Polish Financial Supervision Authority
Current Report No. 59/2025

Prepared on: 21/10/2025; 17:50

Subject:
Early redemption of all R1 series bonds at the issuer's request

Legal basis:
Article 17(1) MAR – inside information

Report contents:
The Management Board of BEST S.A. (the '**Issuer**', the '**Company**') announces that on 21 October 2025 it adopted a resolution on the early redemption, at the Issuer's request, of all series R1 bonds issued by Kredyt Inkaso S.A. prior to its merger with the Issuer.

Based on point 12 of the Basic Terms and Conditions of Issue of Series R1 Bonds (the '**Basic Terms of Bond Issue**') contained in the base prospectus drawn up by Kredyt Inkaso S.A. and approved by the Polish Financial Supervision Authority on 16 February 2023 (the '**Prospectus**'), the Company will redeem early, at the Issuer's request, 20,000 (twenty thousand) series R1 bearer bonds with a nominal value of PLN 1,000.00 (one thousand zlotys) each, with a total nominal value of PLN 20,000,000 (twenty million Polish zlotys), issued by Kredyt Inkaso, whose legal successor is the Issuer, pursuant to Resolution No. IV/1/1/2024 of 15 January 2024 on the issue of series R1 bonds under the programme and the determination of the final terms and conditions of their issue (the '**R1 Bonds**'). The R1 Bonds are registered with the National Depository for Securities (Krajowy Depozyt Papierów Wartościowych S.A.) under the ISIN PLKRINK00329. All of the above-mentioned P1 Bonds and R1 Bonds will be subject to redemption.

Early redemption of the R1 Bonds at the Issuer's request will take place on 7 November 2025 (the 'Early Redemption Date').

The early redemption of the R1 Bonds at the Issuer's request will be made according to the procedure described in the Basic Terms of Bond Issue.

For the early redemption, the Issuer will pay the Bondholders, in addition to the Principal Amount and Interest due, a bonus calculated on the nominal value of the R1 Bonds subject to the early redemption, as specified in the final terms of issue of the series R1 Bonds.

Notice to Bondholders regarding the exercise of the early redemption option for the R1 Bonds at the Issuer's request will be posted on the website referred to in the Basic Terms of Bond Issue and in the Prospectus, i.e. https://obligacje.kredytinkaso.pl/.
Capitalised terms not defined above have the meanings ascribed to them in the Prospectus, the Basic Terms of Bond Issue or the final terms of issue of the R1 Bonds.

BEST S.A.	
(full name of the issuer)	
BEST	Other finance (fin)
(abbreviated name of the issuer)	(sector as per GPW (Warsaw Stock Exchange) classification)
81-537	Gdynia
(postal code)	(city/town)
Łużycka	8A
(street)	(number)
(0-58) 76 99 299	(0-58) 76 99 226
(phone)	(fax)
best@best.com.pl	www.best.com.pl
(e-mail)	(www)
585-00-11-412	190400344
Tax ID (NIP)	Statistical No. (REGON)

SIGNATURES OF THE PERSONS REPRESENTING THE COMPANY:

Date	Given name and surname	Position/Function	Signature
21/10/2025	Marek Kucner	Vice-President of the Management Board	
21/10/2025	Agnieszka Pakos	Member of the Management Board	