



EXTRAORDINARY GENERAL ASSEMBLY

THE FORM TO EXERCISE VOTING RIGHTS BY A PROXY

Concerns exercising voting rights through a proxy during the Extraordinary General Assembly of Kredyt Inkaso S.A. with the registered office in Warsaw, ul. Domaniewska 39, 02-672 Warsaw, convened to be held on **25 April 2022, 09:00 a.m.** in Warsaw at ul. Żwirki i Wigury 18, (Sound Garden Hotel), 02 – 092 Warsaw.

I. INFORMATION ON A SHAREHOLDER:

(*surname and last name of Shareholder*)

address: _____

PESEL/REGON/KRS: _____

II. INFORMATION ON A PROXY:

A. _____
(*surname and last name of Proxy*)

address: _____

PESEL/REGON/KRS: _____

B. _____
(*surname and last name of a person representing Proxy*)

address: _____

PESEL: _____

_____, _____ 2022
(*place*) (date)

(*Shareholder's signature*)

III. CASTING A VOTE ON RESOLUTIONS:

**RESOLUTION No. .../2022
of the Extraordinary General Assembly
of the company under the business name Kredyt Inkaso Spółka Akcyjna
with its registered office in Warsaw
dated 25 April 2022**

on: election of the Chairman of the General Assembly

Pursuant to Art. 409 § 1 and Art. 420 § 2 of the Commercial Companies Code as well as § 4 sec. 3 of the Regulations of the General Assembly, the Extraordinary General Assembly resolves as follows:

§ 1

The Extraordinary General Assembly of Kredyt Inkaso S.A. decides to elect
as the Chairman of the Extraordinary General Assembly of the Company.

§ 2

The resolution shall enter into force upon its adoption.

<input type="radio"/> In favour	<input type="radio"/> Against <input type="radio"/> Making an objection	<input type="radio"/> Abstain
Number of shares:	Number of shares:	Number of shares:

_____, _____ 2022
(place) (date)

(Proxy's signature)

SHAREHOLDER'S INSTRUCTION FOR A PROXY:

.....
.....
.....
.....

_____, _____ 2022
(place) (date)

(Shareholder's signature)

**RESOLUTION No. .../2022
of the Extraordinary General Assembly
of the company under the business name Kredyt Inkaso Spółka Akcyjna
with its registered office in Warsaw
dated 25 April 2022**

on: approval of the agenda

Pursuant to § 9 sec. 1 of the Regulations of the General Assembly, it is resolved as follows:

§ 1

The Extraordinary General Assembly decides to adopt the following agenda:

1. Opening of the General Assembly.
2. Election of the Chairman of the Assembly.
3. Acknowledgement of correctness of convening the Assembly and its capacity to adopt resolutions.
4. Approval of the agenda.
5. Election of the Returning Committee.
6. Adoption of the resolution on granting consent to transactions encumbering assets of the Company or other entities in the capital group of the Company in connection with the issuance of bonds by the Company.
7. Closing of the General Assembly.

§ 2

The resolution shall enter into force upon its adoption.

<input type="radio"/> In favour	<input type="radio"/> Against <input type="radio"/> Making an objection	<input type="radio"/> Abstain
Number of shares:	Number of shares:	Number of shares:

_____, _____ 2022
(place) (date)

(Proxy's signature)

SHAREHOLDER'S INSTRUCTION FOR A PROXY:

.....
.....
.....
.....

_____, _____ 2022
(place) (date)

(Shareholder's signature)

**RESOLUTION No. .../2022
of the Extraordinary General Assembly
of the company under the business name Kredyt Inkaso Spółka Akcyjna
with its registered office in Warsaw
dated 25 April 2022**

on: election of members of the Returning Committee

Acting pursuant to § 7 sec. 1 of the Regulations of the General Assembly, the Extraordinary General Assembly resolves as follows:

§ 1

The Extraordinary General Assembly of Kredyt Inkaso S.A. hereby elects the following persons as members of the Returning Committee:

-
-
-

§ 2

The resolution shall enter into force upon its adoption.

<input type="radio"/> In favour	<input type="radio"/> Against <input type="radio"/> Making an objection	<input type="radio"/> Abstain
Number of shares:	Number of shares:	Number of shares:

_____, _____ 2022
(place) (date)

(Shareholder's signature)

SHAREHOLDER'S INSTRUCTION FOR A PROXY:

.....
.....
.....
.....

_____, _____ 2022
(place) (date)

(Shareholder's signature)

**RESOLUTION No. .../2022
of the Extraordinary General Assembly
of the company under the business name Kredyt Inkaso Spółka Akcyjna
with its registered office in Warsaw
dated 25 April 2022**

on: granting consent to transactions encumbering assets of the Company or other entities in the capital group of the Company in connection with the issuance of bonds by the Company

§ 1

In connection with the issue of Series K1 Bonds by the Company pursuant to Resolution No. X/1/03/2022 of the Management Board of the Company dated 24 March 2022 and Resolution No. IX/13/4/2022 of the Supervisory Board of the Company dated 18 March 2022 ("**Bonds**"), the Extraordinary General Assembly hereby resolves to grant its consent to:

1. securing receivables under the Bonds by way of encompassing them by:
 - a. an already existing registered pledge and/or already existing registered pledges on **the Polish law governed pool and/or pools of receivables**, acquired by the Company and/or entities in the capital group of the Company (in particular, Kredyt Inkaso Portfolio Investments (Luxembourg) S.A. with its registered office in Luxembourg) in the course of their business, or
 - b. an already existing foreign law pledge (or other similar right) or already existing foreign law pledges (or other similar rights) on **the foreign law governed pool and/or pools of receivables**, acquired by the Company and/or entities in the capital group of the Company (in particular, Kredyt Inkaso Portfolio Investments (Luxembourg) S.A. with its registered office in Luxembourg) in the course of their business,

which the existing security interest referred to above were established to secure receivables under the Series F1 Bonds issued by the Company on 26 April 2019,

2. securing receivables under the Bonds by way of:
 - a. encumbering with registered pledges the assets of the Company or other entities in the capital group of the Company (in particular, Kredyt Inkaso Portfolio Investments (Luxembourg) S.A. with its registered office in Luxembourg) in the form of investment certificates of investment funds with their registered office in Poland or investment sub-funds with their registered office in Poland,
 - b. encumbering with registered pledges the assets of the Company or other entities in the capital group of the Company (in particular, Kredyt Inkaso Portfolio Investments (Luxembourg) S.A. with its registered office in Luxembourg) in the form of the Polish law governed pool and/or pools of receivables, being acquired by the Company and/or entities in the capital group of the Company (in particular, Kredyt Inkaso Portfolio Investments (Luxembourg) S.A. with its registered office in Luxembourg) in the course of their business,
 - c. encumbering with foreign law pledges (or other similar rights) the assets of the Company or other entities in the capital group of the Company (in particular, Kredyt Inkaso Portfolio Investments (Luxembourg) S.A. with its registered office in Luxembourg) in the form of the foreign law governed pool and/or pools of receivables, being acquired by the Company and/or entities in the capital group of the Company (in particular, Kredyt Inkaso Portfolio Investments (Luxembourg) S.A. with its registered office in Luxembourg) in the course of their business,
3. conclusion by the Company or other entities in the capital group of the Company (in particular, Kredyt Inkaso Portfolio Investments (Luxembourg) S.A. with its registered office in Luxembourg) of any agreements or other documents establishing or modifying the security interest referred to in items 1 and 2 above (otherwise than by way of generic change of the subject of such security interest), including in the form of new agreements or documents or annexes or amending agreements to agreements or documents under which security interest referred to in items 1 and 2 above are, or are to be, established, including those securing the receivables arising out of or in connection with bonds of other series issued by the Company (hereinafter jointly referred to as the "**Security Documents**") and any methods of enforcing such security interest provided for in the Security Documents to the extent permitted by law,
4. conclusion of any other additional documents necessary for the proper execution or perfection of the Security Documents or the documents the forms of which have been included as a schedule to any Security Document, including, without limitation, those for making and receiving any notices, granting powers of attorney, making warranties, signing any notarial deeds on submission to enforcement under Article 777 the Polish civil Procedure Code or certificates in relation therewith and the performance of the obligations resulting from the Security Documents,

and therefore, for the avoidance of any doubt, the assets of the Company and other entities in the capital group of the Company not listed in a generic sense above, including in particular shares in subsidiaries, receivables under trade contracts (for the avoidance of any doubt other

than the aforesaid receivables portfolio), trademarks, intra-group bonds held by entities of the capital group of the Company, intra-group loans, cash, receivables under settlements of derivative financial instruments and all movable assets, will remain outside the generic scope of the encumbrances referred to above.

§ 2

The resolution shall enter into force upon its adoption.

<input type="radio"/> In favour	<input type="radio"/> Against <input type="radio"/> Making an objection	<input type="radio"/> Abstain
Number of shares:	Number of shares:	Number of shares:

_____, _____ 2022
 (place) (date)

 (Shareholder's signature)

SHAREHOLDER'S INSTRUCTION FOR A PROXY:

.....

_____, _____ 2022
 (place) (date)

 (Shareholder's signature)