

LETTER OF REFERENCE

Mr Adam Luzsi, born on 13 November 1989 and a citizen of Hungary, has been employed by our company as a Web & Middleware Specialist since 12 March 2018.

Mr Luzsi's main duties and responsibilities were as follows:

- Designing and implementing online loan application and credit scoring application interfaces
- Application reliability engineering for credit scoring and credit bureau integrating applications
- Evangelist of 12 factor software development manifesto and mindset
- Consulting and advising on containerization related discussions with third party vendors and infrastructure team

Mr Luzsi possesses remarkable and profound expertise and above-average experience in his area of responsibility and in related fields. He successfully applied himself to new duties and used the knowledge he acquired with very good results. In terms of quality and scope, he met or even partly exceeded our expectations.

Mr Luzsi demonstrated initiative to his area of responsibility. To remain abreast of all the latest developments, he has taken the initiative in further training on his own initiative and introduced useful new ideas into the business.

Mr Luzsi had a wealth of specific ideas for improvements and he was proactive and creative when working on innovation and reform. Quick to identify problems in his area of responsibility, he was very effective at resolving them. In the performance of his duties, he always adhered to internal quality standards, applied them correctly and drew others' attention to them.

He was very skillful at passing on his knowledge and know-how. When it came to instructing trainee staff, he showed immense commitment and enthusiasm, passing on his knowledge and know-how. He welcomed other opinions and well-founded criticism; he was a good listener and readily appreciated other people's needs. He supported the team, presented his ideas in a compelling manner and took an active part in discussions.

Mr Luzsi is leaving us on 28 February 2019 at his own request. We regret his departure and thank him for his efforts.

Zurich, 28 February 2019

Cembra Money Bank AG



Jozsef Kerekes
Team Leader BackEnd and
Operation Automation



Rahel Züllig
HR Manager