

Version	13
Date of version:	17.03.2026.

## **Disclosure on costs, charges, and inducements**

In this document, AS Mintos Marketplace (Mintos) provides to its investors and potential investors the ex-ante information disclosure regarding the costs and associated charges paid for investments on Mintos.

This document has been prepared in accordance with Article 50 of the [Commission Delegated Regulation \(EU\) 2017/565](#) and Article 24(4) of [Directive 2014/65/EU of the European Parliament and of the Council](#). Costs and associated charges stated in the examples provided herein are in accordance with Mintos Fees and Charges available on the website [www.mintos.com](http://www.mintos.com). The examples and other information herein are provided only for informative and illustrative purposes.

The examples provided herein do not include gain or loss on foreign exchange movements, which may apply if the investor invests in a currency that differs from their local currency.

This document does not contain personal recommendations, investment advice or offer to take investment decisions. You have to carefully consider your financial situation, review relevant documents and information or seek professional independent advice before entering into financial transactions or applying for new investment services.

This document is not marketing material.

## General Costs and Charges Example

The example below shows costs and associated charges that the investor will incur for a one-time investment during one calendar year, or by making periodic investments during the calendar year on a monthly basis. Please note that the Inactivity Fee will be applied only if the investor has not invested, deposited, or withdrawn funds for 360 consecutive days or more and does not hold ETFs, Crypto ETPs, Bonds, Mintos Stock, Mintos Smart Cash, or Real Estate. The purpose of this example is to present detailed information about the various costs paid for investment services provided by Mintos. The calculations and data provided in this example are based on historical Mintos data about fees and charges, currency exchange fees, investments, and average returns.

When we calculate costs and associated charges, we take into account the assumed investment horizon and the amount invested. Calculated costs and associated charges in this example may differ from those actually incurred by an investor, as the actual fees depend on the market value of the financial instrument and other variables, such as the currency exchange rate (if the investment currency differs from the investor's local currency). Investors can find information on costs and charges for a particular investment in their Mintos account.

Cost and charge type	Scenario	12 months with an investment of €1000		12 months with an investment of €10000	
		Amount (€)	Amount %	Amount (€)	Amount %
<b>Deposit fee<sup>1</sup></b>	Assuming that for 12 months with an investment of €10,000, €9,000 are deposited via a payment card, Apple Pay, or Google Pay, and €1,000 is deposited via a bank transfer.  Deposits made with a payment card, Apple Pay, or Google Pay are subject to a 2% deposit fee. No deposit fees apply when using a bank transfer.	20.00	2.00%	180.00	2.00%
<b>ETF portfolio management fee<sup>2</sup></b>	n/a	0.00	0.00%	0.00	0.00%
<b>Mintos Smart Cash fee</b>	Assuming that the amount invested is held for 12 months. The fee of 0.19% is calculated on the amount invested.	1.90	0.19%	19.00	0.19%
<b>Core Loans fee<sup>3</sup></b>	Assuming that the amount invested is held for 12 months. The fee of 0.39% is calculated on the outstanding portfolio amount.	3.90	0.39%	39.00	0.39%
<b>Custom Loans fee<sup>4</sup></b>	Assuming that the amount invested is held for 12 months. The fee of 0.29% is calculated on the outstanding portfolio amount.	2.90	0.29%	29.00	0.29%
<b>Secondary Market fee<sup>5</sup></b>	Assuming that the amount invested is sold at the end of the period. The fee, is calculated based on the amount sold, excluding investments made using Mintos Core.	8.50	0.85%	85.00	0.85%

<b>Currency conversion fee<sup>6</sup></b>	The fee is charged when the investor converts deposited funds into another currency for investing. On average, 9% within a 12-month period. Please note that the table lists the average rate, the actual rate applied depends on the currency pair.	0.71	0.78%	7.15	0.78%
<b>Estimated Distribution costs/ Markup -Bonds<sup>7</sup></b>	When investing in Direct Bonds via the primary market, a compensation for costs estimated at 0.47% and a 0.38% markup are embedded in the purchase price	8.50	0.85%	85.00	0.85%
<b>High-Yield Bonds portfolio management fee<sup>8</sup></b>	Assuming that the amount invested is held for 12 months. The fee of 0.39% is calculated on the outstanding portfolio amount.	3.90	0.39%	39.00	0.39%
<b>Crypto ETPs fee<sup>9</sup></b>	Assuming a one-time purchase and a sale at the end of the period. The fee of 0.49% per transaction (minimum €0.99) is applied once upon buying and once upon selling. Buying and selling Crypto ETPs on Mintos is fee-free until 30.04.2026.	9.80	0.98%	98.00	0.98%

**<sup>1</sup>Deposit fee:** A Deposit fee is charged once the deposit is made. There is no deposit fee for Easy bank transfer and Manual bank transfer.

**<sup>2</sup>ETF portfolio management fee:** There is no management fee for investing in ETFs through ETF Portfolios.

**<sup>3</sup>Core Loans fee:** This fee applies to Core Loans, High-Yield and Conservative portfolios.

**<sup>4</sup>Custom Loans fee:** This fee applies to Custom Portfolios.

**<sup>5</sup>Secondary Market fee:** A fee of 0.85% is applied to amounts sold on the Secondary Market. No fee is charged when investors cash out from Mintos Core.

**<sup>6</sup>Currency conversion fee:** This fee is applied to the converted amounts and on the currency pair.

**<sup>7</sup>Estimated Distribution costs/ Mark-up -Bonds:** 0.47% direct costs compensation and 0.38% markup are applied on the investment amount and embedded in the purchase.

**<sup>8</sup>High-Yield Bonds portfolio management fee:** This fee applies to High-Yield Bonds portfolios. The fee of 0.39% per annum is calculated daily on the outstanding portfolio amount, charged monthly.

**<sup>9</sup>Crypto ETPs fee:** A fee of 0.49% per transaction is charged when buying or selling Crypto ETPs, with a minimum fee of €0.99. Buying and selling Crypto ETPs on Mintos is fee-free until 30.04.2026.

## Inducements

Cost and charge type	Scenario	12 months with an investment of €1 000		12 months with an investment of €10 000	
		Amount (€)	Amount %	Amount (€)	Amount %
Third-party payments	Third-party payments are calculated based on the amount invested	up to 35.90	up to 3.59%	Up to 359.00	up to 3.59%
Placement fees	Mintos receives fees from the Bonds Issuer for placement services regarding Bond-Backed Securities	up to 30.00	up to 3.00%	up to 300.00	up to 3.00%

Third-party payments - payments received by Mintos (also known as inducements) are calculated based on the outstanding investments on Mintos and are received from lending companies or other originators. The

fee depends on the agreement between the lending company or other originators and Mintos. Third-party payments are totaled and expressed both as a cash amount and as a percentage of the invested amount. A connection fee of up to 39 000.00 EUR is charged once a lending company or other originator joins the platform. This is a one-time payment made by the lending company or other originator.

Placement fees - one-time payments received by Mintos are calculated as a percentage of the bonds' value purchased by the notes issuer (Mintos group company) during the bonds' subscription period and after it.

The inducements are not deemed to be received by Mintos while providing portfolio management to the investors, hence the inducements are retained by Mintos and are not transferred to the investors. Mintos has a robust conflict of interest management policy and procedures in place to not permit inducements from creating a conflict of interest for Mintos.

## Inactivity Fee

We charge a fee to investors who haven't invested, deposited, or withdrawn funds for 360 consecutive days or more. The fee will be waived if an investor holds ETFs, Crypto ETPs, Bonds, Mintos Stock, Mintos Smart Cash, or Real Estate, or if the investor's account is limited, locked, or in the process of being closed.

Scenario	Fee amount per month (€)	Fee amount per 18 months (€)
If an investor has not carried out any activity (buy, sell, deposit or withdrawal) for 360 consecutive days, a monthly fee of EUR 4.90 will apply. The fee is charged for each month of continued inactivity and deducted from the available account balance, up to the amount of remaining funds, without creating a negative balance. The fee will be waived if the investor holds ETFs, Crypto ETPs, Bonds, Mintos Stock, Mintos Smart Cash, or Real Estate, or if the investor's account is limited, locked, or in the process of being closed. Assumption: Investor remains fully inactive with no qualifying investments for 18 consecutive months.	4.90	29.40
Assuming an investor holds active investments in ETFs, Crypto ETPs, Bonds, Mintos Stock, Mintos Smart Cash, or Real Estate. No inactivity fee will be charged.	0.00	0.00

## Cumulative effect of costs and charges for investments in Mintos Smart Cash

Average annual return (%)	Annual investment amount (€)	Total income after fees assuming the investment has been held for the whole period	
		1 month (€)	12 months (€)
3.60%	10 000	28.42	341.00

-0.60%	10 000	-6.58	-79.00
-0.75%	10 000	-7.83	-94.00

Calculations stated in the cumulative effect example are used for illustration purposes only to show the cumulative effect of costs and charges on return in the case of three different scenarios: favorable (3.6%), moderate (-0.6%), and unfavorable (-0.75%). The scenarios shown illustrate the product's best, average, and worst performance. These scenarios are not guaranteed and under no circumstances should be regarded as indicators of future performance. The absolute return on investment is calculated daily and distributed to the investor monthly. Fees are collected following the receipt of interest.

### Cumulative effect of costs and charges for investments in Direct Bonds

Average annual return (%)	Annual investment amount (€)	Total income after fees, assuming the investment has been held for the whole period	
		1 month (€)	12 months (€)
14%	10 000	31.67	1 315.00
12%	10 000	15.00	1 115.00
8%	10 000	-18.33	715.00

Calculations stated in the cumulative effect example are used for illustration purposes only to show the cumulative effect of costs and charges on return in the case of three different scenarios: favorable (14%), moderate (12%), and unfavorable (8%). The scenarios shown illustrate the product's best, average, and worst performance. These scenarios are not guaranteed and under no circumstances should be regarded as indicators of future performance. The estimated distribution costs/markup amount of 0.85% is applied upfront on the invested amount and embedded in the purchase price and reduces the return accordingly. Fees are collected at the time of investment.

### Cumulative effect of costs and charges for investments in Notes through Core Loans, High-Yield and Conservative portfolios

Annual return (%)	Annual investment amount (€)	Total income (average annual return) after fees		
		1 month (€)	12 months (€)	18 months with one-time investment (Inactivity fee applies) (€)

8%	10 000	63.42	761.00	1 112.10
0%	10 000	-3.25	-39.00	-87,90
-8%	10 000	-69.92	-839.00	-1 287.90

Calculations stated in the cumulative effect example are used for illustration purposes only in order to show the cumulative effect of costs and charges on return in case of negative (-8%), neutral (0%) and positive (+8%) performance scenarios. These scenarios are not guaranteed and under no circumstances should be regarded as indicators of future performance. Absolute return on investment is calculated on an aggregated basis and represents overall income over the corresponding investment horizon. Costs and associated charges for investments in Notes through Core Loans, High-Yield and Conservative portfolios are calculated based on the average value of the investment during the calendar year.

Cumulative effect of costs and charges for investments in Notes through Custom Portfolio

Annual return (%)	Annual investment amount (€)	Total income (average annual return) after fees		
		1 month (€)	12 months (€)	18 months with one-time investment (Inactivity fee applies) (€)
8%	10 000	56.61	679.28	589.52
0%	10 000	-10.06	-120.72	-210.48
-8%	10 000	-76.73	-920.72	-1 010.48

Calculations stated in the cumulative effect example are used for illustration purposes only in order to show the cumulative effect of costs and charges on return in case of negative (-8%), neutral (0%) and positive (+8%) performance scenarios. These scenarios are not guaranteed and under no circumstances should be regarded as indicators of future performance. Absolute return on investment is calculated on an aggregated basis and represents overall income over the corresponding investment horizon. Costs and associated charges for investments in Notes through Custom Portfolio are calculated based on the average value of the investment during the calendar year, assuming that some portion may be sold in the secondary market.

### **Cumulative effect of costs and charges for investments in Notes (other than through Core Loans, High-Yield, Conservative portfolios and Custom Portfolio)**

Annual return (%)	Annual investment amount (€)	Total income (average annual return) after fees		
		1 month (€)	12 months (€)	18 months with one-time investment (Inactivity fee applies) (€)
8%	10 000	58.99	707.84	632.36
0%	10 000	-7.68	-92.16	-167.64
-8%	10 000	-74.35	-892.16	-967.64

Calculations stated in the cumulative effect example are used for illustration purposes only in order to show the cumulative effect of costs and charges on return in case of negative (-8%), neutral (0%) and positive (+8%) performance scenarios. These scenarios are not guaranteed and under no circumstances should be regarded as indicators of future performance. Absolute return on investment is calculated on an aggregated basis and represents overall income over the corresponding investment horizon. Financial instruments (Notes) costs and associated charges are calculated based on the average value of the investment during the calendar year.

### Cumulative effect of costs and charges for investments in ETF portfolios

Annual return (%)	Annual investment amount (€)	Total income (average annual return) after fees	
		1 month (€)	12 months (€)
8%	10 000	58.99	707.85
0%	10 000	-7.68	-92.15
-8%	10 000	-74.35	-892.15

Calculations stated in the cumulative effect example are used for illustration purposes only in order to show the cumulative effect of costs and charges on return in case of negative (-8%), neutral (0%) and positive (+8%) performance scenarios. These scenarios are not guaranteed and under no circumstances should be regarded as indicators of future performance. Absolute return on investment is calculated on an aggregated basis and represents overall income over the corresponding investment horizon. ETF portfolios' costs and associated charges are calculated based on the average value of the investment during the calendar year.

### Cumulative effect of costs and charges for investments in Crypto ETPs

Average annual return (%)	Annual investment amount (€)	Total income after fees, assuming the investment has been held for the whole period
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		1 month (€)	12 months (€)
15%	10 000	19.15	1 402.00
0%	10 000	-98.00	-98.00
-15%	10 000	-232.34	-1 598.00

Calculations stated in the cumulative effect example are used for illustration purposes only to show the cumulative effect of costs and charges on return in the case of three different scenarios: favorable (15%), moderate (0%), and unfavorable (-15%). The scenarios shown illustrate the product's best, average, and worst performance. These scenarios are not guaranteed and under no circumstances should be regarded as indicators of future performance. Crypto ETPs costs and associated charges are calculated based on the transaction fee applied at the time of purchase and sale of the investment. The fee of 0.49% per transaction (minimum €0.99) is charged when buying and selling Crypto ETPs. Buying and selling Crypto ETPs on Mintos is fee-free until 30.04.2026.

**Disclaimer:** All costs and associated charges are for investments in notes on Mintos platform through Core Loans, High-Yield, Conservative portfolios and Custom Portfolio or otherwise, bonds, High-Yield Bonds portfolios, Crypto ETPs, Mintos Smart Cash, and ETF portfolios for a period of 1 month and 12 months, assuming that the investment is sold at the end of the period and/ or funds are withdrawn. Costs and charges are estimated for an assumed investment amount and investment period. Information provided in this document is based on historical data on fees and charges. Estimated costs and associated charges may differ from those that will actually be incurred, as actual fees depend on the trading conditions of each instrument. Mintos is also entitled to charge ad hoc fees and its expenses from the investor in cases of inheritance, donation and other individual cases. Such fees and expenses are irregular and are not being reflected in this disclosure.