



FIRST SUPPLEMENT TO THE BASE PROSPECTUS dated 27 August 2024

This first supplement (Supplement) is supplemental to, forms part of and must be read and construed in conjunction with, the Base Prospectus dated 27.02.2024 in respect to EUR 150 000 000 (one hundred fifty million euro) Note Programme (Base Prospectus) and constitutes a supplement for the purposes of Article 23 of Regulation (EU) No. 2017/1129 (Prospectus Regulation).

Issuer: SIA Mintos Finance No.48, incorporated as a limited liability company and registered in the Republic of Latvia with the registration number 40203504514.

Lending Company: HYP A MIND PTE. LTD., an exempt private company limited by shares existing under the laws of the Republic of Singapore, unique entity number 201619442C.

Servicer: PT KUAIKUAI TECH INDONESIA, a limited liability company incorporated in Indonesia, existing under the laws of the Republic of Indonesia, business registration number (NIB) 9120312090825.

Base Prospectus approved by the shareholder of the Issuer on 27.02.2024.

Base Prospectus approved by Latvijas Banka (NCA) on 06.03.2024.

GENERAL INFORMATION

Terms specified in capital letters, yet not explained herein are explained in the [Base Prospectus](#).

This Supplement has been approved by the NCA as competent authority in the Republic of Latvia under the Prospectus Regulation. NCA only approves this Supplement, as meeting the standards of completeness, comprehensibility and consistency imposed by the Prospectus Regulation. Such an approval should not be considered as an endorsement of the Issuer or the quality of the Notes that are the subject of the Base Prospectus (as supplemented by this Supplement). To the best of the knowledge of the Issuer the information contained in this Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information.

The purpose of this Supplement is to amend the sections '1. GENERAL DESCRIPTION', '2. RISK FACTORS' and '11. TERMS AND CONDITIONS OF THE NOTES' of the Base Prospectus by adjusting information related to the rights to substitute the underlying assets.

Amendments to the Base Prospectus as described in this Supplement come into force on the day when this Supplement document is published on Mintos [website](#), providing the adjusted conditions related to the substitution rights are (i) not applicable to the Notes which were issued by the day when this Supplement document is published on Mintos website, and (ii) are applicable to the Notes issued starting the day when this Supplement document is published on Mintos website.

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the Base Prospectus by this Supplement and (b) any other statement in or incorporated by reference in the Base Prospectus, the statements referred to in (a) shall prevail.

Save as disclosed in this Supplement, no other significant new factor, material mistake or material inaccuracy relating to information included in the Base Prospectus has arisen or been noted since the publication of the Base Prospectus.

AMENDMENTS TO THE BASE PROSPECTUS

The information appearing in the Base Prospectus shall be amended and/or supplemented in the manner described below:

- 1) On page 7 of the Base Prospectus in section '1. GENERAL DESCRIPTION' sub-subsection 'The flow of funds for repayment' of subsection 'What are Notes?' information in the first bullet point shall be modified as follows, whereby added text is printed in **blue and underlined**:
 - the repayments to the Servicer later than scheduled, the repayments to the Investor will also be correspondingly delayed^{*}; and

[..]

**in case the Servicer has the rights to substitute respective underlying assets (Loan Receivables), the Servicer is obligated to make timely interest payments from its own funds, regardless of whether the Borrower delays those repayments in part or in full. When the Borrower's payments are received for the already paid accrued interest, the Servicer may retain the respective amount as it has already made.*

- 2) On page 8 of the Base Prospectus in section '1. GENERAL DESCRIPTION' sub-subsection 'The rights to substitute the underlying assets' of subsection 'What are Notes?' a new first para shall be added as follows, whereby added text is printed in **blue and underlined**:

The Notes Series may be backed by (a) a Pool of Loan Receivables that remains constant, as well as (b) the Lending Company and/ or the Servicer may choose to have the Notes Series issued in such a way that the Loan Receivables of the Pool are not constant and that the rights to substitute the assets (Loans) apply. When the Notes Series is type (b), it will be mentioned in the Final Terms with respect to that Notes Series. This section "The rights to substitute the underlying assets" applies to such (b) type of Notes Series.

- 3) On page 55 of the Base Prospectus in section '11. TERMS AND CONDITIONS OF THE NOTES' definition "Borrower's Payments" shall be modified as follows, whereby added text is printed in **blue and underlined**:

Borrower's Payments: any payments made by the Borrowers (or by the Lending Company and/ or the Servicer on behalf of the Borrower in respect of certain interest payments, as it is stipulated in the Base Prospectus) under the Series Specific Loans.

- 4) On page 62 of the Base Prospectus in section '11. TERMS AND CONDITIONS OF THE NOTES' Condition '10. INTEREST AND PRINCIPAL DETERMINATION' para 10.1 (ii) shall be modified as follows, whereby added text is printed in **blue and underlined**:
 - (ii) aggregate payment amounts paid by the Borrowers (or by the Lending Company and/or the Servicer on behalf of the Borrower in respect of certain Interest payments, if it is stipulated in the Cooperation Agreement) which have been received from the Lending Company and any amounts paid by the Borrowers that the Lending Company is allowed to retain until the final maturity of the Loan Receivable;

RIGHTS OF WITHDRAWAL

Pursuant to Article 23 (2) of the Prospectus Regulation, Investors who have already accepted to purchase or subscribe for any Notes to be issued under the Programme before this Supplement is published, shall have the right to withdraw their acceptances, provided that the new factor, material mistake or material inaccuracy was prior to the final closing of the public offer and delivery of the Notes. Taking into account all the Notes are delivered to the Investors immediately upon acceptance of their order to buy Notes on the Platform, rights of withdrawal do not apply to the Investors.

RESPONSIBILITY

Section 'AMENDMENTS TO THE BASE PROSPECTUS' of this Supplement is prepared according to the agreement between the Issuer, Mintos, the Servicer and the Lending Company.

The Issuer, considering information in the sub-section 'Responsibility for this Base Prospectus' of the section '3. GENERAL INFORMATION' of the Base Prospectus, accepts responsibility for the information contained in this Supplement and declares that, to the best of its knowledge, the information contained in this Supplement is in accordance with the facts.