

ANNOUNCEMENT TO THE MARKET¹

dated 28 June 2022

*(in respect to the Base Prospectus dated 29 April 2022,
EUR 130 000 000 (one hundred thirty million euro) Note Programme)*

Issuer: SIA Mintos Finance No.10, incorporated as a limited liability company and registered in the Republic of Latvia with the registration number 40203387694.

Lending Company: Creditstar Finland OY, a limited liability company established in accordance with the laws of the Republic of Finland with business ID number 2301802-7.

Base Prospectus approved by the shareholder of the Issuer on 29.04.2022.

Base Prospectus approved by the FCMC on 10.05.2022.

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

As prescribed by Article 21(10) of Prospectus Regulation, the base prospectus approved by the competent authority (FCMC) cannot be subsequently modified (apart from via supplement). However, according to the European Securities and Markets Authority (ESMA) opinion², in case the base prospectus contains a mistake or inaccuracy that is not material or significant pursuant to Article 23(1) of the Prospectus Regulation, the issuer should be entitled to make an announcement to the market explaining the mistake or inaccuracy.

ANNOUNCED INFORMATION:

On page 41 of the Base Prospectus in section '7. THE LENDING COMPANY' subsection 'Loans' first para shall be modified as follows, whereby added text is printed in **blue and underlined** and deleted text is printed in **red and strikethrough**:

"The Lending Company is a consumer credit company, offering Finnish private individuals credit in amounts from 50 to ~~2-400~~ 10 000 euros accessible via a credit account, with loan repayment periods from 30 days to ~~44~~ 12 months. The credit account (credit line) works on the principle of revolving credit, with the possibility of applying for the extra credit within a certain limit at any time. The period of the customer's monthly instalments can be renewed as one's credit balance revolves. The issued credit can be repaid in equal monthly instalments and payments can be postponed for up to 30 days. The Lending Company offers its services via webpage www.creditstar.fi, where consumers can open a credit account and submit an application for their desired loan."

RESPONSIBILITY:

This announcement is prepared according to the information provided by the Lending Company. As prescribed in the Base Prospectus section '3. GENERAL INFORMATION' the Lending Company accepts responsibility for the information contained in the certain sections of Base Prospectus, including but not limited to the section '7. THE LENDING COMPANY'.

¹ This document does not constitute a supplement for the purpose of Article 23 (1) of the Regulation (EU) 2017/1129 of the European Parliament and of the Council of 14 June 2017 (Prospectus Regulation).

² See [ESMA Question and Answers \(Q&A\) tool on the Prospectus Regulation](#), page 51, paragraph 8.2.