

Lender	Partner
SIA Mintos Finance Registration No 40203022549 VAT registration No LV40203022549 Registered office: Skanstes iela 50, Riga LV-1013, Latvia Bank: Paysera LT Acct. # LT963500010002642040 Bank code: 35000 SWIFT: EVIULT21XXX Email: martins.valters@mintos.com	Zenka Finance Limited Registration No PVT-EYU82X2 VAT registration No P051736177V Registered office: Mara Rd, Bld. LR No.209/1901, KMA Centre, Block A, Nairobi West, Nairobi, Langata District, Kenya Bank: Commercial Bank of Africa Ltd. Acct. # 8142540034 Email: konrad.bartnik@poccofinance.com
1. Maximum amount and currency of the Loan:	EUR [●] ([●] euros)
2. Loan Repayment 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/06-07-2020-37 of 2nd July 2020 concluded by and between the Lender and the Partner as the borrower.

This Loan Agreement is secured by:

(1) the Specific Debenture dated 2nd July 2020 concluded between Loan Originator and Partner.