

INTEGRATED MANAGEMENT SYSTEM POLICY

Creditinfo CEE s.r.o. (herein "Company") offers information systems focused on critical business processes both in the financial services sector (banks, insurance companies, leasing companies, microfinance and many others) and in other sectors, such as government and telecommunication. Company's solutions are based primarily on standardized platforms, either for individual clients or for the creation or use of shared databases.

The Company develops long-term efforts to achieve the highest possible quality of its products. To meet this requirement, there has been chosen a process approach to the development, operation, monitoring and improvement of the management systems in the Company. This approach allows the Company to identify all relevant processes, their relations, hierarchy and linkage to the strategic objectives and implementation of commitments to customers. Each process in the Company is determined by inputs, outputs, accountability, and measurable levels of performance.

Monitoring and evaluation of the suitability and compliance with established processes are regularly monitored at the level of process performance indicators, quality parameters, internal audits and management reviews. For all found non-conformities is established process of corrective actions which efficiency is regularly evaluated. Company also takes seriously all deficiencies and recommendations for improvement.

Thanks to continuous training of employees, increase of their skills, and also thanks to long experience in providing IT services can all customers rely on a professional approach.

The Company management is fully aware of the importance of maintaining the availability, confidentiality and integrity of information, with which the Company comes into contact every day. By issuing this Policy the Company management is committed to the system management of information security, risk management and also declares its commitment to customers, employees and external parties. It undertakes to develop the necessary efforts to ensure the necessary resources. The Company promotes continuous raising of awareness and staff awareness of information security.

Information security covers a wide range of activities, including security measures and procedures to prevent unauthorized access, modification and destruction of information. All employees and external persons are aware of individual responsibilities and follow the procedures of the management system so that the process of ensuring the information security was maintained at the required level.

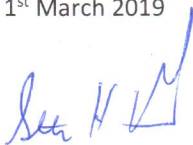
The Company management declares that all its activities are carried out in accordance with legislative, regulatory and contractual requirements that are binding for it.

To meet the business needs of the company, its management annually sets and regularly reviews objectives of the Integrated Management System.

The Company management is also committed to continually improve the effectiveness of the IMS and services, fulfill requirements on quality and service requirements and to meet the applicable requirements of information security.

This Policy is updated so that it always reflects the nature and scope of the Company activities.

In Prague, 1st March 2019

A handwritten signature in blue ink, appearing to read 'Seth H. Marks', is written over a horizontal line.

Seth Horton Marks
Chief Executive Officer

A handwritten signature in blue ink, appearing to read 'Jakub Burian', is written over a horizontal line.

Jakub Burian
Information Security Manager
Quality Manager
Service Management System Manager