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

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Dear Valued Vendor,

TJX appreciates the working relationships we have with our vendors and we are always looking for ways to strengthen our important business relationships. For this reason, I'm asking you to give our TJX C2FO program your full consideration.

We are collaborating with C2FO to facilitate accelerated payment of approved vendor invoices via C2FO's marketplace. C2FO has many years of experience helping numerous suppliers fulfill their cash flow needs.

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

With C2FO, you determine your early payment offer, so you're in control. If your offer is accepted, TJX will initiate early payment on the next immediate payment run.

C2FO is rapidly expanding and some of its benefits include:

- **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)
- **HELPFUL:** Offers support M-F, 8.30am-5.30pm
- **SIMPLE:** Offers easy account activation and your payment process doesn't change

While we believe TJX C2FO is a great, supplier-friendly option for improving your working capital efficiency, the final decision to use C2FO is yours.

Please activate your C2FO account at your earliest convenience. If you have questions, C2FO's support team is ready to help you. You can find contact information below.

We value our relationship and appreciate your consideration.

**Charlotte Arnold**

The TJX Companies, Inc.  
Vice President Merchandise Payables

P.S. There's no cost or obligation when you activate your C2FO account. It simply gives you the opportunity to see how C2FO could improve your company's cash flow and save you money.



Dear Vendor,

As you know our vendor relationships are very important to us at TJX Europe, and we are always looking for ways to strengthen these relationships. We have recently introduced a new early payment option in collaboration with CF2O and I'd like to explain how this could work for you.

CF2O is a global leader in working capital solutions, which works with businesses to facilitate accelerated payment of approved vendor invoices via their marketplace.

By proposing a discount on your invoices, you may receive early payment directly from TJX Europe, which may help to improve your cash flow at rates that are often less than the cost of borrowing short-term working capital.

Through the CF2O platform, you can suggest a discount on one or all of your outstanding invoices with us, and if your offer is accepted, we will initiate early payment on the next immediate payment run. Although using the CF2O platform, the payment would still come from TJX Europe using your current payment method.

The TJX Europe Early Payment Program has several advantages:

- Access to cash flow whenever you need it
- Lower cost than traditional sources of funding
- No changes to existing payment terms
- No maintenance fees and no paperwork to complete

The platform is flexible, and enables you to determine which invoices to discount, and how much of a discount to offer, so you are in control at all times of whether and to what level to use the service.

To learn more about the program and activate your account, please visit [tjx.c2fo.com](https://tjx.c2fo.com).

Thank you for your continued partnership with TJX Europe.

A handwritten signature in black ink that reads 'Edward Johnson'.

Edward Johnson  
Assistant Vice President, Director of Operational Accounting