer protection agencies, such as PROCON Belo Horizonte, PROCON Juiz de Fora, and PROCON Uberaba, as well as the Public Defender's Office (Defensoria Pública), which were fundamental partners in advancing our legal, educational, and consumer rights promotion actions.

In 2024, we took another significant step in consolidating our commitment to access to justice by formalizing a partnership with Milton Campos Law School (Faculdade de Direito Milton Campos). Through this collaboration, vulnerable consumers—especially older adults, people with disabilities, and low-income citizens—receive assistance from the school's Legal Practice Center (Núcleo de Prática Jurídica), with support for filing individual lawsuits without legal fees. This agreement strengthens our consumer protection network, expands pathways to justice, and reinforces our role in building a more just and democratic society.

OUTLOOK FOR 2025

The achievements of 2024 fill us with pride, but above all, they inspire us to dream bigger and work with even greater dedication in 2025. The Collective Defense Institute (Instituto Defesa Coletiva) faces the future with optimism, responsibility, and the certainty that our mission is more relevant than ever. We are ready to expand our impact, innovate in our approaches, and further strengthen the defense of collective rights.

Expanding Horizons, Multiplying Opportunities:

• **Broader Financial Education:** We plan to bring the success of the Financial Education and Entrepreneurship for Older Women project (Educação Financeira e Empreendedorismo Feminino na Terceira Idade) to new CRAS in Belo Horizonte, refining our methodology based on lessons learned in 2024 while continuing to prioritize the prevention of financial abuse and the empowerment of women.

• **Recognizing Engaged Media:** The 2nd Collective Defense Institute Journalism Award (II Prêmio Instituto Defesa Coletiva de Jornalismo), launched in March 2025, will celebrate reporting that gives voice to older consumers and highlights the importance of defending collective rights.

New Battles, Same Determination:

Our legal work will remain vigilant and strategic, with new class actions planned focusing on:

- Digital Rights and Data Protection: Deepening the fight for safety and privacy in the online environment.
- Credit Transparency: Combating abusive practices and promoting fairer relations in the financial market.
- Effective Inclusion: Defending the rights of older adults and highly vulnerable people.
- Platform Accountability: Acting against abusive practices in digital spaces.
- We will seek to consolidate favorable consumer case law in higher courts, always in partnership with organizations and academic centers.

Facing Challenges, Embracing Opportunities:

We recognize the challenges ahead, such as securing continuous funding, ensuring institutional sustainability, and keeping pace with rapid digital transformations. However, we also see immense opportunities in strengthening public debate on inclusion, aging, financial education, and digital protection, as well as in the growing openness to public-private partnerships focused on social impact.

In this context, the Collective Defense Institute advances the implementation of innovative solutions that combine technology, data intelligence, and self-generated revenue, without compromising its social mission or independence. We are developing sustainable models that ensure not only continuity but also the expansion of our social and legal impact.

The Institute is ready for 2025. We will continue advancing with innovation, active listening, and the renewed commitment of our team, partners, and members, further strengthening the tireless defense of collective rights. Together, we will keep building a fairer, more ethical, and dignified future for all.

Our journey is built with many hands. Every member, partner, volunteer, and person who believes in the collective defense of consumer rights is an essential part of the engine driving this transformation in Brazil. We believe that real change happens when we unite our voices, knowledge, and efforts.

Among the achievements shaping our future, the “Active and Financially Healthy Life in Older Age” project stands out, already approved for the 2025–2026 biennium. The initiative will directly benefit over 1,350 older adults, promoting awareness campaigns against financial abuse, cultural workshops, theatrical activities, and educational actions in 27 CRAS (Centros de Referência da Assistência Social) across Belo Horizonte, reinforcing not only protection against financial exploitation but also fostering active, creative, and dignified aging.

FINAL MESSAGE:
TOGETHER, FOR JUSTICE BUILT EVERY DAY

Our story is made up of voices that come together, hands that build, and hearts that refuse to remain idle in the face of injustice. The year 2024 reaffirmed that when society organizes itself, when law is combined with courage and expertise, it is possible to transform lives, protect people, and make justice a path accessible to all—not a privilege for a few.

Every action, every victory, every project, every platform occupied this year carries a piece of our commitment: to fight for a society where collective rights are more than words—they are reality.

We have come this far because we have not walked alone. We are made strong by our associates, partners, volunteers, funders, and every person who believes that it is both possible—and necessary—to build fairer consumption, more ethical relationships, and a more dignified society.

To all of you, our sincere gratitude. A gratitude that does not end, but renews itself—just as our commitment renews each day: to continue defending those in need, supporting those who seek justice, and building bridges where barriers once stood.

We continue together. Because collective advocacy does not stop. Because transformation is urgent. Because justice is achieved— and it is achieved collectively.

INSTITUTO
DEFESACOLETIVA

INSTITUTO
DEFESACOLETIVA

www.defesacoletiva.org.br

@institutodefesacoletiva