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

October 16, 2012

MasterCard® Vendor Product – Letter of Approval

CLOA-PCEU120902-121016(a), expires on June 21, 2015 Approval Identifier: Product Vendor: Plastic Card Entreprise Ltd. Product Commercial Name: Pectoral M-CHIP44 e48 Product Technical Name: Pectoral M-CHIP44 e48 Registration Number: CT/PCEU/1209/C02/MC4S/0-

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 Digitally signed by Arnaud du Chene DN: cn=Arnaud du Chene, o=MasterCard WorldWide, ou=Chip Certification, email=arnaud_du_chene@mastercar d.com, c=BE Date: 2012.10.17 14:12:54 +02'00'

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