

Frequently Asked Questions regarding transfers of samples from CryoSave to FamiCord Laboratory

1. Where is my biological material stored?

Containers with the biological material of about 98% of CryoSave's customers have been safely transported from CryoSave facilities to one of the PBKM FamiCord Group laboratory located in Warsaw, as a result of the biological material storage contract concluded by and between CryoSave and FamiCord Group.

We ensure that during the transfer, which was supervised by a group of experts, all the standards and requirements for the transportation of biological material were observed. We would like to also assure you that during the transfer operation all the standards and requirements (technical and legal) regarding biological material transport were met. Cryogenic containers were equipped with special sensors to measure temperature.

Additionally, the shipment was covered by PBKM FamiCord's Group insurance policy provided by a group of insurance companies. However, PBKM FamiCord Group may not be held liable for the quality of the samples, their preparation and storage until the collection of the material from the CryoSave laboratories.

In order to check whether your material is stored, you will have to provide information that will enable us to identify the material sample and at the same time verify your right to this biological material.

Please provide such data at <https://famicord.eu/contact/for-cryo-save-client>

Please be also informed that despite the fact that efficient communication with Parents is our priority, due to the huge number of inquiries, we are not always able to answer immediately.

2. Why was my biological material transferred to another bank? And why to the PBKM FamiCord Group? What were the legal grounds for transferring my biological material to PBKM FamiCord Group?

The decision to transfer the material was made by CryoSave. The material was transferred to PBKM FamiCord Group as part of the safe biological material storage contract concluded by and between CryoSave and PBKM FamiCord Group to providing the Customers with an uninterrupted and highest quality service. The Back-Up Agreement between our banks has been concluded for five years. CryoSave decided to entrust this service to our bank due to the fact that PBKM Famicord Group is regarded as the most reliable bank among European banks, their storage standards and many years of very good financial standing.

We store over 440 thousands different stem cells samples for approximately 300 thousand families (not counting Cryo-Save). We are present directly or indirectly in Hungary, Spain, Italy, Portugal, Switzerland, Poland, Romania, Turkey, Egypt, Serbia, Croatia, Slovenia, Montenegro, Bosnia & Hercegovina, Albania, Kosovo, Northern Macedonia, Latvia, Lithuania, Ukraine, Denmark, Sweden and UK. We are also having clients from other various countries from and outside of Europe.

Our GMP laboratory, here in Poland is one of the largest in the world in family stem cell banking sector and it holds accreditations of national and international authorities and many renowned institutions

including American Association of Blood Banks (AABB), ISO, TUV. PBKM FamiCord Group is the only important family stem cell bank in Europe controlled by large financial shareholders like AOC (Germany), Nationale Nederlanden, Esaliens, Oil Fund of Government of Norway, Invesco (USA) and many others (from USA, Germany, Switzerland, Japan and Poland). The shareholding structure along with many years of delivering excellent and stably growing financial results **give the best guarantee of the safety** of biological material stored in the industry.

Our priority is to ensure the safety and proper storage conditions of CryoSave customer samples because we know how difficult the situation is for parents and we don't want to disappoint their trust. We are feeling responsible for the industry. Stem cells are more and more important and we believe in the future development of medicine. All samples are giving additional chance for treatment now or in the future.

3. How my sample was secured during transport to PBKM FamiCord Group? How can I be sure that the material was transferred under proper conditions and was not destroyed?

We ensure that during the transfer, which was supervised by a group of experts, all the standards and requirements for the transportation of biological material were observed. We would like to also assure you that during the whole operation all the standards and requirements (technical and legal) regarding biological material transport were met. Cryogenic containers were equipped with special sensors to measure temperature. We did the transport by ourselves not by a courier company. Our employees from logistic department were at the trucks with professional drivers. All the containers with samples were closed and sealed by us. We insured all the 5 transports, any opening of container for checking the samples is filmed. We have relocated about 98% of CryoSaves's material.

However, for obvious reasons, PBKM FamiCord Group may not be held liable for the quality of the samples, their preparation and storage until the collection of the material from the CryoSave laboratories.

4. Is PBKM FamiCord Group responsible for quality of stored samples? Do you test samples in cases when Parents wants to make sure of the quality and to verify the identity of the biological material?

PBK M FamiCord Group may not be held liable for the quality of the sample, its preparation and storage until the receipt of the material from the CryoSave laboratories. If a sufficient number of reference samples is available with the main cartridge or group of vials with the stored biological material, PBKM FamiCord Group may conduct quality tests of the material upon written order of the entitled person (parents or child upon reaching maturity). Where no adequate number of reference samples is available, the tests may be conducted only on the main aliquot and this will be possible only when the material is to be used for transplantation.

Of course, we can do tests for the client's explicit request, however, it is associated with the risk of losing some valuable material. Especially if the customer does not have reference samples, the test would have to be carried out directly on the material to be transplanted, which would result in loss or reduction of the quantity.

There are two kind of testing we may conduct: on quality and on genetic compatibility between the sample and the transplant recipient. The reference sample does not always have sufficient volume for HLA (genetic compatibility test) and quality to test it more than once. Additionally, Parent would have to perform HLA tests on his/her responsible and the cost of the entire examination in our laboratory would be also charged to the Parent.

We strongly advise against testing samples at the moment because the risk of wasting part of the material is too great. This may result in you being unable to use the sample in the future. We also think that the risk of mistakes of CryoSave related with mixing the samples coming from various clients is very limited.

5. Is It possible to visit laboratory to see my sample?

PBKM FamiCord Group is the biggest bank in Europe. We store hundreds of thousands of samples. It is not possible to make it for every client to visually inspect his sample – for example for security or organizational reasons. Only authorized specialists have access to the warehouse. However, we will consider inviting selected representatives of CryoSave clients to our facilities. That kind of visits have been already organized and we hosted a few groups of people interested including families and/or media representatives.

6. Will you confirm that material is stored in PBKM FamiCord Group? How quickly such confirmation will be sent?

Every CryoSave Customer, who submit proof that they hold a legal title to the sample, will have the option to request verification of whether the biological material is in the containers transported from CryoSave.

The only way to made the request is via <https://famicord.eu/contact/for-cryo-save-client>

The verification of the content of other containers with the biological material is still underway.

The check of the entire inventory is done by a dedicated team of a few dozens of people which are working on rotation basis. Rotation is required due to reduced operating hours in liquid nitrogen vapours. We are absolutely sure that the decision on manual check of the entire inventory was correct and necessary as the database provided by Cryo-Save is far away from being perfect and up to date. Until now the process has been going smoothly and we have faced no incidents.

Every day dedicated team checks manually from a few hundreds to several hundreds of samples because we know how important it is for the families. We have to be very careful and precise. We feel fully responsible for providing you correct and true information. Confirmation of the storage of all your samples in the PBKM FamiCord Group laboratory will be sent as soon as possible. If only we find at least one subunit belonging to a family this family is informed about it. We don't like to wait until we identify all the subunits as they are spread over many storage containers. Our check is done rack by rack and container by container. That's much more efficient than looking for all the samples belonging to particular family.

We have already started sending confirmations to thousands families from various countries and we are going to send next confirmations gradually

We estimate it can take us a couple of months more as the safety of the samples is our top priority, so we will be very grateful for your patience.

7. What if I have to send the material to the transplantation centre?

PBKM FamiCord Group has the largest experience in Europe with the transport of stem cells to transplantation centres all over the world.

It means that during the transfer all the standards and requirements (technical and legal) regarding biological material transport are met. Cryogenic containers are equipped with a special sensors to measure temperature and a team of experts will supervise the process.

It is important to say that **in case the sample is needed for treatment** we are able to identify it usually in 1-3 days. We have done it already and a few families being clients of CryoSave have signed a dedicated agreement with us which enabled sending material from FamiCord's laboratory to the transplantation centre. We released the samples based on our procedures with an approval of our Medical Director and shipped them to US at our cost for the therapy.

If you need to use your biological material, please contact us as soon as possible so we can assist you with the process and provide you with all the necessary support. Contact us on: info@famicord.eu

8. What is my guarantee that the material belongs to our child? The only information we received is the CryoSave's contract number and sample numbers however I need more evidence. Why can't I receive as confirmation more data as e.g. the child's name, date of birth, mother's and father's name?

The contract number and the sample number are individual designations ascribed solely to one contract and one sample. In our opinion such data are fully sufficient to confirm that the given material belongs to your child. However, we understand your concern and upon your explicit request we may provide you with additional data if such data are in possession of FamiCord Group. Nonetheless, in every situation FamiCord Group must act in compliance with applicable law, including regulation concerning protection of the personal data.

Therefore, if you would like to request for any additional data other than the number of the contract and the number of the sample, we will need your explicit and precise request indicating what kind of data you need and your explicit consent for processing of such data by FamiCord Group.

Additionally our opinion is that the chance Cryo-Save mixed the samples belonging to different clients is very low.

9. Why I received the sample numbers which I don't recognize

Samples of biological material for each contract are divided into subunits. Usually, the umbilical cord blood sample is divided into two subunits. If the parents decided to store the umbilical cord, it is also usually divided into two subunits. In our email storage confirmation sent by PBKM FamiCord Group we provide you with numbers of such subunits.

As far as we know not all parents have received Certificates with sample numbers or have been certified only for cord blood or only for umbilical cord, therefore they may not recognize these numbers. For this reason we are now adding the CryoSave contract number to the confirmations we send. If the Parents received an email confirming the subunits number without a contract number they can always ask us to send the contract number by sending an email to info@famicord.eu

10. What about my contract concluded with CryoSave?

First of all, it must be emphasized that the child is the only person entitled to dispose of the biological material (i.e. samples stored in the cell bank). Until child reaches the age of maturity, decision of disposal of the biological material are made by the child's legal custodians (usually parents). In particular, parents may decide in which bank the samples should be stored.

Execution of the contracts with FamiCord Group does not require termination of contract between Parents/Child and CryoSave. It is discretionary decision of the parents what to do with the contract with CryoSave. Contracts create legal relations only between their parties so execution of contract with

FamiCord Group formally does not affect existence of the contract with CryoSave and your rights arising from such contract.

However, please bear in mind that there are always two elements of the contract: rights and obligations. In connection with the contracts with CryoSave parents fulfilled its obligations vis-à-vis CryoSave, i.e. they paid the due remuneration. And it is their sole decision whether they want to execute fulfilment of the obligations of the CryoSave (i.e. obligation for storage of the biological material). Taking into account that the situation of CryoSave is difficult (Swiss court declared bankruptcy of CryoSave on 20 September 2019) execution of your rights under contract with CryoSave may be difficult if possible at all.

To sum up, execution of contract with FamiCord Group formally does not have any influence of your contract with CryoSave as contracts create obligations only between their parties. However, it is sole decision of the parents what to do with the biological material of their child and they are fully entitled to change the cell bank in which such samples are stored. It is understandable that termination of the contract with CryoSave prior the execution of contract with FamiCord Group may provide more clarity in the legal relations but it is not necessary and in any way required by FamiCord Group.

11. How will the contract between the Customer and a company from the FamiCord Group be concluded?

We would like to inform you that after verifying location of at least one sample of your child, you can sign a contract with the FamiCord Group. This is possible even when not all the sample (or samples) have not yet been located - in this case the contract will only enter into force AFTER finding your biological material (at least one sample).

You may **review the terms and conditions** of the contract and the contract conclusion manual at any time under <https://famicord.eu/agreement>

If you will decide **to sign the contract** with PBKM FamiCord Group please follow the instruction under the following link <https://client.famicord.eu>

Please be informed that if you will decide to keep the samples with us in Warsaw or move it to Switzerland and you will sign an Agreement between you and FamiCord Group - **all the payments made to CryoSave will be respected** and there will be no extra fee needed. If you will decide to continue the storage after prepayment period you will be required to pay another fee only after the end of the period prepaid to CryoSave.

12. What will happen if I decide not to conclude a contract with a company from the FamiCord Group? What will happen to my biological material?

At this stage the only legal basis for storing biological material is the Back-Up Agreement between FamiCord Group and CryoSave. However, due to CryoSave's bankruptcy, we encourage parents to sign a contract with the FamiCord Group because only in this case can we guarantee acceptance of earlier payments.

If CryoSave is liquidated as a result of bankruptcy, both the Back-Up Agreement and the agreement between the client and CryoSave will expire. It may turn out that the need to conclude a contract will come much earlier and the comfort of concluding such a contract may be lower. Until the conclusion of a new contract, FamiCord Group will then store samples without a contract governing the issue of remuneration. In such a situation, of course, FamiCord Group will have to issue samples to the client

upon his/her request, but it may require the client to reimburse the market costs for securing, storing and issuing the samples.

As Parents (we assume you have not lost the legal rights to take care of the children) you are absolutely solely authorised to make any decisions on biological material and you may also decide to change the bank for a different one or requested us to dispose of the samples including transferring the samples to the public bank.

13. In which countries do the FamiCord Group laboratories operate? Can I choose the storage location for my sample in the contract?

The FamiCord Group stores samples, among others, in laboratories located in 9 countries, such as Poland, Switzerland, Germany, Portugal and Hungary and others. In the contract or by means of a separate statement the Customer will be able to indicate, where their samples are to be transferred to from the FamiCord Group laboratory in Warsaw for further storage. A fee for transferring biological material from the FamiCord Group laboratory in Warsaw to one of the laboratories that may be mentioned in the contract will be indicated in the Price Table in the contract.

14. Under what conditions is my biological material stored? What accreditations does the PBKM FamiCord Group laboratory hold?

The biological material is stored in dedicated containers (cryostats) in liquid nitrogen vapours at a very low temperature. Our Warsaw laboratory holds accreditations of national and international authorities and institutions including the prestigious American Association of Blood Banks (AABB) accreditation, ISO, GMP.

15. Where should I return the signed agreement?

There is no need to send back the signed contract as the contract can be concluded online. Also a copy of the contract will be available on the client's panel with an electronic signature of authorized persons.

To sign the contract with FamiCord Group, please check following link <https://client.famicord.eu>

16. What discounts can I get at FamiCord Group when banking biological material of subsequent children?

Discounts for subsequent contracts are as follows:

- Second child - 20%
- Third child - 30 %
- Fourth child - 40%

Discounts will be automatically added in the e-shop based on the customer ID number. Please be informed that the contract for twins is treated as a contract for one child.

17. What about payments to CryoSave that have already been made?

Payments made to CryoSave will be fully recognized by FamiCord Group and the Customer will be required to pay another fee only after the end of the period prepaid to CryoSave if only the Customer would like to continue the storage. The amount of the fees paid to FamiCord Group will be indicated

in the biological material storage contract, if the Customer decides to enter into such a contract with FamiCord Group.

For example in case someone contracted with Cryo-Save in 2007 for 20 years we will keep the sample for free until 2027. If you had prepaid for more than twenty years of storage, we may request for prepayment proof. You will be required to pay another fee only after the end of the period prepaid to CryoSave - according to the price list you will earlier eventually accept.

18. Will I have to cover additional costs for my biological material being transferred from the CryoSave laboratory to the PBKM FamiCord Group laboratory?

The material was transferred from the CryoSave laboratories to the PBKM FamiCord Group laboratory at the expense of PBKM FamiCord Group. An additional fee for transferring the material will be charged only where the Customer selects a different storage location than the laboratory where the material is currently located, i.e. Warsaw, Poland or Switzerland. PBKM FamiCord Group is planning to offer optional storage in Switzerland, Germany, Portugal or Hungary.

19. Some of the Parents still didn't pay all the fees. To whom and how they should pay?

From our perspective we can sign the agreement respecting 20 years since it was signed ALSO in case not all the payments were done. So we will keep the sample for free till that time (so families which contracted in 2018 with 20 years storage option but paid part of instalments will be offered free of charge storage till 2038).

In parallel, please note that unless you decided to terminate the agreement with CryoSave or such agreements expired due to other reasons such agreement remains valid, as the company although declared bankrupted in not liquidated yet. Liquidation will take a few months. Legally speaking if the payments to CryoSave have not been made in full, parents owe that money to CryoSave not to our bank. So paying to FamiCord Group will not change Parent's legal situation/obligation toward CryoSave. In current scenario Parents will have some savings on cord blood banking. In worst scenario they will be asked to pay that money to CryoSave.

20. Where should I send payment confirmations made for storage service in CryoSave?

FamiCord Group will respect payments already made by customers to the CryoSave account. Payments for a retention period of up to 20 years will be accepted without proof of payment. If the pre-paid period has been longer than 20 years, FamiCord Group may ask parents to provide proof of payment, but there is no need to send it to us immediately. If the necessity arises after the conclusion of the contract, we will contact the parents regarding this matter.

21. Was CryoSave required to obtain my consent for transferring the material?

There was no possibility for PBKM FamiCord Group to review and they did not review all the contracts between CryoSave and their customers; they also have no direct influence on the activities undertaken by CryoSave. According to our best knowledge, such consent was not required in most cases. Because we are not a party to CryoSave's contracts with their customers, we are not able to provide the reason why CryoSave contacted the customers in the manner they actually did.

It is important to remember that the transfer of the material to Poland was conducted in some kind of emergency situation and was supposed to ensure the continuity of the storage of the biological material despite CryoSave's financial difficulties.

22. What is the FamiCord Group? What is its market position?

FamiCord Group is by all means the largest stem cell bank in Europe and one of the largest in the world, storing over 440 thousand different stem cells specimens for over 300 thousand families. FamiCord Group is present directly or indirectly in Hungary, Spain, Italy, Portugal, Switzerland, Poland, Romania, Turkey, Egypt, Serbia, Croatia, Slovenia, Montenegro, Bosnia & Hercegovina, Albania, Kosovo, Northern Macedonia, Latvia, Ukraine, Denmark, Lithuania, Sweden and UK. The FamiCord Group's 10 laboratories process one third of the umbilical blood portions collected in Europe. FamiCord Group has a robust financial background, the FamiCord Group shareholders include mainly financial institutions, such as Active Ownership Capital, Nationale Nederlanden, Invesco, Oil Fund of Norway, Rockbridge, Allianz, etc.

23. Who will handle the customers of CryoSave who decide to conclude a contract with Famicord Group? What language will the Customer Service be in?

Customer service will be provided by FamiCord Group or another entity from the capital group or a subcontractor, so the customer will have the opportunity to contact the provider in their native language, where possible. The Customer who enters into a contract with FamiCord Group will always be informed about the customer service entity and will receive the relevant contact data of such an entity.

Our customer service is based in various European countries. We provide support for e-mails and phones in English. The most important messages are translated into Spanish, Serbian, Italian, German, Hungarian, Bulgarian. We do our best to formulate answers to individual inquiries in the native languages of our clients, but we ask for your understanding if the answers are not flawless in style and grammar. We try to organize professional e-mail and telephone service in the Parents' native languages. We hope to launch the helpline in most languages in the near future, spoken by our clients.

Please contact us at: info@famicord.eu

24. How did you obtain my contact data or who shared them with you?

Legal regulations concerning transfer and the storage of the biological material require that the stem cell bank has access to certain information concerning the biological material and its donor. In connection with that and pursuant to the agreement regulating emergency transfer of the material formerly stored by CryoSave, CryoSave provided FamiCord Group with an access to information and documents enabling lawful storage of the samples. However, such data are limited and they are used only for proper and lawful storage of the biological material and FamiCord Group takes every effort to process them in compliance with the applicable law.

25. Should I have any unresolved disputes with CryoSave, e.g. outstanding refunds, claims, will FamiCord Group take them over? Where can I report my claims now?

FamiCord Group is only responsible for the storage of biological material after transportation, therefore it will not be held liable for any previous disputes arising from the contract concluded with CryoSave.

26. I have not received a Certificate from CryoSave - will I receive such a document from FamiCord Group?

We will be able to provide you with a new Certificate after signing the contract for storage with us provided that the biological material of your child has been transferred from CryoSave to FamiCord Group. We will send you the Certificate by email after conclusion of the contract and confirmation of storage of all subunits

27. Why I don't receive any answers for my e-mails, Facebook posts etc.?

We understand how difficult and disturbing the whole situation is for the Parents, but we receive thousands of e-mails and although we try to respond as quickly as we can, sometimes it takes more time than we would like to.

Please pay attention to subsequent informative mailings, as it's generated by the system and we send it whenever we complete another stage of work on verifications.

We also encourage you to visit our website: <https://famicord.eu/> where information directed to CryoSave clients appear on a regular basis as well as we update the Q&A list where you can find answers to frequently asked questions.

28. Why the other Parents who have filled the contact form later than me have already received the answer and I am still waiting for my confirmation?

We understand the impatience of parents awaiting confirmation of the storage of biological samples, but the verification process takes a long time due to the extremely large number of samples to be checked upon the request of the families and the need to maintain material absolutely safe. If only we find at least one subunit belonging to a family, this family will be informed about it. We don't like to wait until we identify all the subunits as they are spread over many storage containers. Our check is done rack by rack and container by container. That's much more efficient than looking for all the samples belonging to particular family. Every day dedicated team checks manually from a few hundreds to few thousands of samples as we have to be very careful and precise. We feel fully responsible for providing you correct and true information. **Therefore, we send confirmations when we verify the location of the sample and not by the date of receipt of the request.**

Please be also informed that if you have filled the contact form (entering agreement number and samples numbers) – there is no need do it again.