



**CERTIFIED  
GOLDEN PAYER 2015**

**BRAT-BUD P.P.H.U. KRZYSZTOF  
PÓŁBRAT**

Tax ID 7290013019

is an exemplary company,  
for maintaining  
the highest payment standards in 2015.

Euler Hermes' Receivables Analysis Program  
assists in identifying reliable business partners,  
in a given year, who have achieved  
the highest Payment Morality Index.  
The Certified Golden Payer program comprises  
businesses with a proven track record.

**Maciej Harczuk**  
CEO  
Euler Hermes Collections Sp. z o.o.

**Krzysztof Rzepka**  
CFO  
Euler Hermes Collections Sp. z o.o.