ANNOUNCEMENT TO THE MARKET[1]
dated 27 November 2025

(in respect to the Base Prospectus dated 28.03.2025,
EUR 150 000 000 (one hundred fifty million euro) Note Programme)

Issuer: SIA Mintos Finance No.48, incorporated as a limited liability company and registered in the Republic of Latvia with the registration number 40203504514.

Lending Company: HYPA MIND PTE. LTD., an exempt private company limited by shares existing under the laws of the Republic of Singapore, unique entity number 201619442C.

Servicer: PT. KUAIKUAI TECH INDONESIA, a limited liability company existing under the laws of the Republic of Indonesia.

Base Prospectus approved by the shareholder of the Issuer on 19.03.2025.
Base Prospectus approved by NCA on 28.03.2025.

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 (NCA) cannot be subsequently modified (apart from via supplement). However, according to the European Securities and Markets Authority (ESMA) opinion[2], 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 42 of the Base Prospectus in section *'7. THE LENDING COMPANY'* second sentence of the 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:

"These loans are issued in the range between Indonesian Rupiah (IDR) 500,000 to 15,000,000 for a term of up to 120 days, the effective annual percentage rate (APR) range is from ~~136.5~~80% to ~~294.7~~400%."

2) On page 48 of the Base Prospectus in section *'9. THE LOANS'* second sentence of the first paragraph in subsection *'Repayment and maturity'* shall be modified as follows, whereby added text is printed in blue and underlined and deleted text is printed in red and strikethrough:

"The effective annual percentage rate (APR) ranges from ~~136.5~~80% to ~~294.7~~400% as the maximum nominal APR permitted by the regulation in Indonesia is 0.~~4~~3% per day."

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 certain sections of Base Prospectus, including but not limited to sections '*7. THE LENDING COMPANY'* and *'9. THE LOANS'.*

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[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.*