

CONFIRMATION OF NOT BEING ASSOCIATED WITH A BRIBE

I, the signatory, hereby give the following confirmations in the name of myself and the company that I represent:

1. I am aware that Aktsiaselts KredEx Krediidikindlustus (insurer) follows, among other things, OECD guidelines when providing credit insurance: *Recommendation of the Council on Bribery and Officially Supported Export Credits*.
2. I am aware that pursuant to the Penal Code established in Estonia, both public and private sector bribery offences are punishable, including bribery offences committed in a foreign country, and that penalties for such offences include fines or a prison sentence and the confiscation of assets obtained with such offences.
3. I shall behave responsibly in international business transactions and implement reasonable care to recognise and prevent corruption-prone situations and prevent giving, receiving, and intermediating bribes in association with the transaction, for which the service provided by Aktsiaselts KredEx Krediidikindlustus is required to insure the buyer's payment risks.
4. I shall act in accordance with anti-bribery legislation, making sure that my activities comply with the legislation of all countries linked with the business transaction, for which the service provided by Aktsiaselts KredEx Krediidikindlustus is required to insure the buyer's payment risks.
5. I agree to give Aktsiaselts KredEx Krediidikindlustus complete and correct information on the business transaction, for which the service provided by Aktsiaselts KredEx Krediidikindlustus is required to insure the buyer's payment risks, including information on all persons participating in the transaction (including parties, financiers, agents, etc.) and on all fees paid related to the transaction.
6. Neither the company that I represent nor any person (including a private and legal person) acting in the name of that company in association with the business transaction, due to which the service provided by Aktsiaselts KredEx Krediidikindlustus is required to insure the buyer's payment risks, have received, offered or intermediated a bribe in association with this business transaction or other related agreements nor plan to offer or intermediate a bribe.
7. Neither the company that I represent nor any person (including a private and legal person) acting in the name of that company in association with the business transaction, due to which the service provided by Aktsiaselts KredEx Krediidikindlustus is required to insure the buyer's payment risks, has been accused of, suspected of or in some other way been the subject of an investigation in Estonia or abroad regarding public or private sector bribery offences. If a person is being accused, suspected or in some other way being investigated, I shall include truthful and complete information below as an explanation given by the confirmation issuer.
8. Neither the company that I represent nor any person (including a private and legal person) acting in the name of that company in association with the business transaction, due to which the service provided by Aktsiaselts KredEx Krediidikindlustus is required to insure the buyer's payment risks, has within a period of five years before applying for credit insurance from Aktsiaselts KredEx Krediidikindlustus been convicted by a court of a public or private sector bribery offence nor associated via a court of arbitration's decision with the awarding, receiving or brokering of a bribe or any equivalent measure. If a person has been convicted or has been associated with giving, receiving, or intermediating a bribe, I shall include truthful and complete information below as an explanation given by the confirmation issuer.
9. The business transaction, due to which the service provided by Aktsiaselts KredEx Krediidikindlustus is required to insure the buyer's payment risks, only includes such fees paid or to be paid to any other legal persons or private persons that are exclusively legitimate.
10. I am aware that if a person participating in the transaction, primarily the policyholder, is associated with a bribe, Aktsiaselts KredEx Krediidikindlustus might not conclude the insurance contract, stop insurance indemnity disbursements, terminate a previously concluded insurance agreement or demand a refund for an already paid insurance indemnity.
11. I shall be obliged to immediately inform Aktsiaselts KredEx Krediidikindlustus if any of the above confirmations become false.

*Explanations given by the confirmation issuer **associated** with the above confirmations (if required):*

Name/position of the authorised person

Signature

Date and place