

BY-LAWS OF THE FAST FINANCE S.A. SUPERVISORY BOARD

§1

Scope of powers of the Supervisory Board

1. The Supervisory Board permanently supervises the Company's operations in all aspects of its business.
2. The Supervisory Board may not issue any binding instructions to the Management Board in respect of managing the Company's affairs.
3. The duties of the Supervisory Board include in particular the evaluation of the Management Board's report on Company's operations and financial statement for the last financial year (article 395 § 2 item 1 of the Commercial Companies Code), within the scope of its conformity with books and documents, as well as with the actual state; evaluation of Management Board's motions concerning the distribution of profit or coverage of loss, and submitting the General Meeting a written annual report from the aforementioned evaluation.
4. With the objective of performing its duties the Supervisory Board may perform audits of all the Company's documents, demand from the Management Board and employees of the Company reports and explanations as well as inspect the Company's assets.
5. The Supervisory Board may entrust performing specific tasks to individual members of the Board and use experts' assistance.
6. The scope of powers of the Supervisory Board also includes suspending the activities of individual or all members of the Management Board for important reasons, as well as delegating members of the Supervisory Board to temporarily perform the duties of members of the Management Board unable to perform their functions.
7. In the event a member of the Management Board is unable to perform their duties, the Supervisory Board shall immediately take appropriate actions to change composition of the Management Board.
8. If the Supervisory Board does not consent to perform a specific activity, the Management Board may request the General Meeting to adopt a resolution consenting to perform the activity.
9. The consent of the Supervisory Board shall be required:
 - a) to purchase a corporation or an organized part of a corporation,
 - b) to establish or close domestic or foreign branches of the Company,
 - c) in the event members of the Management Board should wish to engage in a competitive business or participate in a competing company as a partner of a civil law partnership, a partnership or as a member of a company; participate in a competing legal entity as a member of a body as well as participate in a competing company in the case of holding therein by a member of the Management Board at least 10% of shares or the right to appoint at least one member of the Management Board,
 - d) to acquire, dispose or waive the right to subscribe to shares with the exception of public companies' shares in the amount not exceeding 1% (one per cent) of their total amount.
10. The competencies of the Supervisory Board also include:
 - a) electing a certified auditor,
 - b) approving contracts with legal entities in which members of the Management Board participate as partners or members of governing bodies of those entities with the exception of contracts with entities which hold the Company' shares or whose shares the Company holds,
 - c) representing the Company in contracts and disputes between the Company and members of the Management Board,
 - d) passing By-laws for the Supervisory Board and Management Board.
11. Each year the Supervisory Board submits the General Meeting a concise evaluation of the

Company standing. The evaluation should be made available to the Company shareholders within such a period of time that will allow them to become acquainted with it before the Annual General Meeting.

12. At least once a year the Supervisory Board discuss the Company strategy and long term plans and assess their implementation.
13. Every year the Supervisory Board review the remuneration of members of the Management Board.

§2

Appointing and removing members of the Supervisory Board

1. The Supervisory Board shall consist of at least three members who are appointed and removed by the General Meeting in secret ballots.
2. The General Meeting shall determine the number of members of the Supervisory Board each time in accordance with item 1.
3. Members of the Supervisory Board are appointed for a joint term of office of three years.
4. Members of the Supervisory Board are appointed for a joint term of office, which means that the mandate for a member of the Supervisory Board, appointed before the end of the given Supervisory Board's term, expires at the same time as the mandates for the other members of the Supervisory Board.
5. The mandate of a Supervisory Board's member expires at the latest on the day of holding the General Meeting approving the financial statement for the last full accounting year of performing the duties of a Supervisory Board's member.
6. The mandate of a member of the Supervisory Board expires also at their death, resignation or removal from the composition of the Supervisory Board.
7. Mandate terminating regulations are applied to members of the Supervisory Board submitting their resignation.
8. A member of the Supervisory Board may be removed from the Board at any time.
9. A removed member of the Supervisory Board has a right and is obliged to participate in the Annual General Meeting approving the Management Board's report on the Company's operations and the financial statement for the accounting year (article 395 §2 item 1 of the Commercial Companies Code) in which they performed the duties of a member of the Supervisory Board unless the removal act specifies otherwise.
10. On the motion of shareholders representing at least half the share capital the Supervisory Board should be elected by the next General Meeting by way of voting in separate groups even if the Articles of Incorporation provide for a different method of appointing the Supervisory Board.
11. Shareholders representing at the General Meeting that part of shares which results from dividing the total amount of represented shares by the number of members of the Supervisory Board may form a separate group in order to elect one member of the Supervisory Board, but nonetheless they shall not participate in electing the remaining members.
12. Pursuant to item 10 mandates in the Supervisory Board which were not acquired by a relevant group of shareholders shall be acquired by voting. Only those shareholders may participate in the vote whose votes were not cast in the election of members of the Supervisory Board elected in voting in separate groups.
13. In the event the General Meeting, hereinabove referred to in item 10, does not form at least one group fit to elect a member of the Supervisory Board, the election shall not be conducted.
14. Upon electing at least one member of the Supervisory Board pursuant to the provisions of items 3-5 early mandates of all current members of the Supervisory Board shall expire.

18. In the vote specified in item 11 and 13 each share has only one vote regardless of privileges and restrictions.

§3

Duties of members of the Supervisory Board

1. The Supervisory Board elects a Chairman from amongst its members.
2. Activities of the Supervisory Board shall be managed by the Chairman. In the case of his/her absence during a meeting of the Supervisory Board present members of the Supervisory Board shall elect from among themselves a replacement who shall take over the duties of the Chairman.
3. The Chairman may be removed from the Board at any time by a resolution of the Supervisory Board.
4. The Chairman of the Supervisory Board appoints a member of the Board responsible for preparing and keeping minutes of the sessions of the Supervisory Board.

§4

Remuneration for members of the Supervisory Board

1. Members of the Supervisory Board may be awarded remuneration. The amount of the remuneration shall be specified by the resolution of the General Meeting.
2. Members of the Supervisory Board shall be entitled to reimbursement of costs incurred in connection with conducting the Supervisory Board's activities.
3. The General Meeting may grant members of the Supervisory Board remuneration such as the right to a share in the company's profits for a given accounting year, which were accounted for in the financial statement audited by a certified auditor (article 347 §1 of the Code of Commercial Companies), and then allocated for distribution among shareholders.
4. Members of the Supervisory Board delegated to continual and individual supervision receive separate remuneration whose amount is determined by the General Meeting.

§5

Convening meetings of the Supervisory Board

1. The Management Board or a member of the Supervisory Board may demand convening the Supervisory Board submitting a proposed agenda. The Chairman of the Supervisory Board convenes a meeting within two weeks from the receipt of such a motion.
2. Meetings of the Supervisory Board shall be held at least twice a year. The notice of the Supervisory Board's meeting shall specify the agenda, date, time, venue of the meeting and shall be sent by means of a registered letter to the address specified by members of the Supervisory Board, or by some other means members of the Supervisory Board had agreed to, at least seven days before the meeting. In urgent cases meetings of the Supervisory Board may also be convened by telephone, fax or e-mail at least one day before the day of the meeting.
3. The agenda of the meeting shall be set and notices shall be sent by the Chairman of the Supervisory Board.
4. The Chairman of the Supervisory Board shall include in the agenda every motion put forward by the Management Board or a member of the Supervisory Board providing the motion is put forward at least twenty days before the meeting of the Supervisory Board.
5. The Chairman of the Supervisory Board shall be the chairman of the meeting and in the case of his/her absence – a member of the Board elected by present members of the Supervisory Board.

6. Should the Chairman of the Supervisory Board not convene the meeting in accordance with item 1 of these By-laws, the requesting party shall be entitled to convene the meeting independently by announcing the date, venue and proposed agenda.
7. With the reservation of item 6 the Management Board shall also be entitled to the right to convene a meeting of the Supervisory Board, if the Chairman of the Supervisory Board fails to convene a meeting within three months from the day of the last meeting.
8. Meetings of the Supervisory Board may also be held by teleconference.
9. Issues requiring secret voting may not be discussed during meetings held by teleconference.
10. Persons who are not members of the Supervisory Board may participate in the meetings of the Supervisory Board without voting rights providing that they have been invited by all members of the Supervisory Board.
11. Meetings of the Supervisory Board, save for matters directly concerning the Management Board or its members and in particular: removing members, responsibility and determining remuneration should be available and open for the Members of the Management Board.
12. Members of the Management Board shall be invited to the meetings of the Supervisory Board. At least once a year the Supervisory Board shall hold a meeting without the members of the Management Board.
13. The agenda of the Supervisory Board's meeting shall not be amended or supplemented during the meeting. The above provision does not apply if all members of the Supervisory Board are present and consent to an amendment or supplement of the agenda or in the event certain actions of the Supervisory Board are required to protect the Company against damage, and in the event of a resolution concerning decision if a conflict of interests exists between a member of the Supervisory and the Company.

§6

Adopting resolutions by the Supervisory Board

1. The Supervisory Board shall adopt resolutions if at least half its members are present at the meeting and if all its members were invited.
2. Resolutions of the Supervisory Board are passed with an absolute majority of votes cast. In the case of a voting tie, the Chairman of the Supervisory Board shall have the casting vote.
3. The Supervisory Board shall pass resolutions in open voting.
4. The Chairman of the Supervisory Board shall order a secret ballot on personal matters or at a justified request of a member of the Supervisory Board.
5. The Supervisory Board resolutions may be adopted under the written procedure. A resolution may be adopted only if all members of the Supervisory Board give their consent in a written form to the resolution to be adopted.
6. Resolutions may be adopted by circulation (in writing) without convening a meeting.
7. Resolutions adopted by circulation may not concern matters requiring secret voting.
8. Adoption of a resolution by circulation requires submitting the content of the resolution in writing to each member of the Supervisory Board.
9. A member of the Supervisory Board shall sign the content of the resolution and state if he/she is "for", "against" or "abstained" in the vote as well as date their signature.
10. A resolution shall be adopted upon the date the last member of the Supervisory Board puts their signature to it.
11. Adopting resolutions under the procedure specified in item 5 does not apply to the election of the chairman and deputy chairman of the Supervisory Board, appointment of a member of the Management Board and removal or suspension of these persons in their duties.
12. Resolutions of the Supervisory Board shall be minuted. The minutes shall include the agenda, the first and last names of present members of the Supervisory Board, the number of votes

cast in favor of each resolution and objections raised. Objections shall be minuted in a report from the meeting along with a justification.

13. The minutes of the meetings shall be signed by all present members of the Supervisory Board.
14. The Chairman of the Supervisory Board, and in the case of his/her absence – a member of the Board elected by present members of the Supervisory Board, shall sign the content of the resolution adopted at a meeting, including those held by teleconference.

§7

Delegating members of the Supervisory Board

1. The Supervisory Board performs its duties collectively but nonetheless it can delegate its members to perform specific supervisory activities.
2. If the Supervisory Board was elected by voting in separate groups, each group has the right to delegate one from among the members of the Supervisory Board elected by the group to continual and individual supervisory activities.
3. Delegated members of the Supervisory Board have the right to attend meetings of the Management Board with an advisory vote. The Management Board is obliged to give them an advance notice of each its meeting.
4. A member of the Supervisory Board delegated by a group of shareholders or the Supervisory Board to perform constant supervision shall submit detailed reports on his/her duties to the Supervisory Board.

§8

Restrictions on members of the Supervisory Board

1. A member of the Management Board, a commercial proxy, a liquidator, the head of department or plant, as well as a chief accountant, attorney-at-law or advocate employed with the Company may not be a member of the Supervisory Board at the same time. The above restriction also applies to other persons directly accountable to a member of the Management Board or a liquidator.
2. A member of the Supervisory Board may not engage in a competitive business or participate in a competing company as a partner of a civil law partnership, a partnership or as a member of a governing body of a company or participate in a competing legal entity as a member of a governing body without the consent of the Company. The above restriction also applies to participating in a competing company in the case of holding therein by a delegated member of the Supervisory Board at least 10% of shares or the right to appoint at least one member of the Management Board. The consent is granted by the General Meeting.
3. A Supervisory Board member shall inform the remaining members of the Supervisory Board of any conflict of interest and shall refrain from participating in discussions as well as casting votes in the case of voting on the resolution on an issue in which a conflict of interest has arisen.
4. Information on personal, actual and organizational connections of the member of the Supervisory Board with a specific shareholder, in particular with the majority shareholder, should be available to the public. Members of the Supervisory Board shall notify the Company in written form of connections referred to in the preceding sentence. The information should be passed to the Company within 7 days from the date of forming such a connection. Information received under this procedure shall be made available on request of an interested entity of the Company.
5. A member of the Supervisory Board shall enable the Management Board to inform the public in a proper procedure of purchase or disposal of shares of a parent company or subsidiary as

well as of transactions with such companies or with the Company providing they are relevant to his/her material situation. The provisions of item 4 shall respectively apply to passing and publicizing such information.

§9

Passing and publicizing the Supervisory Board's by-laws

1. Pursuant to the Company's Articles of Incorporation the Supervisory Board shall adopt by-laws defining its organization and manner of performing activities.
2. The content of the Supervisory Board's by-laws is available on the Company's website.