

To whom it may concern,

Re: Jacek Komsta

Pragma Inkaso Group Plc is an industry leader in the business to business debt trading sector, listed on the Warsaw Stock Exchange.

We reported consolidated group revenues of almost 120 million zloty for the first half of 2011, a year on year increase of 138%.

Since several years, we have employed Jacek Komsta to provide us with a full advisory service for all matters relating to accounting and taxation.

Jacek Komsta is a person who has consistently offered an excellent service, and upon whom we can rely to provide the very best advice in this area of our business.

We consider Jacek Komsta to be an essential business partner, and are very happy to give them our recommendation.

Yours faithfully,

Michał Kolmasiak

Vice-President of the board

Pragma Inkaso Plc

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