

Śrem, 16 October 2020 r.

REFERENCE LETTER

Acting on behalf of Everest Finanse S.A. we hereby recommend STANEK Legal Kancelaria Prawnicza s.c. as a trustworthy business partner.

The Law Firm has prepared for us a legal opinion on the possibility of applying arbitration protection in the event that the Office of Competition and Consumer Protection applies for disproportionate legal sanctions violating the interests of the Everest Finanse S.A. shareholder.

Efficiency in operation, professional legal knowledge, previous experience in the assessment of bilateral agreements on mutual protection and investment support, diligence and reliability, as well as excellent understanding of the business environment of the Law Firm have undoubtedly provided us with professional and comprehensive legal services.

Thanking Remigiusz Stanek for the cooperation so far, we recommend the law firm STANEK Legal Kancelaria Prawnicza s.c.

*Prezes Zarządu
Everest Finanse S.A.
Zbyszko Pawlak*

Zbyszko Pawlak

President of the Management Board of Everest Finanse S.A.

EVEREST FINANSE

Spółka Akcyjna
ul. Stary Rynek 88, 61-772 Poznań
NIP: 7831722320 REGON: 360730596

Śrem, 16 October 2020 r.

REFERENCE LETTER

We are hereby pleased to inform you that Kancelaria STANEK Legal Kancelaria Prawnicza s.c. is a partner worth recommending in the field of legal services for companies.

The law firm prepared for us a legal opinion on the verification of the method of calculating non-interest loan costs from the point of view of the amendment to the provisions of the Consumer Credit Act and presented a line of argumentation to the Office of Competition and Consumer Protection regarding the correctness of the commercial methodology used.

STANEK Legal is distinguished by creativity in finding key solutions to any problems or doubts of a legal nature, which is reflected in the importance of legal opinions prepared by STANEK Legal and constitutes a significant added value for the assessment of the company's operation.

STANEK Legal is also characterized by an orderly methodology of preparing legal opinions and a very high level of communication with the client.

Based on our cooperation with Dr. Remigiusz Stanek, we believe that the professionalism, professional experience and reliability of STANEK Legal's lawyers are a guarantee of providing legal services at the highest level and guarantee correct, reliable and timely fulfillment of obligations under the generally applicable law.

Prezes Zarządu
Everest Finanse S.A.
Zbyszko Pawlak

EVEREST FINANSE
Spółka Akcyjna
ul. Stary Rynek 88, 61-772 Poznań
NIP: 7831722320 REGON: 360730596

Zbyszko Pawlak
President of the Management Board of Everest Finanse S.A.