

ANNOUNCEMENT OF THE MANAGEMENT BOARD OF KREDYT INKASO S.A. ON CONVOCAION OF THE ORDINARY GENERAL ASSEMBLY

The Management Board of Kredyt Inkaso Spółka Akcyjna (hereinafter referred to as the "**Company**") with its registered office in Warsaw, ul. Postępu 21B, entered into the Register of Entrepreneurs maintained by the District Court for the Capital City of Warsaw in Warsaw, 13th Commercial Division of the National Court Register, under KRS no. 0000270672, with share capital of PLN 12,897,364.00, Tax Identification Number 922-254-40-99, acting pursuant to Art. 399 § 1 in connection with art. 402¹ § 1, 395 §1 and §2 of the Commercial Companies Code, as well as § 7 section 3 of the Company's Articles of Association, hereby convenes the Ordinary General Assembly of the Company (hereinafter: "**General Assembly**")

1. Date, time and place of the General Assembly

General Assembly will be held on **September 21, 2023, at 10:00 a.m.**, in Warsaw, 18 Żwirki i Wigury Street, (Sound Garden Hotel), 02 - 092 Warsaw.

2. Agenda:

1. Opening of the General Assembly.
2. Election of the Chairman of the General Assembly.
3. Acknowledgement of correctness of convening the General Assembly and its capacity to adopt resolutions.
4. Approval of the agenda.
5. Election of the Returning Committee.
6. Consideration of the report of the Supervisory Board for the year commencing on 1 April 2022 and ending on 31 March 2023.
7. Consideration of the:
 - i. report of the Management Board on Company's and Kredyt Inkaso Capital Group operations,
 - ii. stand-alone financial statements of Kredyt Inkaso S.A.,
 - iii. consolidated financial statement of Kredyt Inkaso Capital Group,
 - iv. evaluation of the Supervisory Board related to the Management Board report on Kredyt Inkaso S.A. operations and financial statements (stand alone and consolidated) in the scope of their conformity to books of account and documents as well as the factual state,
 - v. motion of the Management Board on distribution of Company's net profit for the financial year commencing on 1 April 2022 and ending on 31 March 2023.
8. Approval of the stand alone financial statement of Kredyt Inkaso S.A. for the financial year commencing on 1 April 2022 and ending on 31 March 2023.
9. Approval of the consolidated financial statements of Kredyt Inkaso Capital Group for the financial year commencing on 1 April 2022 and ending on 31 March 2023.
10. Approval of the report of the Management Board on the Company's and Kredyt Inkaso Capital Group operations for the financial year commencing on 1 April 2022 and ending on 31 March 2023.

11. Adoption of the resolution on distribution of Company's net profit for the financial year commencing on 1 April 2022 and ending on 31 March 2023.
12. Adoption of resolutions on granting a vote of acceptance to members of the Management Board of Kredyt Inkaso S.A. for the discharge of their duties in the financial year commencing on 1 April 2022 and ending on 31 March 2023.
13. Adoption of the resolutions on granting a vote of acceptance to members of the Supervisory Board of Kredyt Inkaso S.A. for the discharge of their duties in the financial year commencing on 1 April 2022 and ending on 31 March 2023.
14. Adoption of the resolution on evaluation of the Report of the Supervisory Board of Kredyt Inkaso S.A. on remuneration of members of the Management Board and the Supervisory Board for the period starting on 1 of April 2022 and ending on 31 of March 2023.
15. Adoption of the resolution on amending the Company's Articles of Association.
16. Adoption of the resolution on amending of the resolutions on granting a vote of acceptance to the former member of the Company's Management Board – Mr. Piotr Podłowski.
17. Presentation to the General Assembly of the implementation of the Zasady Dobrych Praktyk GPW 2021 in the Company.
18. Closing of the debates.

3. Date of registration of participation in the General Assembly

The date of registration of participation in the General Assembly is **September 5, 2023** (hereinafter: "**Registration Date**").

4. A shareholder's right to request that certain issues to be placed on the General Assembly agenda

A shareholder or shareholders representing at least one-twentieth of the Company's share capital have the right to request that certain issues be placed on the agenda of the General Assembly. The request should be submitted to the Company's Management Board no later than 21 (twenty-one) days before the scheduled date of the General Assembly (i.e. no later than **August 31, 2023**).

The request shall include a justification or a draft resolution regarding the proposed agenda item. The request may be submitted in writing at the registered office of the Company at 21B Postępu St., 02 - 676 Warsaw, or electronically and sent only to the e-mail address: wza@kredytinkaso.pl. For information, you may contact by phone at +48 22 212 57 00.

The shareholder(s) should demonstrate their ownership of the sufficient number of shares as of the date of submitting the request by attaching to the request a share certificate/certificates or a certificate issued by the entity keeping the securities account. In addition, shareholders:

- a) a) being natural persons - should submit copies of their ID cards with data necessary to identify the shareholder, i.e. name, surname, PESEL, number and series of ID card and a clear photo (passport or other document allowing to identify the shareholder; in the case of an application sent electronically, a scan of these documents),

- b) being legal entities or organizational units referred to in Article 33¹ of the Civil Code, - should send an extract from the register into which the entity is entered (in the case of the request sent electronically – a scan of these documents),
- c) making the request by a proxy acting on behalf of a shareholder or shareholders - the proxy should submit with the request documents confirming his authority to act on behalf of the shareholder or shareholders.

If a request is submitted electronically, all documents should be sent in PDF format.

All documents transmitted to the Company, including those sent electronically, should be translated into Polish by a sworn translator. It is permissible to transmit a document bearing the Apostille clause.

The Company may take appropriate measures to identify the shareholder and his proxy, in order to verify their rights exercised by means of electronic communication.

Requests submitted by means of electronic communication other than through the e-mail address indicated above or without complying with the requirements set forth above shall not evoke legal effect in relation to the Company and shall not be taken into consideration.

5. A shareholder's right to submit draft resolutions on issues placed on the General Assembly agenda or issues which are to be placed on the agenda before the date of the General Assembly

A shareholder or shareholders representing at least one-twentieth of the Company's share capital may, prior to the date of the General Assembly, submit in writing at the Company's registered office at ul. Postępu 21B, 02 - 676 Warsaw, or using electronic means of communication by sending only to the following e-mail address: wza@kredytinkaso.pl draft resolutions on the matters included in the agenda of the General Assembly or matters to be included in the agenda.

The shareholder(s) should demonstrate their ownership of the sufficient number of shares as of the date of submitting the request by attaching to the request a share certificate/certificates or a certificate issued by the entity keeping the securities account. In addition, shareholders:

- a) being natural persons - should submit copies of their ID cards with data necessary to identify the shareholder, i.e. name, surname, PESEL, number and series of ID card and a clear photo (passport or other document allowing to identify the shareholder; in the case of an application sent electronically, a scan of these documents),
- a) being legal entities or organizational units referred to in Article 33¹ of the Civil Code, - should send a copy of the relevant register (in the case of an application sent electronically, a scan of this document) in which the entity is registered,
- b) making the request by a proxy acting on behalf of a shareholder or shareholders - the proxy should submit with the request documents confirming his authority to act on behalf of the shareholder or shareholders.

If a request is submitted electronically, all documents should be sent in PDF format.

All documents transmitted to the Company, including those sent electronically, should be translated into Polish by a sworn translator. It is permissible to transmit a document bearing the Apostille clause.

The Company may take appropriate measures to identify the shareholder and his proxy, in order to verify their rights exercised by means of electronic communication.

Requests submitted by means of electronic communication other than through the e-mail address indicated above or without complying with the requirements set forth above shall not evoke legal effect in relation to the Company and shall not be taken into consideration.

6. A shareholder's right to submit draft resolutions on issues placed on the agenda during a General Assembly

Each shareholder entitled to participate in the General Assembly may submit drafts of resolutions concerning the issues placed on the agenda.

7. Exercising voting rights by a proxy

A shareholder may participate in the General Assembly and exercise voting right in person or by a proxy.

A proxy to vote shall be granted in writing or electronically in the form of a fax. Granting of a proxy in an electronic form shall not require including a safe digital signature verified by means of a valid qualified certificate.

The template of the form to exercise a voting right by a proxy has been published on the website: <https://relacjeinwestorskie.kredytinkaso.pl> in the "Stock exchange" section in the tab "General Assembly". A proxy is not obliged to vote using the above-mentioned form.

At the same time, the Management Board of the Company informs that if a shareholder grants a proxy with the voting instruction, the Company shall not verify if proxies exercise voting rights according to the instructions which they received from shareholders.

The method of notifying the Company by means of electronic communication of the granting of a proxy:

A shareholder is obliged to send a notice of granting a proxy in electronic form to Kredyt Inkaso S.A. to the following fax number: +48 22 212 57 57 no later than **September 20, 2023, 3:00 p.m.** Polish time. Along with the notice of granting a proxy in electronic form, the shareholder shall send:

- a) the content of the power of attorney granted,
- b) a copy of a document containing the necessary data to identify the proxy (identity card, passport or other document), i.e. name, surname, PESEL number, number and series of identity card with indication of the date and the authority which issued it, and a clear photograph. If the proxy is a legal person or an organizational unit referred to in Article 33¹ of the Civil Code, the shareholder as the principal shall additionally send a copy of the register in which the proxy is registered,
- c) for shareholders who are natural persons - attach a copy of a document containing the necessary data to identify the principal (identity card, passport or other document), i.e. name, surname, PESEL number, number and series of identity card with indication of date and authority which

issued it, and a clear photograph. For shareholders who are legal entities or an organizational unit referred to in Article 33¹ of the Civil Code. - a copy of the register in which the principal is registered should be attached.

In the proxy submitted by means of the fax, it is necessary to include the issuer of the certificate and the number of the certificate of entitlement to attend the Assembly, as well as the telephone number at which it shall be possible to confirm that the fax was received. If the receipt of the proxy by fax is not confirmed by the Company within 24 hours of submitting of the proxy by fax, it shall be assumed that granting the proxy in this form has not been effective. In such a case the actions should be repeated.

Documents sent electronically should be translated into Polish by a sworn translator. It is permissible to send by this means a document bearing the Apostille clause.

All documents referred to above should be sent by means of electronic communication to the fax number: +48 22 212 57 57.

In the case the notification of granting a proxy is sent electronically, apart from the documents referred to in item 4 and 5 above, the shareholder or the person authorized to attend the General Assembly shall also send at the above-mentioned fax number the information about the kind and number of the document by which the proxy shall be identified at the General Assembly.

The above provisions shall be applied respectively to notifications of revocation of the proxy in the electronic form.

The above provisions do not exempt the proxy from the obligation to present, when drawing up the attendance list of persons entitled to participate in the General Assembly, documents for his/her identification.

The Company may undertake relevant actions aimed at identifying a shareholder and their proxy, in order to verify their entitlements exercised by means of electronic communication.

Notifications submitted by shareholders in the manner other than by means of the fax indicated above, or not complying with the above-mentioned requirements, shall not evoke legal effect in relation to the Company, and shall not be taken into consideration as such.

Power of attorney in writing:

In the case the proxy is granted in writing, the original proxy document must be left with the Company.

Moreover, while drawing up the attendance list, proxies of the shareholder/shareholders should show their identity card, passport or other reliable document enabling their identification on the grounds of which it is possible to identify them. The right to represent a shareholder who is not a natural person, shall result from the current extract from a relevant register (submitted in original or a copy certified for being true to original by a public notary or a legal counsel) and from a sequence of proxies.

8. The possibility and manner of participating in a General Assembly by electronic means of communication

The Company does not provide for the possibility of participation in the General Assembly by means of electronic communication.

9. The manner of speaking at a General Assembly by electronic means of communication

The Company does not provide for the possibility of speaking at the General Assembly using electronic communications.

10. Manner of voting by mail or with the use of electronic means of communication

The Company does not provide for the possibility of exercising voting rights by mail or using electronic communication means during the General Assembly.

11. The shareholder's right to raise questions concerning issues that are placed on the General Assembly agenda

During the course of the General Assembly, each shareholder has the right to ask questions regarding matters on the agenda of the General Assembly and participate in the discussion in accordance with the rules set forth in the Regulations of the General Assembly of Kredyt Inkaso S.A.

12. The right to participate in the General Assembly

The right to participate in the General Assembly of Kredyt Inkaso S.A. shall be granted to individuals who:

- a) will be shareholders of Kredyt Inkaso S.A. on the Registration Date,
- b) not earlier than on the date of the convocation of the General Assembly till September 6, 2023 shall request the entity keeping the securities account to which the Company's shares are deposited, to issue a registered certificate of entitlement to participate in the General Assembly of the Company.

It is recommended that the shareholders collect the issued certificate of entitlement to participate in the General Assembly and bring it to the Ordinary General Assembly.

13. Shareholders list

The Company shall determine the number of shareholders entitled to participate in the General Assembly based on the list received from the Central Securities Depository of Poland (Krajowy Depozyt Papierów Wartościowych, KDPW), and drawn up on the basis of registered certificates of entitlement to participate in the General Assembly issued by the entities keeping securities accounts.

Three working days prior to the date of the Ordinary General Assembly (i.e., September 18, 19, 20, 2023), the list of shareholders entitled to participate in the Ordinary General Assembly shall be made available in the Company's registered office in Warsaw at 21B Postępu St., III FLOOR (Park Postępu) at the secretariat front desk, from 8:00 am to 3:00 pm.

A shareholder shall be entitled to request to have the list of shareholders sent to him by electronic mail, free of charge, and shall provide the address where the list should be sent. The request shall be sent to the e-mail address wza@kredytinkaso.pl. The list of shareholders shall be sent in the PDF format. Along with the request to have the list available or sent, the shareholder is obliged to prove their identity and status as a shareholder of Kredyt Inkaso S.A. in the manner referred to above. For this purpose, it is possible to present the certificate of entitlement to participate in the General Assembly or a share certificate.

14. Admission to participate in the General Assembly

Shareholders shall be admitted to participate in the General Assembly after presenting their identification cards whereas the proxies shall be admitted to participate after presenting their identity cards and valid proxies granted to them in writing or electronically (a proxy should present the printout of a proxy document). Representatives of legal persons or organizational units not being legal persons should additionally present current extracts from relevant registers, listing persons entitled to represent those entities. The Company may take appropriate measures to identify the shareholder and his proxy, in order to verify their rights exercised by means of electronic communication.

Shareholders and the shareholders' proxies attending the Company's General Assembly, when signing the attendance list, should present their identity cards, passports or other documents enabling their identification, containing necessary information e.i. name, surname, PIN, series and number of identity card and clear photo. The right to represent a shareholder not being a natural person, shall result from the current extract from a relevant register (submitted in original or a copy certified for being true to original by a notary public or a legal counsel) and a sequence of proxies.

Documents in a foreign language should be translated into Polish by a sworn translator, an Apostille document should also be attached. The right to represent a shareholder who is an individual should be evident from the power of attorney submitted when signing the attendance list.

15. Making documentation available

Persons entitled to participate in the General Assembly may receive the comprehensive documentation that is to be presented at the General Assembly and draft resolutions in the registered office of Kredyt Inkaso S.A. at the address: 21B Postępu St., 02-676 Warsaw, or on the Company's website: <https://relacjeinwestorskie.kredytinkaso.pl> in the "Stock exchange" section in the tab "General Assembly".

16. Website address

All information regarding the General Assembly will be available on the Company's website at <https://relacjeinwestorskie.kredytinkaso.pl> in the "Stock Exchange" section under the "General

Assembly" tab. If you have any questions or concerns about attending the General Assembly, please contact the Company at the indicated email address: wza@kredytinkaso.pl.

17. Drafts of resolutions of the General Assembly

The Management Board publishes the contents of drafts of resolutions together with attachments to these drafts, which are to be the subject matter of the Ordinary General Assembly.

Drafts of resolutions and the attachments are presented in a separate document.

The Management Board of Kredyt Inkaso S.A.