ANNOUNCEMENT OF THE MANAGEMENT BOARD OF KREDYT INKASO SPÓŁKA AKCYJNA ON CONVOCATION OF THE ORDINARY GENERAL ASSEMBLY

Kredyt Inkaso Spółka Akcyjna with its registered office in Warsaw, at ul. Domaniewska 39 A, entered into the register of entrepreneurs maintained by the District Court for the Capital City of Warsaw in Warsaw, XIII Economic Division of the National Court Register, under the KRS number 270672, with the share capital of PLN 12 936 509.00, NIP 922-254-40-99 (hereinafter referred to as Kredyt Inkaso S.A. or the Company).

the Management Board of Kredyt Inkaso Spółka Akcyjna acting pursuant to art. 399 § 1 in relation to art. 402^1 § 1 of the Commercial Companies Code and § 7 section 3 of the Company's Statutes, is convening the Ordinary General Assembly of Kredyt Inkaso Spółka Akcyjna to be held **on 28 July, 2015, 11:00 a.m.** in Warsaw 02-675 at 39A Domaniewska Str., ENTRANCE A, V FLOOR, 02-672 Warsaw, with the following agenda:

1. Opening of the General Assembly.
2. Election of the Chairman of the Assembly.
3. Acknowledgement of correctness of conveying the Assembly and its capacity to adopt resolutions.
4. Approval of the meeting agenda
5. Election of the Returning Committee.
6. Consideration of the report of the Supervisory Board for the year 2014/2015.
7. Consideration and approval of the report of the Management Board on operations of the Kredyt Inkaso S.A. Capital Group, consolidated financial statements of Kredyt Inkaso S.A. Capital Group for the financial year 2014/2015, as well as consideration of the evaluation of the Supervisory Board related to the report of the Management Board on operations of Kredyt Inkaso S.A. Capital Group, consolidated financial statements of Kredyt Inkaso S.A. Capital Group for the financial year 2014/2015.
8. Consideration and approval of the report of the Management Board on Kredyt Inkaso S.A. operations, stand-alone financial statements of Kredyt Inkaso S.A., and consideration of the evaluation of the Supervisory Board related to the Management Board report on Kredyt Inkaso S.A. operations and financial statements of Kredyt Inkaso S.A. in the scope of their conformity to books of account and documents as well as the factual state and the application of the Management Board on distribution of profit for the financial year 2014/2015
9. Passing the resolution on distribution of profit for the financial year 2014/2015.
10. Passing resolutions on granting a vote of acceptance to the members of the Management Board of Kredyt Inkaso S.A. for the discharge of their duties in the financial year 2014/2015.
11. Passing 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 2014/2015.
12. Passing a resolution on the change to the Company's Statute
13. Closing the debate.

1. Proposed changes to the Company's Statute

Pursuant to the requirements of article 402 § 2, 402^1 and article 402^2 of the Commercial Companies Code, the Management Board announces to the Shareholders the following current wording and the proposed amendments to the Company's Statute:

I. Current wording § 9 item. 1 pt. 1)

The Company's Management Board comprises from 1 (one) to 3 (three) members, including the President and the Vice-Presidents of the Management Board.

The proposed wording § 9 item. 1 pt. 1)
The Company's Management Board comprises from 1 (one) to 4 (four) members, including the President, the Vice-President or the Vice-Presidents and the Member or the Members of the Management Board.

II. Current wording § 9 item.3:

1) The Management Board term of office is three years and is a common term of office. The President and the Vice-Presidents of the Management Board may be dismissed at any time prior to the expiry of the term of office.

2) The President and the Vice-Presidents of the Management Board may be suspended in the performance of their duties for significant reasons by the Supervisory Board**.**

The proposed wording § 9 item.3:

1) *The Management Board term of office is three years and is a common term of office. The President, the Vice-Presidents and the Members of the Management Board may be dismissed at any time prior to the expiry of the term of office.*

2) *The President of the Management Board, the Vice-Presidents of the Management Board or the Members of the Management Board may be suspended in the performance of their duties for significant reasons by the Supervisory Board.*

2.The right to request to include specific issues on the agenda (art. 402^2 item 2 letter a of C.C.C.)

A shareholder representing at least 1/20 of the share capital has the right to request that certain matters be included into the agenda of the General Assembly. The request shall be submitted to the Kredyt Inkaso S.A. Management Board not later than within 21 days of the date of the General Assembly (i.e. not later than on 7 July 2015). The request should contain justification or the draft of the resolution related to the proposed item of the agenda. The request should contain justification or the draft resolution related to the proposed item of the agenda. The request may be submitted in writing to the Kredyt Inkaso S.A. registered office at the address: ul. Domaniewska 39A, ENTRANCE E, 02-672 Warsaw, or in the electronic form and sent exclusively to the email address: wza@kredytinkaso.pl or fax with the number 22/2125757. In order to obtain further information one may contact by phone at 22/212 57 12.
A shareholder or shareholders should prove the ownership of sufficient number of shares as of the date of submitting the request enclosing a share certificate/certificates or certificate issued by the entity keeping a securities account. Additionally, a shareholder/shareholders being a natural persons should submit two copies of an identity card (passport or other documents proving the shareholder's identity; in the case of the request sent electronically – scan of these documents). In the case of the request submitted by a shareholder/shareholders being legal a person or an organizational unit referred to in art. 33^1 of the Civil Code, he/they should send an extract from the register into which it is entered (in the case of the request sent electronically – scan of these documents). All requests submitted to the Company including requests submitted

by means of electronic communications, should be translated into Polish by a sworn translator. It is admissible to submit the Apostil document. Additionally, in the case of shareholders submitting the request electronically all documents should be sent in the PDF format.
The Company may undertake appropriate actions aimed at identifying a shareholder and his proxy, in order to verify their entitlements exercised by means of electronic communications means.
Requests submitted by shareholders applying means of electronic communications in the manner other than by means of the email address indicated above or fax or without complying with the requirements defined above, shall not evoke legal effect in relation to the Company and shall not be taken into consideration.

3. The right to submit draft resolutions on matters included in the agenda or matters that are to be included in the agenda prior to the date of the Assembly (art. 402^2 item 2 letter b of C.C.C.)

A shareholder or shareholders representing at least 1/20 of the share capital may submit, prior to the date of the General Assembly, draft resolutions related to the issues included in the agenda of the General Assembly or issues that are to be included in the agenda, in writing to the registered office Kredyt Inkaso S.A. at the address ul. Domaniewska 39A, ENTRANCE E, 02-672 Warsaw, or applying means of electronic communications (in the manner and at the email address or fax mentioned in item 1 above).
Shareholder/shareholders should prove the ownership of an appropriate number of shares as of the date of submission of the request and enclose documents for needs of identification of requesting party/parties in the manner indicated in item 1 above. Draft resolutions submitted by shareholders applying means of electronic communications in the manner other than by means of the email address or fax indicated in item 1 or without complying with the requirements defined in this item, shall not evoke legal effect in relation to the Company and shall not be taken into consideration as such.

4. The right to propose draft resolutions related to issues included in the agenda during the debate of the Assembly (art. 402^2 item 2 letter c of C.C.C)

Each of shareholders entitled to participate in the General Assembly may propose draft resolutions during the General assembly on issues included on the agenda.

5. Exercising voting rights through a proxy (art. 402^2 item 2 letter d C.C.C.)
A Shareholder may participate in the General Assembly and exercise voting right in person or through a proxy. The template of the form to exercise a voting right by a proxy was published on the website: http://www.kredytinkaso.pl in the section „Corporate Governance/Ordinary General Assembly 2015”. A proxy is not obliged to vote using the mentioned form. At the same time, the Company’s Management informs that if a proxy is granted by a shareholder along with the voting instruction, the Company shall not verify if proxies exercise voting rights according to the instructions that they received from shareholders. Proxy to vote shall be granted in writing or electronically in the form of a fax. Granting proxy electronically shall not require including a safe digital signature verified by means of a valid qualified certificate.
Along with the notification of granting the proxy electronically, a shareholder shall send a text of a granted proxy, scan of an identity card, passport or other document making it possible to identify the shareholder as a mandator and an appointed proxy. If proxy is granted by a legal person or an organizational entity, referred to in art. 33^1 of the civil code, a shareholder as a madator additionally sends an extract of a register in which the mandator is registered . If the

proxy is a legal person or an organizational entity referred to in art. 33^1 of the civil code, the shareholder as the mandator shall send additionally the scan of an extract of a register in which the proxy is registered. Documents sent electronically must be translated into Polish by a sworn translator. It is admissible to send an Apostil document. All documents herein referred to, are sent by of electronic communications means. The hereinabove provisions shall not relieve the proxy from the obligation to present documents on the grounds of which he may be identified. The hereinabove principles related to identification of the mandatory shall be applied accordingly to the notification of revocation of the proxy in an electronic form.
A shareholder is obliged to send to Kredyt Inkaso S.A. the notification of granting a proxy in the electronic form to the following fax number: 22/212 57 57 not later than until 27 July 2015, until 15:00, Polish time. In the proxy submitted by means of 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 a telephone number at which it shall be possible to acknowledge that the fax was received. If the receipt of the proxy by fax is not acknowledged by the Company within 24 hours of submitting the proxy by fax, it shall be assumed that granting proxy in this form is not effective. In such case, actions should be repeated.
In case of sending the notification of granting proxy in the electronic form, the shareholder or the person authorized to attend the General Assembly, apart from documents referred to in item 1 above, shall send to the fax number indicated above, the information about the kind and number of a document by which the proxy shall be identified at the General Assembly. The above provisions shall be applied respectively for notifications of revocation of the proxy in the electronic form.
In the case of granting the proxy in writing, the proxy must leave its original in the Company. Moreover, while drawing up the attendance list, proxies of the shareholder/shareholders should show an identity card, passport or other reliable document on the grounds of which it is possible to identify them. The right to represent the shareholder not being a natural person, shall result from the current extract from a relevant register (submitted in original or the copy certified for being true to original by a public notary or a legal counsel) and sequence of proxies.
Notifications submitted by shareholders in the manner other than by means of fax indicated above, or not complying with the hereinabove requirements, shall not evoke legal effect in relation to the Company and shall not be taken into consideration as such. Shareholders shall be admitted to participate in the General Assembly after presenting identification card and proxies after presenting valid proxy granted 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 appropriate registers, listing persons entitled to represent those entities.
The Company may undertake relevant actions aimed at identifying a shareholder and his/her proxy, in order to verify their entitlements exercised by means of electronic communications.

6. Possibility and manner of participation in the General Assembly applying means of electronic communications (art. 402^2 item 2 letter e C.C.C.)

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

7. The manner of expressing one's opinions during the general assembly applying means of electronic communications (art. 402^2 item 2 letter f C.C.C)

The Company does not provide for the possibility of expressing one's opinions during the General Assembly applying means of electronic communications.

8. The manner of exercising the voting right by mail or by applying means of electronic communications (art. 402^2 item 2 letter g C.C.C.)
The Company does not provide for the possibility of exercising voting right by mail or applying means of electronic communications during the General Assembly.

8. The date of registration (art. 402^2 item 3 C.C.C)
The date of registration of participation in the General Assembly shall be 12 July 2015.

10. The right to participate in the Assembly (art. 402^2 item 4 of C.C.C.)
The right to participate in the Kredyt Inkaso S.A. General Assembly shall be granted to the individuals who:
a) sixteen days prior to the date of the General Assembly, (i.e. 12 June 2015) remain the shareholders of Kredyt Inkaso S.A.,
b) in the period from 30 June and 13 July 2015 shall submit the request to issue a registered certificate of entitlement to participate in the General Assembly to the entity keeping the securities account to which the Company's shares are deposited.
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.
The Company shall determine the number of shareholders entitled to participate in the General Assembly pursuant to the list received from the National Depositary for Securities, and drawn up pursuant to certificates of entitlement to participate in the General Assembly issued by entities keeping securities accounts. Three working days prior to the date of the Ordinary General Assembly (i.e. on the dates 23, 24 and 27 July 2015), in the Company's registered office in Warsaw, at 39 A Domaniewska Str., ENTRANCE E at the front desk, between 8.00 – 15.00, the list of shareholders entitled to participate in the Ordinary General Assembly shall be made available.
A shareholder shall be entitled to request to have the list of shareholders sent to him by electronic mail, free of charge, providing the address where the list should be sent. 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 his identity and status as the shareholder of Kredyt Inkaso S.A. in the hereinabove manner. For this purpose, it is possible to present the certificate of entitlement to participate in the General Assembly or a share certificate.
Shareholders and the shareholders' proxies attending the Company's General Assembly, at the moment of signing the attendance list, should present their identity cards, passports or other documents enabling to them to prove their identity. The right to represent the shareholder not being a natural person, shall result from the current extract from a relevant register (submitted in original or in copy certified for being true to original by a public notary or a legal counsel) and sequence of proxies. Documents in a foreign language should be translated into Polish by a sworn translator. It is admissible to send an Apostil document. The right to represent the shareholder being a natural person should result from the proxy presented at the moment of signing the attendance list.

11. Making documentation available (art. 402^2 item 5 of C.C.C)

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 ul. Domaniewska 39A, ENTRANCE E, 02-672 Warsaw or on the Company's website : http://www.kredytinkaso.pl in the section "Corporate Governance/ Ordinary General Assembly 2015".

12. Website address (art. 402^2 item 6 of C.C.C.)

Kredyt Inkaso S.A. shall make available all information related to the General Assembly on the Company's website at the address http://www.kredytinkaso.pl in the section "Corporate Governance/ Ordinary General Assembly 2015". In case of inquiries or doubts connected with participation in the General Assembly, please contact the Company at the indicated email address: wza@kredytinkaso.pl

13. Draft resolutions of the General Assembly

The Management Board publishes the contents of draft resolutions along with attachments to those projects that are to be the subject matter of the Ordinary General Assembly.
Draft resolutions, enclosures and justifications – are presented in a separate document.

14. Other information

The Management Board informs that the debate of the General Assembly shall be transmitted by means of the Internet.
The Transmission of the debate shall be available at the address: www.kredytinkaso.pl in the section "Corporate Governance/ Ordinary General Assembly 2015".
In order to gain access to the transmission of the General Assembly one should have and his disposal the equipment complying with the following technical requirements:
- link with the bandwidth of minimum 512kB,
- computer operating in the quality and efficiency accepted by the user in the internet environment equipped with the software: Internet Explorer version 8.0 or Mozilla Firefox version 3.5 and higher or Opera version 9.64 and higher, Java and Flash and Adobe Flash Player version 10.

The Management Board of Kredyt Inkaso S.A.