

Loan Agreement No [\*]

Date

**SPV**

**SIA Mintos Finance**

Registration number 40203022549

VAT registration No LV40203022549

Registered office: Skanstes iela 50, Riga, LV-1013, Latvia

For payments in euro (EUR) and Russian rouble (RUB):

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

**Partner**

**LLMC AirLoans**

INN number 7716748537

Registered office: Moscow, Russia, Presnenskaya emb.8/1, office 511M, 123317

For payments in euro (EUR):

Beneficiary bank: AO " ALFA-BANK»

Beneficiary's bank address: 27 Kalanchevskaya str., Moscow, 107078

Beneficiary's Acc.: 40701978402720000004

SWIFT: ALFARUMM

For payments in Russian rouble (RUB):

Bank: AO " ALFA-BANK»

Country: Russian Federation

Beneficiary Name: LIMITED LIABILITY COMPANY MICROFINANCE COMPANY "AIRLOANS"

Acct. #40701810802720000005

INN: 7716748537

SWIFT/BIC Code: ALFARUMM

BIK: 044525593

Email: [nikita.lomakin@kviku.com](mailto:nikita.lomakin@kviku.com)

Email: [janis.pranevics@mintos.com](mailto:janis.pranevics@mintos.com)

1. Maximum amount and currency of the Loan:	Amount, EUR
2. Loan Repayment Date:	DATE
3. Interest rate:	fixed, [*]% per annum
4. Source of Repayment:	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.

This Loan Agreement constitutes the integral part of the Cooperation Agreement on Issuance of Loans No LVMM/06-07-2020-79 of 03.11.2020 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/06-07-2020-80 of 03.11.2020