MasterCard Worldwide

2000 Purchase Street Purchase, NY 10577 U.S.A



Plastic Card Entreprise Ltd. 4, Novopromyslova St., Novi Petrivtsi, Vyshgorodskui region, Kyivska obl., 07354, Ukraine

September 28, 2011

MasterCard® Vendor Product - Letter of Approval

Approval Identifier:

CLOA-PCEU110501-110928(a), expires on June 14, 2014

Product Vendor:

Plastic Card Entreprise Ltd.

Product Commercial Name:

Pectoral M-CHIP33

Product Technical Name:

Pectoral M-CHIP34 e18

Registration Number:

CT/PCEU/1105/01/MC4S/C0-

Under the terms of the M/Chip 4 Development Agreement dated August 11, 2009, this letter permits you to advise your customers that the above product has successfully completed the requirements for a vendor product approval by MasterCard as an M/Chip 4 Select v1.1b ID-1 Card (T=0).

Please see page 2 for the Conditions of Approval.

This letter does not constitute an endorsement or warranty by MasterCard regarding the functionality, quality or performance of the submitted product, including without limitation any warranties of merchantability, fitness for purpose or non-infringement, all of which are expressly disclaimed by MasterCard.

Any change to the product must be promptly notified to MasterCard.

MasterCard reserves the right to use any approved product as a reference for future testing, certification or approval of other MasterCard products.

Yours sincerely,

Arnaud du Chene

Digitally signed by Amaud du Cheno
DN: cn=Amaud du Cheno, c=BE,
o=MasterCard WorldWide, ou=Chip
Certification,
einail-arnaud_du_chenospmasterca
d.com

Arnaud du Chặnặ, Senior Business Leader Chip Center of Excellence MasterCard Worldwide