(On client's letterhead)

[Date]

Dear Sirs,

In connection with the audit of the 201X financial statements performed by AS PricewaterhouseCoopers in our company we kindly ask you to send a letter of confirmation containing the below information to our auditors, signed by a member of the management board or other authorised person.

We kindly ask you to send a digitally signed letter of confirmation to ee\_info@pwc.com or a physically signed letter of confirmation to:

AS PricewaterhouseCoopers

Tatari 1

10116 Tallinn

Estonia

In order to expedite our auditors’ work, in case of sending a physically signed letter of confirmation, we kindly ask you to send a scan of the letter also to ee\_info@pwc.com.

Kindly include the following information in your letter of confirmation:

1. Our loan balance as at 31 December 201X
2. Repayment terms and conditions
3. Interest rate
4. Interest receivable / accrued interest as at 31 December 201X
5. Loan collaterals
6. [Please confirm that as at the date of signing the present confirmation you are not aware of any significant violations of loan agreement(s) or of any other events which may be treated as Events of Default and/or cause immediate repayment of the loan(s).]

To ensure the timely completion of the audit we ask you to send your reply to the auditors no later than by **[date**]. Thank you for your kind cooperation.

Sincerely,

[Signature]

[Name of the client’s representative]

[Position]

[Name of the client]