CERTIFIED TRANSLATION FROM POLISH

[Translator's comments (in square brackets, italicized): the document submitted for translation is a copy of a one page Letter of Reference. A copy of the document is permanently attached to this translation and constitutes its integral part].

COMARCH

Kraków, on 30 September 2015

Comarch S.A.* [*joint stock company of the Polish law] ul. prof. M. Życzkowskiego 23

31-864 Kraków tel.: (12) 646 10 00

fax.: (12) 646 11 00

Letter of Reference

I have the pleasure to recommend training services of Mr. Marcel Dziedzic in the scope of "Building Ergonomic User Interfaces" performed for Comarch in the years 2012-2015.

Mr Dziedzic prepared and delivered for us 13 training sessions attended by 170 employees of Comarch S.A.

Training sessions were prepared flawlessly and catered for our specific expectations. High level of preparation of the training sessions, enriched by a practical workshop that allowed for a confrontation of newly acquired knowledge with its practical application resulted in raising competences of our employees.

I'd like to recommend Mr Marcel Dziedzic as a reliable training partner, thereby expressing my satisfaction with the highest level of quality training provided.

With kind regards, Wojciech Czerepak Director of the Comarch S.A. Training Centre

[signature]

[a rectangular stamp with illegible contents]

[text on the bottom margin]:

Comarch SA, Al Jana Pawła II 39a, 31-864 Kraków tel. (12) 64 61 100 fax (12) 64 61 100 email: info@comarch.pl



Pa

CERTIFIED TRANSLATION FROM POLISH

Comarch Spółka Akcyjna with registered office in Kraków. Al. Jana Pawła II 39a, registered at the National Court Register maintained at the District Court for Kraków-Śródmieście in Kraków, Eleventh Commercial Division of the National Court Register with KRS number: 0000057567. Initial capital in the amount of PLN 7 980 596.00 fully paid up.

NIP number [Polish taxpayer ID]

www.comarch.eu www.comarch.ru

Kraków, 12 January 2016.

I, Joanna McCoy, sworn and certified translator and interpreter of English, listed at the Polish Ministry of Justice with the number TP 31/11, do hereby certify the conformity of the above translation to the copy of the document in Polish presented to me.

Register no. 03/2016

