

Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

You are about to purchase a product that is not simple and may be difficult to understand.

Product

Name:	Note with the underlying bond issued by ESTO Holdings OÜ
Manufacturer:	AS Mintos Marketplace
Contacting the manufacturer:	info@mintos.com , (+371) 66 164 466
Competent authority:	The Bank of Latvia
Date of production of this document:	10.07.2025.

What is this product?

Type: A Note is an interest-bearing debt security backed by an underlying bonds. Purchasing Notes entitles you to receive repayments and interest payments for the Notes whenever payments are made on the underlying bonds.

Term: The maturity date of the Note is 3 years. Neither the issuer, nor the investor may unilaterally change the maturity date. Still, the Note may be subject to unilaterally early redemption by the Issuer.

Objectives: Notes provide investors with a way to earn interest income from bonds issued by Bonds Issuer. They provide a fixed rate of return based on the cashflows of the underlying bonds, provided that no Credit Event occurs for the Bonds Issuer.

When you invest in Notes, you purchase exposure to an underlying bond issued by the Bonds' Issuer ESTO Holdings OÜ. The bond serves as underlying asset, which is repaid over time. You receive principal repayments and interest payments when the Bonds' Issuer makes payments on the underlying bond. Consequently, return on investment in Notes directly depends on the Bonds Issuers' ability to repay the bond.

ESTO Holdings OÜ is a private limited company registered in accordance with the laws of the Republic of Estonia. ESTO Group's business model is to facilitate payments between the customer and the merchant in an e-commerce environment, providing the merchant with real-time payments and flexible payment options for the customer. ESTO Group provides group-level services to its operating structures in the Baltic States.

At the underlying bond redemption, if no Credit Event has occurred, you will receive 100% of your investment value. Otherwise, you'll receive your investment value multiplied by the Recovery rate. In this case, you will suffer a total or partial capital loss.

Other information:

- A credit event occurs when an entity becomes insolvent, defaults on its payment obligations, experiences a reorganization of its debt obligations in a manner adverse to creditors, or becomes subject to government intervention (if applicable). The term "Credit Event" is defined in the 2014 ISDA Credit Derivatives Definitions, published by the International Swaps and Derivatives Association, Inc. ("ISDA") (www.isda.org).
- The recovery rate refers to the value of a security following a credit event affecting its issuer and/or its guarantor. More specifically, it is the amount of principal and interest of a defaulting debt instrument that can be recovered, expressed as a percentage of its nominal value. The recovery rate is determined according to the process adopted by the International Swaps and Derivatives Association (ISDA) Committee (www.isda.org).
- The evaluation of performance is measured against the historical performance data for 4Finance S.A. bonds. 4finance Group is a leader in digital consumer finance operating in Europe.

Intended retail investors: The product is intended for retail investors who are looking to earn interest income from their investment and want to diversify their investment portfolio. Given that there is no capital protection, investors should be able to bear losses up to the full amount of their investment. The product is designed for retail investors who have appropriate financial knowledge and experience.

Detailed information on the underlying bond can be found in the Final Terms.



What are the risks and what could I get in return?

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 5 out of 7, which is a medium-high risk class. This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact the capacity of Bonds Issuer to pay. This classification takes into consideration the credit and market risks relating to the Notes as described in detail in the base prospectus.*

You may not be able to cash in early or you may have to sell the investment at a discount to cash in early.

Performance Scenarios: The figures shown include all the costs of the product itself. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you get back from this product depends on future market performance. Future market developments are uncertain and cannot be accordingly predicted. The scenarios shown are based on past performance of the Benchmark and on certain assumptions. Markets may develop quite differently in the future. The stress scenario shows what you might get back in extreme market circumstances. This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period, you will have to pay extra costs.

Nominal Amount: 10 000 EUR
Recommended holding period (RHP): 3 years

Scenarios (Nominal amount 10 000 EUR)		If you exit after 1 Year	If you exit after 3 Years (RHP)
Minimum*	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress scenario	What you might get back after costs	4,332	6,396
	Average return each year	-57.41%	-17.00%
Unfavorable scenario	What you might get back after costs	9,151	11,256
	Average return each year	-8.36%	4.65%
Moderate scenario	What you might get back after costs	11,034	13,156
	Average return each year	10.10%	10.93%
Favorable scenario	What you might get back after costs	11,034	13,156
	Average return each year	10.10%	10.93%

What happens if AS Mintos Marketplace is unable to pay out?

If AS Mintos Marketplace fails to pass payments received from the Bonds Issuer or Issuer to you, you are entitled to compensation under the investor protection scheme. The scheme covers situations that typically arise from operational errors, for example, if Mintos is involved in fraud or administrative malpractice, or if Mintos goes out of business. The maximum compensation investors can claim under the compensation scheme is 90% of their net loss, up to a maximum of €20 000.

If the Bonds Issuer or the issuer is unable to pay out, you may lose some or all of your investment.

What are the costs?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario
- EUR 10 000 is invested

	If you exit after one year	If you hold investment for Recommended Holding Period
Total costs	85 EUR	0 EUR
Annual cost impact (*)	1.61%	0%

*This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be [] % before costs and [] % after costs.

Composition of costs

The table shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period;
- The meaning of the different cost categories.

This table shows the impact on return

One-off costs	Entry costs	0.00%	The impact of the costs you pay when entering your investment
	Exit costs	0.85%	The impact of the costs of exiting your investment before maturity, which consists of selling the Notes on secondary market and is calculated on the sales price.
On-going costs	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	0.00%	The impact of the costs that we take each year for managing your products.
Incidental costs	Performance fees	0.00%	There is no performance fee.
	Carried interests	0.00%	There are no carried interests.

How long should I hold it, and can I take money out early?

This product has a recommended holding period of 3 years. If you want to exit early, you may sell the investment on the Secondary Market with a Secondary Market fee of 0.85%. Selling is subject to demand from other investors, and at certain times you may only be able to sell the Note at a discount, which would reduce the return on investment.

How can I complain?

If you have any complaints, please email us at complaints@mintos.com or send us a letter to the Mintos office at Skanstes iela 50, Riga, LV-1013, Latvia. You can find more information on mintos.com/en/submit-complaint/.

Other relevant information

You can find more information about each Note, including the base prospectus and Final Terms, in the Note details on mintos.com.