

TO WHOM IT MAY CONCERN

Mr Christian Del Bianco, born on March 8th 1972, citizen from Italy, is employed as Senior Software Engineer of Intrum Justitia Debt Finance in Zug since 1st June 2013 and reports directly into the Purchased Debt IT Director.

Intrum Justitia is the market-leading credit Management Company in Europe offering client risk reduction and financial services based on a strong debt collection foundation in 20 European countries. The Zug organisation is responsible for the group wide Purchased Debt (PD) business of Intrum Justitia AB. Intrum Justitia AB is a listed organisation on the Stockholm Stock Exchange with a market capitalisation of about € 1.5bn as of December 2013.

As Software Engineer of our PD organisation in Zug, Christian developed Systems used for Portfolio analyses and Portfolio management and the related reporting.

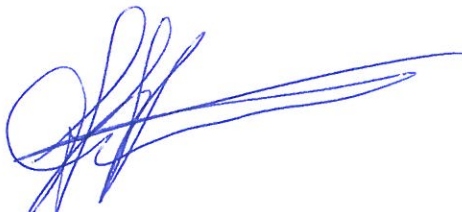
Christian has specialized himself into Microsoft products and has a very good knowledge about all Microsoft development methods and languages with a preference for C#. It is remarkable how he is able to stay be up to date with so many and fast changing Microsoft products and technology proven by the many Certificates he holds. In addition, Christian demonstrated his ability to prioritize and meet up deadlines. For our organization it was extremely useful to have a specialist like Christian because he is so multi skilled.

Christian joined the company during a challenging transformation period as Intrum's IT organization was evolving. Despite the changes, he was able to stay focus and maintain his enthusiasm. Christian enjoys working autonomously and collaboratively. In a team he is very open and likes to cooperate with his team members. Christian is also hard worker, committed and delivers quality work.

Due to the organisation change, Christian left the company and requested to receive this qualification.

May 23, 2014

Frank van Haren
IT Director Purchased Debt



Emmanuel Delorme
Finance Director Purchased Debt

