

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
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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.

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.