

# HELZBERG DIAMONDS.

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This information is best reviewed by your financial team. If you are not the person responsible for cash management, please forward this to your CFO, controller, treasurer, or credit manager.

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Dear Valued Supplier,

Helzberg deeply values the relationships we have with our suppliers, your company among them.

We have partnered with C2FO to facilitate accelerated payment of approved supplier invoices via their secure marketplace. C2FO has many years of experience helping numerous suppliers fulfill their cash flow needs.

For a small discount, you can receive early payment directly from Helzberg to improve your cash flow at rates that are often less than the cost of borrowing short-term working capital.

The best part about C2FO is that you determine your early payment offer, so you're in control. When your offer is accepted, Helzberg will initiate early payment within 48 hours of market clearing.

C2FO is rapidly expanding as suppliers realize its money-saving advantages and simplicity:

- **LOW COST:** Creates a new working capital option at a rate you choose
- **FLEXIBLE:** Eliminates paperwork and contracts with on-demand access
- **USEFUL:** Lowers your days sales outstanding (DSO)
- **SECURE:** Provides secure access to view your approved invoices
- **SIMPLE:** Offers easy account activation and your payment process doesn't change

While we believe Helzberg C2FO is the most supplier-friendly option for improving your working capital, the final decision to use C2FO is yours.

Please activate your C2FO account at your earliest convenience. If you have questions, the C2FO support team is ready to help you.

Thank you for your continued partnership with Helzberg.

Sincerely,



**Brad Hampton**

Sr. Vice President/CFO

C2FO Support Team

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