

Sylwia Krzemińska
and
Hubert Mańturzyk
employees of
Nordea Bank Polska S.A.

To whom it may concern

Reference letter

Mr Michael Hardenfelt domiciled at Puławska Street 83/16 02-595 Warsaw has been our teacher of Danish for 2 months (July and August 2006).

Based on our experiences we can recommend Mr Hardenfelt as a very professional teacher with interesting and creative approach to his students. Each lesson was different and what is most important we have managed to learn basics of Danish in such a short period.

Hubert
Mańturzyk
Sylwia
Krzemińska