



Dear Vendor,

Our relationships with our Vendors are very important to us at TJX Europe, and we are always looking for ways to enhance these relationships. We have recently introduced a new early payment option in collaboration with C2FO and I'd like to explain how this could work for you.

C2FO 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 C2FO 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 <https://tjxeu.c2fo.com>

Thank you for your continued partnership with TJX Europe.

Sincerely  
Andre Bagala

A handwritten signature in blue ink, appearing to read 'Andre Bagala', on a light blue background.

Head of Transactional Services control