

Zurich, August 31, 2026

Reference Letter

Ms Cintia Pacheco, born on February 8, 1995, citizen of Portugal, was employed by our company as a SME-Operations Change Group from July 1, 2025 until August 31, 2026.

Cognizant (Nasdaq-100: CTSH) is one of the world's leading professional services companies, transforming clients' business, operating and technology models for the digital era. Our unique industry-based, consultative approach helps clients envision, build and run more innovative and efficient businesses. Headquartered in the U.S., Cognizant is ranked 185 on the Fortune 500 and is consistently listed among the most admired companies in the world.

The main duties and responsibilities were as follows:

- Acting as an Operations Analyst supporting across 1B I Wealth management Operations (Eg. Trade processing / Securities Settlements / Funds Settlements / Corporate Actions / Asset Transfers / Hedge Funds / Investment reporting & accounting / Data management / Client Services / Onboarding / Reconciliations etc across products & services)
- Readiness to support and work from client location
- Comply with Client and Cognizant mandatory trainings, policies, timesheets. and governance structure Which includes adherence to procedural & compliance guidelines, PI's, SLA's & alignment to mitigate financial & reputational risk
- Demonstrate flexibility, adaptability, professional & effective communication and team player attitude with an output driven mindset.
- Triage operational issues and challenges and achieve business & client objectives With close deadlines

Cintia Pacheco possessed remarkably profound expertise and above-average experience in her area of responsibility. She successfully applied herself to new duties and used the acquired knowledge with good results. The effort she put into her work was in proportion to the achieved outcome, and she met the requirements. With her rational and precise approach to her work, she always delivered a good performance. Her good command of languages was of great value for the communication in her work environment. The prevailing software applications and tools in her field were something she was very familiar with and used with great efficiency.

Cintia Pacheco showed initiative and complete commitment. To remain at the forefront of professional developments, she independently pursued continuous further training. In the event of organisational change, she adopted a proactive and committed approach. Under challenging conditions, she remained very calm and assured, adapting quickly to changing circumstances. She expressed her views clearly and compellingly and was able to assert herself effortlessly. Highly perceptive in evaluating the scope and impact of her actions, she was always careful when weighing up the related risks and opportunities. In the decision-making process she exercised tremendous autonomy and foresightedness, blended with in-depth knowledge; she also assumed full responsibility for the outcome. Her decisions were characterised by foresightedness and addressed the situation at hand skilfully and realistically. She was resolute in putting decisions into practice, and carefully provided those affected with all the information they needed.

Cintia Pacheco cultivated a goal-oriented style of leadership that continuously ensured excellent results. She was able to motivate her staff in a goal-oriented manner and delegated with expertise. Keen to nurture the potential of her staff, she recorded their individual performances and acknowledged them on a regular basis.

Cintia Pacheco regularly forwarded key information in a timely manner and involved management when the situation demanded it. She took on board other opinions and constructive criticism; she listened to

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what was said and was tuned in to the needs of her conversational partners. She supported and encouraged collaboration within the team and was highly adept at reconciling differing views. We came to know Cintia Pacheco as an exceptionally valuable supervisor who exhibited admirable devotion to her duties and felt committed to the company.

The employment contract ended on August 31, 2026. We thank her for her contribution and wish her every success going forward.

Cognizant Technology Solutions AG

A blue ink signature of Gordana Tadic, written in a cursive style.

Gordana Tadic
Head of HR - Switzerland

A black ink signature of Cillian Dore, written in a cursive style.

Cillian Dore
Sr. HR Business Partner