



Quality Management System Certificate of Approval

This is to certify that the Quality Management System of:

UNIVERZAL BANKA A.D. BEOGRAD

Francuska 29, Belgrade
Serbia

has been assessed and found to meet the requirements of:

ISO 9001:2008

The certificate is valid for the following scope of operation:

Development and provision of banking services

EA 32

Date of Certificate Issue: 9th March 2010

Certificate Valid until: 8th March 2013

Certified with DAS since: 9th March 2010

Certificate Number: SO1-954-118

Authorized:



*This certificate is the property of DAS Certification Ltd, and remains valid subject to satisfactory Surveillance audits
Re certification audit due before 18th February 2013*