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Loan Agreement No [●]

[●] [●] 2021

<p>SPV</p> <p>SIA Mintos Finance Registration number 40203022549 VAT registration No LV40203022549 Registered office: Skanstes iela 50, Riga, LV-1013, Latvia</p> <p>duly represented by the authorized representative Mr. Janis Pranevics acting according to the power of attorney No MF-2019-2 of 3 May 2019.</p> <p>For payments in euro (EUR) and Russian rouble (RUB):</p> <p>Beneficiary Bank: AO Baltic International Bank Beneficiary Name: MINTOS FINANCE SIA Beneficiary Bank Account Number (IBAN): LV97BLIB1001024973017 SWIFT/BIC Code: BLIBLV22 Beneficiary Registration Number: 40203022549 Beneficiary Bank Address: 6 Grecinieku street, Riga, LV-1050, Latvia</p> <p>Email: janis.pranevics@mintos.com</p>	<p>Partner</p> <p>LLC MCC "SOJUZ 5" Registration number 1157847003896 Registered office: 12 Mebelnaya street, building 1, letter A, room 55-N, office 419-1, Saint Petersburg, 197374, Russian Federation</p> <p>duly represented by its Chief Executive Officer Ms. Natalya A. Gutara, under the law.</p> <p>For payments in euro (EUR) Beneficiary Bank: Tinkoff Bank Beneficiary's Acct.: 40701978900000000078 Beneficiary Transit Acct: 40701978120000000078 Beneficiary SWIFT/BIC Code: TICSRUMMXXX Beneficiary's Bank Address: 1st Volokolamsky pr., 10, bld. 1, Moscow, Russia Correspondent bank account: J.P. MORGAN AG FRANKFURT AM MAIN, DE Correspondent bank SWIFT code: CHASDEFXXXX Correspondent bank account: 6231608701</p> <p>For payments in Russian rouble (RUB): Beneficiary Bank: Tinkoff Bank Beneficiary's Acct.: 40701810900000004242 Beneficiary BIC Code: 044525974 Beneficiary's Bank Address: 1st Volokolamsky pr., 10, bld. 1, Moscow, Russia Correspondent bank account: 30101810145250000974</p> <p>Email: mintos@dozarplati.com</p>
<p>1. Maximum amount and currency of the Loan:</p>	<p>EUR [●] ([●] euros and [●] cents) or RUB (Russian rubles)</p>
<p>2. Loan Repayment Date:</p>	<p>[●]</p>
<p>3. Interest rate:</p>	<p>fixed, [●]% per annum</p>
<p>4. Source of Repayment:</p>	<p>Certain Borrower's Loans issued to the Borrowers, which are listed on Mintos Platform in the Underlying Loan Batch for the Loan Agreement, and which may change from time to time.</p>

This Loan Agreement constitutes the integral part of the Cooperation Agreement on Issuance of Loans No LVMM/06-07-2021-8 of 02.02.2021 concluded by and between SPV as lender and the Partner as the borrower. This Loan Agreement is secured by:
(1) the Pledge Agreement No LVMM/06-07-2021-9 of 02.02.2021.