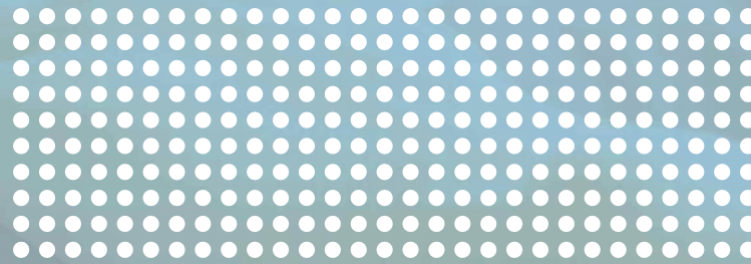


ProService Finteco's



Code of Ethics



Dear Colleagues,

ProService Finteco is a dynamic and constantly developing organisation. We have achieved success by promoting an atmosphere of cooperation and taking action based on the values and principles that we have developed over the years and which guide us in our daily work. We are aware of the impact our activities have on our employees and society, and of our responsibility towards various entities related to the operations of the Company.

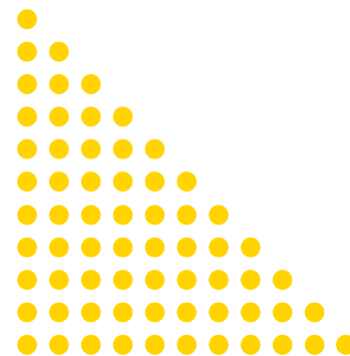
We hereby present to you ProService Finteco's Code of Ethics, which describes the principles of responsible business that are close to our hearts, guide us in our daily duties, and have led us to success. The Code constitutes the foundation of our organisational culture. Its purpose is to assist us in building mutual relations and standardising cooperation methods, as well as fostering a sense of belonging. Applying the principles contained in the Code of Ethics ensures transparency of the decision-making processes in business activities. The Code is our commitment to act in accordance with the highest ethical, legal and cultural standards. As the Management Board, we expect all ProService Finteco employees and associates to understand the importance of the Code of Ethics and to adhere to the principles and values set out therein. We want any breaches of ethical principles or actions inconsistent with ProService Finteco's values to be reported immediately and clarified on an ongoing basis. To this end, an Ethics Committee has been established.

As the Management Board and employees of ProService Finteco, we invite each and every one of you to ask questions, raise concerns, and promote shared values.

We believe that building and being part of an ethically responsible organisation will be a source of pride and satisfaction for us.

**ProService Finteco's
Management Board**

WHAT WE BELIEVE IN



We firmly believe in the value of our work and the success of ProService Finteco and the people who build it, because we have the knowledge, experience and qualified teams.

We are convinced that our success depends on:

- The ability to build satisfying relationships, trust and rely on each other;
- The desire to assist and support others, sharing knowledge and experience;
- Joint problem solving and searching for and selecting the simplest possible solutions;
- Stable and wise cooperation;
- Development and continuous improvement;
- The fact that when making decisions, we are guided by the principle of not harming anyone; we focus on independence and autonomy within established boundaries.

We realise that we influence the atmosphere at work through our own attitude and behaviour in line with our declared values.

We are different, but we are united by our desire to shape a better reality by providing solutions and keeping our promises.

Our values – I AM PRO

PASSION

We are committed to our daily responsibilities and face challenges on a regular basis. Our work is our passion because we enjoy what we do. We consciously participate in the life of the Company, combining our private passions with those of the Company, and we work with commitment and enthusiasm.



DEVELOPMENT

We strive for continuous development. We constantly seek better solutions, introducing innovations and improvements guided by best practices. We value people with experience, outstanding knowledge and skills, and we support the development of employees who are still learning or just starting their professional careers. We improve on an ongoing basis, sharing our knowledge and experience, as well as learn from each other.

CLIENT ORIENTATION

We build long-term relationships with our employees, associates and business partners. We strive to meet their needs and expectations. We perform our work with the utmost care for quality and we keep our promises and commitments.



OUR VALUES



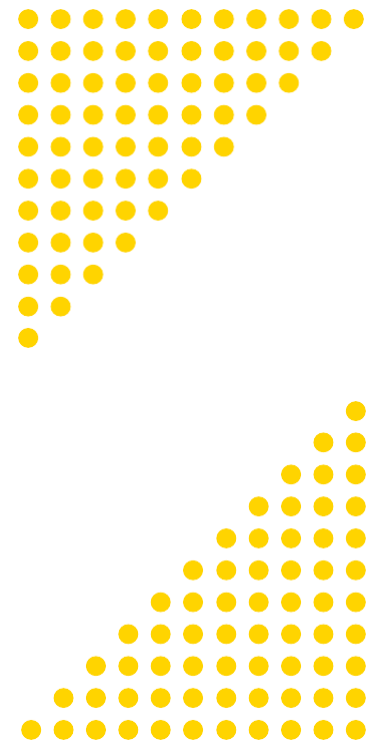
RESPECT

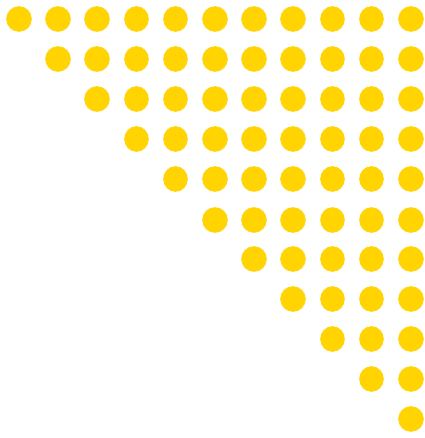
We respect each other. We are open-minded, tolerant and understanding. We believe that each of us is unique, which is why we recognise and appreciate diversity in a special way. We do not tolerate bullying or discrimination based on gender, age, nationality, origin, religion, disability, sexual orientation, family and civil status, political beliefs, personality traits, education, interests or any other reasons. We maintain good relations with our colleagues, suppliers and contractors.



COLLABORATION

We pursue common goals and form a single organisation. In our activities, we focus on open and effective communication, trust and good cooperation. We combine our knowledge and skills with those of our colleagues, which guarantees success. The ability to listen is crucial for building lasting interpersonal relationships and, consequently, economic ones as well. We care about good cooperation and partnership, as well as the efficient flow of information. We build long-term relationships with our business partners for mutual benefit.





RESPONSIBILITY

We take responsibility. When building relationships and working together, we make promises that we are able to keep. We formulate information about the services we provide in a precise and understandable manner. All tasks and obligations are performed on time and reliably. We strive to achieve our professional goals and care about the quality and safety of the services we provide. For us, responsibility means, in particular, respecting human rights, including labour rights, acting in accordance with the law, applying the rules of fair competition and contractual loyalty, combating corruption and acting in favour of the natural environment.



LOYALTY

We work together and look after each other. We treat everyone with courtesy and kindness, just as we would like to be treated ourselves. The good name of ProService Finteco is our common asset, which is why we care about our reputation and security, avoiding situations that could lead to violations. We are aware that the results of our work affect other employees and associates, as well as the Company's image. We refrain from making offensive comments about our colleagues and ProService Finteco, both during and after the end of our cooperation.



ETHICS

We operate ethically, adhering to the principles outlined in the Code of Ethics. We value credible dialogue. We want to discuss and resolve any cases of violations of ethical principles or actions inconsistent with the principles of ProService Finteco.



COMPLIANCE WITH LAW

We comply with the law, good practices and internal regulations. We are aware of their importance and the responsibility involved in failing to comply with them. If we see unlawful activities or abuses, we do not remain indifferent but report them using the established communication channels for whistle-blowers.



PROFESSIONAL SECRECY

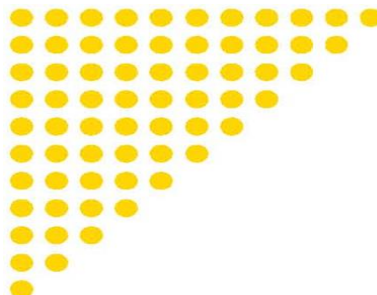
We are discreet and observe professional secrecy. In our work, we have access to confidential data that belong to our business partners and ProService Finteco. We protect this information and do not disclose it outside of established procedures, even after the end of our cooperation.

We protect the information of the Company and our clients and suppliers in accordance with the principles of secure information processing, regardless of the place of performance of official duties. We do not use information obtained in the course of our work for personal gain, nor do we disclose it to third parties.



TRUSTED PARTNER

The good of the client is our good. In our relations with clients, we build their trust through reliable service and competent assistance in solving problems. We do not discuss matters concerning other clients and do not compare them with each other. We listen to our the questions and concerns of our clients with attention, openness and kindness, present possible solutions and support them with our knowledge and experience.



COUNTERACTING CORRUPTION

We do not accept any abuse of position by our employees and associates for the purpose of obtaining any financial or personal gain, either for themselves or for others. We do not tolerate corruption, including accepting or offering financial benefits, or any other dishonest behaviours.



PREVENTING CONFLICTS OF INTEREST

We avoid behaviour that may affect our impartiality in the business decision-making process, as well as situations that constitute or may contribute to a conflict of interest. We have established communication channels for reporting cases that constitute or may constitute a source of conflict of interest, and we take measures to minimise the adverse consequences of such situations.



HUMAN RIGHTS

We ensure that human rights, including labour rights, are respected. We comply with regulations and rules adopted within the organisation prohibiting discrimination and mobbing. Ensuring respect for dignity, the right to privacy, tolerance, equality and mutual respect is our priority. We apply the above principles both in our daily activities and cooperation, as well as in the recruitment, hiring, training, promotion and other terms of employment or cooperation processes.



SOCIAL COMMITMENT

We value commitment to tackling social and environmental issues in the local community. We engage in volunteering and philanthropic activities for various social initiatives. We support campaigns organised by ProService Finteco for people in need. We are not indifferent to the needs and problems of those around us.



NATURAL ENVIRONMENT

We care for the environment regardless of the location and type of work we do. We take actions that promote pro-ecological attitudes, contribute to the protection of the natural environment, and take into account our impact on the surrounding. We foster a sense of responsibility for environmental protection among our employees and associates.