

Version	1
Date of version:	30.03.2023

mintos

No consideration of adverse impacts of investment decisions on sustainability factors

Investments in loans available on Mintos at this stage are not regarded as a “sustainable investment” within the definition of Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector. We do not consider any negative, material, or likely to be material impacts on our investment decisions and advice. We also have not identified any significant effects of investments in Notes on sustainability risks, nor any significant effects of sustainability risks on investments in Notes. Moreover, there is currently no established market practice, technical standard, or data to determine whether investment decisions in the type of financial instruments offered on Mintos can result in adverse impact on sustainability factors, therefore we reserve the right to voluntarily comply with ESG requirements in the future, by assessing the applicable requirements regularly, at least on an annual basis.

Nonetheless, Mintos considers its existing Environmental, Social, and Governance (ESG) integration policy to be appropriate and adequate in respect to the services and investment products offered.