

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 Publiseig, S.A.P.I. de C.V. SOFOM, E.N.R.
Manufacturer:	AS Mintos Marketplace
Contacting the manufacturer:	info@mintos.com , (+371) 66 164 466
Competent authority:	The Bank of Latvia
Date of production of this document:	23.09.2024.

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 4 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. The Notes provide a floating rate of return based on the cashflows of the underlying bonds, provided that no Credit Event occurs for the Bonds' Issuer. A floating rate of return means that the return might fluctuate depending on changes in 3M EURIBOR rate.

When you invest in Notes, you purchase exposure to an underlying bond issued by the Bonds' Issuer Publiseig, S.A.P.I. de C.V. SOFOM, E.N.R. 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.

The main product of the Bonds Issuer is payroll loans where the repayment is received directly from the borrower's employer after it is deducted from salary. For now, the issuance is mainly done through direct sales in the branches spread out across the whole country. Additionally, the Bonds Issuer also offers direct debt loans. These are personal loans directed to active and retired employees. Collections are taken directly through an electronic deduction from the client's bank accounts, depending on its payment schedule. To make sure their clients are creditworthy, the Bonds Issuer has a team of experts in security analysis that includes not only the regular financial checkups and KYC but also details such as signature analysis to avoid potential identity frauds.

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 returns of the Note with the underlying bond are affected by 3M EURIBOR which in turn may affect the value of your investment and expected returns. The market value of the Note with the underlying bond may decrease as EURIBOR decrease.

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 4 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.