



FINANTSINSPEKTSIOON

09.03.2016 No 4.11-1.17/870-1

Confirmation

To whom it may concern

Finantsinspektsioon (the Estonian Financial Supervision Authority, address Sakala 4, 15030 Tallinn, Estonia) hereby confirms that Aktsiaselts Talveaed (registry code 10005139, address Talveaia road 12, Pringi village, Viimsi parish, 74011 Harju county, Estonia) is a payment service provider licensed by Finantsinspektsioon.

Finantsinspektsioon has granted Aktsiaselts Talveaed two licenses. The first one was granted by Finantsinspektsioon's management board on 29th of April 2011 with a decision No. 4.1-1/34 and the second one on 29th of February 2016 with a decision No. 4.1-1/19.

Finantsinspektsioon certifies that according to the previously mentioned licenses, Aktsiaselts Talveaed has the right to provide the following payment services stipulated in clauses of subsection 3(1) of Estonian Payment Service Providers and E-money Institution Act (hereinafter *PSPEIA*):

1. services enabling cash to be placed on a payment account (clause 3(1)1) of the PSPEIA),
2. services enabling cash withdrawals from a payment account (clause 3(1)2) of the PSPEIA),
3. execution of payment transactions, including transfer of funds to a payment account opened with a payment service provider (clause 3(1)3) of the PSPEIA),
4. execution of payment transactions where the funds are given to the payment service provider's client by granting credit (clause 3(1)4) of the PSPEIA),
5. issuing and acquiring of payment instruments (clause 3(1)5) of the PSPEIA),
6. money remittance (clause 3(1)6) of the PSPEIA).

Yours sincerely

Andres Kurgpõld
Member of the Management Board

Maria Jänese (Ms.) +372 668 0530 Maria.Janese@fi.ee