



Golden Payer 2015 Certificate



Press materials for the participant of the Poll for The Golden Payer 2015

PBS Connect Polska sp. z o.o. (NIP 5242754194) has been the prizewinner of The Golden Payer 2015 Poll, organized by Euler Hermes Collections, the leader in payables management. The Golden Payer 2015 is a prestigious distinction granted to companies that maintain the highest standard of payment discipline and meet all the following criteria:

- PMI above 80 points ***
- Rating above CCC
- Absence of any active collections

Only 5% of companies in the Polish market meet these requirements, which means that the Golden Payer 2015 Certificate is an elite award for business integrity.

All the prizewinners of the Golden Payer 2015 Poll received:

- A certificate in the form of a wall plate as well as in the pdf format
- Banners for their website
- Email footnotes
- Possibility to inform by email (in the form of a personalized movie) their business partners and contractors who cooperate with the Poll Participant about receiving the Certificate

If you ever come across those mentioned above, you will be sure that your contractor is a leader of the highest Paying Morality Index in 2015. The winners were selected on the basis of data from the Euler Hermes Collections Program of Analysis of Receivables which provides reliable data with regard to the current situation of contractors, branch and market.

More information on The Golden Payer 2015 you will find on:

web: www.zlotyplatnik.pl

e-mail: zlotyplatnik@eulerhermes.com

tel: 22 363 63 00

PBS Connect Polska sp. z o.o. obtained the average PMI at 94 in 2015.

Register Court: District Court for the capital city of Warsaw
in Warsaw, XII Commercial Division of the National Court Register
KRS number: 0000044623; NIP: 527-21-77-123;
Share capital: PLN 18 941 000.00
Residence: Warsaw



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***** PMI (Payment Morality Index)** is a dynamic indicator that determines the essential information in deciding whether to grant a merchant's credit to the relevant counterparty. The calculation of this index is based on payables sent by participants, number of days of average delay in payments and legal events concerning the contractor.

Payment Morality Index (PMI) varies between 0 and 100, which means:

80 - 100	Co-operation recommended, reliable partner, delay in payments practically do not occur
60 - 80	Co-operation recommended, although there is a possibility of minor delays in payments (on average, up to 20 days after the date of payment).
40 - 60	Monitor accounts receivables, as there is a high risk of potential delays (on average up to 40 days after the day of payment).
20 - 40	Monitor accounts receivables, get additional security, increased liquidity risk of the contractor (possible delays up to 2 months after the date of payment).
0 - 20	High risk, we suggest cash settlement
-	Lack of information needed to calculate PMI