

**Audit representation letter – Annual report**  
**Prepared in accordance with the Slovak Act on Accounting**  
**(Letterhead of Client)**

KPMG Slovensko spol. s r. o.  
Dvořákovo nábrežie 10  
811 02  
Bratislava  
Slovakia

Ladies and Gentlemen,

This representation letter is provided in connection with your audit of the annual report as at and for the period ended 31 December 2018 (hereinafter “annual report”) of CRIF – Slovak Credit Bureau, s. r. o. (“the Company”) for the purpose of

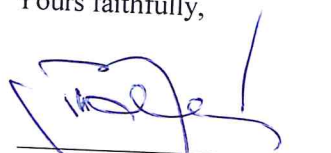
- expressing an opinion as to whether the annual report is consistent with the financial statements of the Company prepared according to the Act No. 431/2002 Coll. on Accounting as amended (“the Act on Accounting”);
- expressing an opinion as to whether the annual report contains information according to the Act on Accounting;
- stating whether, in the light of the knowledge of the Company and its situation, you have identified material misstatements in the annual report, and give an indication of the nature of any such misstatements.

We acknowledge our responsibility for the preparation of the annual report in accordance with the Act on Accounting. We approve the annual report.


We made appropriate inquiries to the Company’s directors and officers with relevant knowledge and experiences. Accordingly, we confirm, to the best of our knowledge and belief, the following:

1. The information given in the Annual Report for the year 2018 is consistent with the financial statements of the Company prepared for the same financial year.
2. The annual report contains all information required by Article 20 of the Act on Accounting.
3. The annual report gives a true and fair view in accordance with the Act on Accounting.
4. The annual report contains financial statements including the audit report thereon.

Yours faithfully,

  
Ing. Jan Budinský, Director

  
Mgr. Petr Kučera, Director

  
Loretta Chiusoli, Director