Bank Polski

Warsaw, 26 November 2025

PKO Bank Polski SA
ul. Chmielna 89
02-515 Warsaw

We confirm that AFINE sp. z o.o., with its registered office in Warsaw at Al. Jerozolimskie 146C, performs cybersecurity testing (external audit) services on the Bank's order. The work delivered for the Bank has included, among other things:

- penetration tests of web applications, based on OWASP ASVS, in accordance with the methodology defined in the OWASP Web Testing Guide,
- penetration tests of IT infrastructure components and thick-client applications,
- security configuration reviews of applications, servers, and Cloud components.

The AFINE team performed the services in accordance with the concluded agreement.

Powszechna Kasa Oszczędności Bank Polski Spółka Akcyjna, 00-116 Warszawa, ul. Świętokrzyska
Sąd Rejonowy dla m.st. Warszawy w Warszawie, XII Wydział Gospodarczy Krajowego Rejestru Sądowego
NIP: 525-000-77-38, REGON: 016298253, kapitał zakładowy (kapitał wpłacony) 1 230 000 000 PLN

Podpisano przez:
Piotr
Kalbarczyk
2025-11-27
Kwalifikowany podpis elektroniczny

ING

ING Hubs B.V.
Holenderska 1102 CT Amsterdam Bijlmerdreef 106
VAT [illegible]
ING Hubs B.V. Spółka z o.o.
Oddział w Polsce
[illegible] 19
NIP [illegible]

Katowice, 11/12/2024

Jerzy Patraszewski, IT Area Lead
CTO/CISO/ASM/OffensiveSecurity

Artur Byszko
AFINE Sp. z o.o.
al. Jerozolimskie 146C
02-305 Warszawa

Letter of recommendation

In October 2019, AFINE sp. z o.o. entered into a framework agreement with ING Business Shared Services B.V. to conduct comprehensive security testing of applications and infrastructure components.

Under the scope of this agreement, AFINE delivered thorough and meticulously executed security assessments, ensuring full compliance with the agreed scope, deadlines, and industry standards. Each test was performed with exceptional professionalism, reflecting the company's expertise and dedication to quality.

Based on our extensive and positive collaboration with AFINE, we confidently recommend this company as a dependable and highly competent partner for advanced security services.

Jerzy Patraszewski

Warsaw, 4 December 2024

Reference: DC.0451.345.2024-WC
Letter sent electronically

Bank Gospodarstwa Krajowego
Cybersecurity Department
Al. Jerozolimskie 7, 00-955 Warsaw
temporary registered office and correspondence address:
VARSO 2, ul. Chmielna 73, 00-801 Warsaw

Afine sp. z o.o.
Al. Jerozolimskie 146 C, 02-305 Warsaw
KRS: 0000584351, NIP: 5223043871, REGON: 362960768

Letter of Reference

I hereby confirm, on behalf of the Cybersecurity Department of Bank Gospodarstwa Krajowego, that AFINE sp. z o.o., in the course of cooperation under Agreement No. UCZ/000661/23 concluded on 31 October 2023, performed IT systems security analysis services covering the identification and verification of potential vulnerabilities (penetration testing) of the Bank's systems and applications exposed on the public Internet. The tests were carried out in 2023 - 2024.

All commissioned work was delivered with due diligence and without reservations, in accordance with the terms of the Agreement.

Sincerely,

Sigital signature
Podpisano przez:
Grzegorz Jasiulewicz
Bank Gospodarstwa Krajowego
Date / Data:
2024-12-06 15:44

MEDICOVER

LETTER OF REFERENCE

We hereby confirm that AFINE Sp. z o.o. has been providing offensive security testing services to the Medicover Group, including Medicover Sp. z o.o., under a framework agreement since September 2020.

The work is delivered on time, while maintaining the highest standards, and demonstrates very strong effectiveness and flexibility in its approach to the Client.

We recommend AFINE as a trustworthy provider of cybersecurity services with very high competence.

Jacek Skorupka
Group Cybersecurity Director
Tel. +48 606417947
Jacek.Skorupka@medicover.pl

GRUPA BIK

Biuro Informacji Kredytowej
ul. Modzelewskiego 77a
02-679 Warszawa

Warsaw, 27.02.2024 r.

To Whom It May Concern,

We are writing to highly recommend AFINE for their exceptional red teaming services, specifically in testing physical security measures to prevent unauthorized access to internal networks. AFINE conducted a comprehensive exercise at BIK, demonstrating professionalism and in-depth security knowledge.

The aim was to assess our physical security's effectiveness in safeguarding against unauthorized network access. AFINE was tasked with simulating real-world physical intrusion tactics.

Their team skillfully executed the exercise, employing a variety of strategies to identify vulnerabilities without disrupting our operations. Their approach was thorough, focusing on physical access controls and employee awareness.

AFINE provided invaluable insights into our security posture, uncovering critical vulnerabilities and offering actionable recommendations for improvement. Their expertise led to significant enhancements in our physical security measures, greatly reducing our exposure to potential threats.

AFINE has proven to be a valuable partner in enhancing our security framework. We confidently recommend their services to any organization looking to strengthen their defense against security threats.

Sincerely,

Andrzej Karpiński
Dyrektor
Departament Bezpieczeństwa

Biuro Informacji Kredytowej S.A

Andrzej Karpiński
Dyrektor
Departamentu Bezpieczeństwa

Bank BPS

www.bankbps.pl

Departament Informatyki
ul. Grzybowska 81, 00-844 Warszawa
e-mail: di@bankbps.pl

DV0423/T0005/0128/2018

Warszawa, 14.05.2018 r.

LETTER OF REFERENCE

Bank Polskiej Spółdzielczości S.A. has been cooperating with AFINE sp. z o.o. for 2 years. During this time AFINE Sp. z o.o. has carried out for the Bank, in accordance with the agreements, the following IT audits:

- ✓ penetration tests of IT systems
- ✓ security audits of key systems – including the electronic banking system (internet and mobile application) and clearing systems.

AFINE Sp. z o.o. delivered the commissioned projects/tasks in accordance with the order conditions, professionally and with due diligence.

Sincerely,

Department Director
Renata Bielowska

Centrum Procesów Bankowych i Informacji
cpb.pl

Warsaw, 3 December 2024

STATEMENT OF REFERENCE

We hereby confirm that, in the period from November 2023 to July 2024, Afine Sp. z o.o. carried out security audits of 9 web applications.

All audit services were performed in accordance with the concluded agreements, professionally and on time.

Vice President
of the Management Board
Dariusz Kozłowski

ipopema

Warszaws, dnia 4 grudnia 2024 r.

LETTER OF REFERENCE

We confirm that AFINE Sp. z o.o. (hereinafter "AFINE") is our long-standing partner in the testing of application and IT infrastructure security. The cooperation began in 2019 and since then the company has regularly supported us in maintaining a high level of protection for our systems.

The scope of cooperation covers:

- regular penetration testing of applications and infrastructure;
- identification of potential vulnerabilities and advisory on their remediation;
- support in the ongoing analysis and assessment of risk related to IT security;
- preparation of reports with test results and consultations on the implementation of recommendations.

AFINE demonstrates excellent command of technical matters, a high level of professionalism, and flexibility in adapting its work to the complex and varied needs of our organisation. The cooperation with AFINE is of material importance for minimising risk related to cyber threats and maintaining our organisation at an appropriate level of security.

With full conviction we recommend AFINE as a trusted and competent partner for cooperation in the area of IT security.

On behalf of IPOPEMA Securities S.A.

Sigature Not Verified
Dokument podpisany przez Mirosław Borys
Data: 2024.12.04 17:30:01 CET

Mirosław Borys
Vice President of the Management Board

TOTALIZATOR SPORTOWY

We are pleased to confirm that AFINE has been our partner in advanced IT security services in the period from July 2019 to June 2024.

The cooperation covered the delivery of comprehensive threat and test simulations aimed at a holistic assessment of our organisation's resilience to potential attacks and threats.

Within the scope of the cooperation, AFINE carried out the following activities:

Threat and attack scenario simulations:

- Performing comprehensive simulations that reproduce the actions of potential adversaries in order to identify weak points and verify the effectiveness of safeguards.
- Testing of infrastructure, process, and organisational controls, including attempts to bypass access controls and the potential exfiltration of IT systems.

Advanced security testing:

- IT infrastructure testing using different approaches ("Black Box", "Grey Box", "White Box"), aimed at identifying and eliminating vulnerabilities.
- Assessment of resilience to external and internal actions, including social engineering tests aimed at verifying the security of processes and the effectiveness of security procedures.
- Audits of applications, databases, network devices, and source code, with an emphasis on identifying potential attack vectors.

Advisory and recommendations:

- Drafting recommendations aimed at improving the organisation's defensive capabilities based on the results of the tests and simulations performed.
- Consultations on security processes, risk management, and the implementation of more effective system safeguards.

AFINE demonstrated a high level of professionalism, excellent preparation, and flexibility in adapting solutions to the needs of our organisation. Thanks to their engagement we significantly strengthened our safeguards and gained the ability to identify and neutralise potential threats with even greater precision.

With full conviction we recommend AFINE as a competent and dependable partner for demanding IT security services, including threat simulations and multidimensional testing.

Since July 2024 the cooperation has continued under a new framework agreement.

Head of Cybersecurity Team

Andrzej Rosiński

Elektronicznie podpisany przez Andrzej Rosiński
Data: 2025.01.11 18:51:12 +01'00'

TOTALIZATOR SPORTOWY Sp. z o. o.
ul. Targowa 25, 03-728 Warszawa
+48 22 518 22 00 | +48 22 518 23 20
+48 22 818 51 83
centrala@totalizator.pl
www.totalizator.pl | www.lotto.pl
NIP: 525-00-10-982 | KRS: 0000007411
Sąd Rejonowy dla m. st. Warszawy XIV Wydział Gospodarczy
Kapitał zakładowy Spółki 279 142 000 zł
Bank PKO BP S.A. Warszawa 48 1020 1042 0000 8502 0014 8270

KACZMARSKI GROUP

Wroclaw, 06.10.2025

Reference

To whom it may concern,
This letter confirms that AFINE sp. z o.o. performed a Red Team engagement for Kaczmarski Group in 2024. The engagement simulated realistic adversary activity and assessed the organization's security posture, operational readiness, and incident response processes within the agreed scope.

Engagement summary
Type: Real-world scenario Red Team engagement executed under pre-approved rules of engagement.
Scope: External and internal systems, people-focused testing, and operational resilience, limited strictly to the agreed assets.

AFINE carried out the engagement with professionalism, maintained full confidentiality, and coordinated effectively with our teams. All activities were conducted within agreed boundaries and timelines to avoid any disruption to business operations.

Based on the engagement and outcomes delivered, we recommend AFINE as a trusted partner for advanced Red Teaming and security posture assessments for organizations with complex infrastructures and stringent compliance requirements.

Sincerely,

Piotr Wroński

Elektronicznie podpisany przez Piotr Wroński
Data: 2025.10.06 11:36:13 +02'00'

Recommendations

for AFINE sp. z o.o., Warsaw

AFINE conducted comprehensive security testing of our web applications supporting large-scale online payment processing for merchants operating across Poland. As a leading Polish payment integrator, we required a security partner capable of delivering advanced testing aligned with the risk profile of financial transaction environments.

The engagement covered in-depth penetration testing of our web systems with a strong focus on real-world attack scenarios affecting payment workflows, authentication mechanisms, and sensitive financial data processing. AFINE demonstrated a high level of technical expertise, accurate risk assessment, and a clear understanding of the potential business impact of identified vulnerabilities.

What clearly distinguished AFINE was the precision of their reporting and the practical quality of their remediation guidance, which translated directly into measurable security improvements. The cooperation was smooth, professional, and efficiently aligned with our operational and compliance requirements. The results significantly strengthened the security posture of our payment platform.

Artur Maliszewski
Chief Innovation Officer

booksy

Booksy International sp. z o.o.
Ul. Prosta 67/28 piętro
00-838 Warszawa

Letter of recommendation

I would like to recommend Afine sp. z o.o. as a trusted partner in the penetration testing area.

Colleagues from Afine helped us to improve the security posture of our web and mobile applications and showed a high level of flexibility and customer-centricity in both preparation and execution phases of that project.

Cooperation with Afine during that project was always smooth and testers were very responsive.

M. Szydłowski

Marcin Szydłowski
Head of Security at Booksy