

ANNOUNCEMENT TO THE MARKET¹

dated 29 December 2022

*(in respect to the Base Prospectus dated 19 April 2022,
EUR 15 000 000 (fifteen million euro) Note Programme)*

Issuer: SIA Mintos Finance No.15, incorporated as a limited liability company and registered in the Republic of Latvia with the registration number 40203392252.

Lending Company: Novaloans LTD, a private limited company established in accordance with laws of the United Kingdom with registration number 07639288.

Base Prospectus approved by the shareholder of the Issuer on 19.04.2022.

Base Prospectus approved by the FCMC on 03.05.2022.

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:

- 1) On page 41 of the Base Prospectus in section '7. THE LENDING COMPANY' subsection 'Business overview' third 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 offers loans of ~~either 3 4 to or~~ [3 4](#) 6 month terms and between GBP 150 to GBP 1000 with a 'first time' customer being restricted to a maximum loan of GBP 600. The Lending Company's average first time 4 month loan is GBP 239 and its average first time 6 month loan is GBP 353. Repeat 4 month loan average is GBP 258 and a repeat 6 month loan average is GBP 366."

- 2) On page 41 of the Base Prospectus in section '7. THE LENDING COMPANY' subsection 'Business strategy' third para shall be modified as follows, whereby added text is printed in [blue and underlined](#) and deleted text is printed in ~~red and strikethrough~~:

"At present loans are only offered in the United Kingdom. The Lending Company has adopted a multi-channel approach to lending comprising numerous third party lead generators, organic applications via the website and repeat borrowing via a self-serve portal or contact centre. Loans are offered with [3 4](#) or 6 month terms, with longer terms being considered and modelled."

- 3) On page 42 of the Base Prospectus in section '7. THE LENDING COMPANY' subsection 'Loans' 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 business offering short instalment loans to customers of GBP 100 - GBP 1'000. New customers may only borrow up to GBP 500. Loan terms range from [3 4](#) - 6 months and

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.

repayments are made in monthly instalments. Loans are unsecured. Interest is charged in accordance with the price capping requirements and repayments are made by means of equal monthly instalments. The Loan currency is British pound sterling (GBP).”

- 4) On page 47 of the Base Prospectus in section ‘8. THE LOANS’ subsection ‘Repayment and maturity’ 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**:

“Under the Loan, the Borrower makes monthly payments of principal and interest on a pre-agreed schedule. The annual percentage rate (APR) ranges from 214.1% to **394.8%** ~~301.3%~~. The term ranges from **3** ~~4~~ months to 6 months with the average term being 4.7 months.”

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 sections ‘7. THE LENDING COMPANY’ and ‘8. THE LOANS’.