



GTS ALIVE s.r.o.
Matthew John East
U hřiště 260
Středokluky

Prague, September 11, 2009

Dear Mr. East,

we would like to take the opportunity to express the appreciation for your cooperation with Komerční banka, which has lasted for four years so far. The joint efforts of two powerful partners in the student segment has brought about a unique product for students called UNIkarta, a "3 in 1" card that is a combination of a payment instrument, an identification card and a discount card.

Besides UNIkarta itself, the only product of its type on the Czech market, mutual promotion of brands is also helping Komerční banka maintain its leading position in the market of student accounts.

We are fully aware that our effective team work and cooperation can be attributed not only to our companies' good images, but to the people behind them as well. Therefore, we would like to extend our sincere thanks and appreciation to you and the entire GTS ALIVE team for your daily efforts, which are reflected in your work results.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Radko Belada'.

Radko Belada
Head of Marketing Retail

A handwritten signature in blue ink, appearing to read 'Jana Fučíková'.

Jana Fučíková
Segment Manager