

## FIRST SUPPLEMENT TO THE BASE PROSPECTUS dated 30 December 2025

This first supplement (Supplement) is supplemental to, forms part of and must be read and construed in conjunction with, the Base Prospectus dated 08.08.2025 in respect to EUR 35 000 000 Note Programme (Base Prospectus) and constitutes a supplement for the purposes of Article 23 of Regulation (EU) No. 2017/1129 (Prospectus Regulation).

**Issuer:** SIA Mintos Finance No.11, incorporated as a limited liability company and registered in the Republic of Latvia with the registration number 50203392201.

**Lending Company:** WATU CREDIT UGANDA LIMITED, limited by shares existing under the laws of the Republic of Uganda with registration number 80020001840014.

Base Prospectus approved by the shareholder of the Issuer on 08.08.2025.

Base Prospectus approved by Latvijas Banka (NCA) on 14.08.2025.

### GENERAL INFORMATION

Terms specified in capital letters, yet not explained herein are explained in the [Base Prospectus](#).

This Supplement has been approved by the NCA as competent authority in the Republic of Latvia under the Prospectus Regulation. NCA only approves this Supplement, as meeting the standards of completeness, comprehensibility and consistency imposed by the Prospectus Regulation. Such an approval should not be considered as an endorsement of the Issuer or the quality of the Notes that are the subject of the Base Prospectus (as supplemented by this Supplement). To the best of the knowledge of the Issuer the information contained in this Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information.

The purpose of this Supplement is to amend the Base Prospectus by updating information on Intercreditor Agreement in section 'GLOSSARY'; as well as other information, including in the sections '1. GENERAL DESCRIPTION', '2. RISK FACTORS', '4. TRANSACTION OVERVIEW', '9. TERMS AND CONDITIONS OF THE NOTES' and '11. APPLICABLE FINAL TERMS' by adding information related to the rights to substitute the underlying assets; adding information on the Lending Company's latest financial information in section '7. THE LENDING COMPANY' and adding information related to a new product in sections '7. THE LENDING COMPANY' and '8. THE LOANS'.

Amendments to the Base Prospectus as described in this Supplement come into force on the day when this Supplement document is published on Mintos [website](#), providing the adjusted conditions related to the substitution rights are (i) not applicable to the Notes which were issued by the day when this Supplement document is published on Mintos website, and (ii) are applicable to the Notes issued starting the day when this Supplement document is published on Mintos website.

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the Base Prospectus by this Supplement and (b) any other statement in or incorporated by reference in the Base Prospectus, the statements referred to in (a) shall prevail.

Save as disclosed in this Supplement, no other significant new factor, material mistake or material inaccuracy relating to information included in the Base Prospectus has arisen or been noted since the publication of the Base Prospectus.

## AMENDMENTS TO THE BASE PROSPECTUS

The information appearing in the Base Prospectus shall be amended and/or supplemented in the manner described below:

- 1) On page 4 of the Base Prospectus in section 'GLOSSARY', the definition "*Intercreditor Agreement*" shall be modified as follows, whereby deleted text is printed in **red and strikethrough**:

### **Intercreditor Agreement**

an agreement among the Lending Company, Mintos, the Issuer, Lendable Asset Management LLC (limited liability company), incorporated and registered in Delaware, United States with company number 6108258, and I&M Bank (Uganda) Limited, the Adolf H. Lundin Charitable Foundation, Watu Holdings LTD, ~~Bluepeak Holdings SARL~~, Verdant Capital Hybrid Fund, Adili Corporate Services Uganda Limited, Ropat Trust Company Limited, ABSA Bank Uganda Limited, Marula Investments Limited, Build Fund S.A. SICAV-RAIF, BUILD-1 SUB-FUND, Microfinance Enhancement Facility SA, SICAV-SIF, under which the priorities of the respective debts and securities are set.

- 2) On page 7 of the Base Prospectus in section '1. GENERAL DESCRIPTION' subsection 'What are Notes?' information shall be modified as follows, whereby added text is printed in **blue and underlined**:

(i) in the first para of sub-subsection '*The flow of funds for repayment*' information shall be modified as follows, whereby added text is printed in **blue and underlined**:

Each time the Borrower makes repayments to the Lending Company, the Lending Company transfers the funds to the Issuer, which in turn makes repayments under the relevant Series of Notes to the relevant Investor via Mintos in terms as specified in Final Terms. The repayments are received into the relevant Investment Account.

(ii) in the first bullet point of sub-subsection '*The flow of funds for repayment*' information shall be modified as follows, whereby added text is printed in **blue and underlined**:

- the repayments to the Lending Company later than scheduled, the repayments to the Investor will also be correspondingly delayed<sup>\*</sup>; and

[..]

*\*in case the Lending Company has the rights to substitute respective underlying assets (Loan Receivables), the Lending Company is obligated to make timely interest payments from its own funds, regardless of whether the Borrower delays those repayments in part or in full. When the Borrower's payments are received for the already paid accrued interest, the Lending Company may retain the respective amount as it has already made.*

- 3) On page 8 of the Base Prospectus in section '1. GENERAL DESCRIPTION' subsection 'What are Notes?' a new sub-subsection shall be added as follows after sub-subsection '*The flow of funds for investment*', whereby added text is printed in **blue and underlined**:

- *The rights to substitute the underlying assets*

The Notes Series may be backed by (a) a Pool of Loan Receivables that remains constant, as well as (b) the Lending Company may choose to have the Notes Series issued in such a way that the Loan Receivables of the Pool are not constant and that the rights to substitute the assets (Loans) apply. When the Notes Series is type (b), it will be mentioned in the Final Terms with respect to that Notes Series. This subsection “The rights to substitute the underlying assets” applies to such (b) type of Notes Series.

The Loan Receivables are not constant and may change until the maturity date of the respective Notes Series, i.e. according to the provisions of the Cooperation Agreement the Lending Company has rights to substitute the underlying assets (Loan Receivables). The below is not a precise wording of the Cooperation Agreement provisions on the Lending Company’s rights to substitute the underlying assets, it is just a description of their essence.

When an initial pool of the Loan Receivables is formed, the Final Terms are issued with information included in the Final Terms on those Loan Receivables that are included in the respective pool on the day of issuance of the Final Terms, however those Loan Receivables and whichever are added while the Notes are outstanding may be substituted if respective substitution event occurs.

The substitution event is an event that may occur for the respective pool of the Loan Receivables, and which shall be deemed having occurred each time when the total outstanding principal of the viable Loan Receivables (i.e. Loan Receivable which is included in the pool, and which has not become subject to the Repurchase or Buyback Obligation) drops below the total outstanding principal of the Loan Receivables which were included in the initial pool, i.e. because of scheduled or early partial repayment of particular Loan Receivable event, as well as because of change of schedule or conditions for particular Loan Receivables repayment which might be related to Borrower withdrawing additional amount under particular Loan Agreement, etc..

If the substitution event occurs, the Lending Company shall within the period as stipulated in the Cooperation Agreement add to the respective pool new Loan Receivable(s) (of the same Loan type and its repayment term range, disbursement currency, etc.) to replenish the pool accordingly. The remaining term of the newly added Loan Receivable may be longer than the maturity date of the Notes of respective Series.

Without prejudice to other requirements, the total outstanding principal of the viable Loan Receivables in the pool must be in total no less than that of the initial pool on the day when the Final Terms were issued. The replenishment shall be performed by the Lending Company adding new Loan Receivable(s) to the pool. The adding of new Loan Receivables to the pool does not trigger generation of new Final Terms.

If the substitution event occurs, and the Lending Company within the period as stipulated in the Cooperation Agreement has not added to the respective pool the new Loan Receivables, the Repurchase obligation in respect to all Loan Receivables in the pool of the respective Series of Notes arises and no more substitutions of Loan Receivables of that pool would take place. See section entitled ‘4. TRANSACTION OVERVIEW – THE DESCRIPTION OF THE TRANSACTIONS IN RELATION TO THE NOTES – Exercising of Repurchase’ of this Base Prospectus.

When the Lending Company has the Repurchase obligation with respect to all Loan Receivables of the pool, the Investor will be exposed to the credit risk of the Lending Company with respect to its ability to pay the repurchase price for that entire pool. See section entitled ‘2. RISK FACTORS – RISKS SPECIFIC TO LOAN SERVICING – Insolvency of the Lending Company’.

- 4) On page 13 of the Base Prospectus in section ‘2. RISK FACTORS’ subsection ‘RISKS SPECIFIC TO LOAN SERVICING’ a new sub-subsection 2.1 shall be added after the sub-subsection ‘2. No Backup Servicer may be available for servicing the underlying Loans if the Lending Company is not able to continue Loan servicing’ as follows, whereby added text is printed in blue and underlined:

## 2.1 The Lending Company is not able to maintain sufficient loan pool to substitute the Loan Receivables

The Note's principal is backed by the pool of underlying Loan Receivables. The Lending Company has an obligation to substitute or add Loan Receivables to the pool of any Loan in the pool of respective Series of Notes being repaid, repurchased or bought back. The Loan Receivables have to comply with the pooling criteria under the respective Series of Notes. If the Lending Company cannot substitute or add Loan Receivables to maintain the pool of Loan Receivables in line with pooling criteria and so that the outstanding principal of all Loan Receivables of the pool is no less than was the outstanding principal of the Loan Receivables included in the initial pool criteria, the Lending Company has an obligation to repurchase all the Loan Receivables of that pool, thus creating a significantly larger liquidity gap.

The Lending Company might not be able to substitute or add Loan Receivables if:

- The issuance of the Loans has decreased and thus there are not enough Loans to use for substitution or adding of Loan Receivables;
  - There are not enough current Loans;
  - The rest of the Loans or new Loans are already pledged to other creditors or assigned to others;
  - The Loans cannot meet the pooling criteria within the respective Series of Notes.
- 5) On page 30 of the Base Prospectus in section '4. TRANSACTION OVERVIEW' subsection 'The Cooperation Agreement' a new para shall be added as follows after the para on "Loan servicing", whereby added text is printed in blue and underlined:

### Substitution of the underlying assets

The Cooperation Agreement contains specific terms and conditions regarding the rights of the Lending Company to substitute the underlying assets (Loan Receivables) as described in the section entitled '1. GENERAL DESCRIPTION - THE RIGHTS TO SUBSTITUTE THE UNDERLYING ASSETS' of this Base Prospectus.

- 6) On pages 44 of the Base Prospectus in section '7. THE LENDING COMPANY' information shall be modified as follows:

(i) in the second para of subsection 'Business overview' a new last sentence shall be added as follows, whereby added text is printed in blue and underlined:

The Company launched SIMU product (smartphone) financing in 2023.

(ii) the third para of subsection 'Business overview' shall be modified as follows, whereby added text is printed in blue and underlined and deleted text is printed in red and strikethrough:

From inception to date, the Lending Company has financed more than 80,000 motorcycles and over 600,000 smartphones in the Republic of Uganda. The Lending Company has built a strong nationwide presence in the Republic of Uganda, with its head office in Kampala and twenty-two independent branch offices in Kampala, ~~including (SafeBoda Academy)~~, Jinja, Iganga, Mbale, Masaka, Mbarara, Fort Portal, Gulu, and Lira and other branches upcountry.

(iii) the second bullet point of subsection 'Business strategy' shall be modified as follows, whereby deleted text is printed in red and strikethrough:

- moveable secured asset whereby security is easily enforceable because the underlying asset has a tracking device ~~and is insured~~, and

- 7) On page 45 of the Base Prospectus in section '7. THE LENDING COMPANY', 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**:

The Lending Company provides medium-term secured asset financing products for motorbike purchases, mainly for passenger carriage in Uganda. Target customers are private individuals (entrepreneurs), which are providing passenger transportation (taxi) services in the cities of Uganda. Loans issued range between Ugandan Shilling (UGX) 3,332,000~~411.37~~ to 6,665,000~~4822.73~~ (approximately EUR 800 to EUR 1600), depending on the price of a specific asset; and are issued for a term from 3 up to 24 months, being 18 months on average. The Lending Company processes the loans within a couple of hours from the moment they receive the loan application. This is possible due to the developed loan management system, where all the necessary information, including data of the customer's financial standing and financed assets, is stored. Watu SIMU (smartphone) product is Pay-As-You-Go product and is designed for a wide segment of Borrower who are seeking to transition from analogue phone to a smartphone thus promoting connectivity and internet access. This encourages smartphone use for economic purposes but also provides improved access to information, education and health care. Simu product loans range is between UGX 417,000 to UGX 791,000 (approximately EUR 102 to EUR 194). The loan currency is UGX.

- 8) On page 45 of the Base Prospectus in section '7. THE LENDING COMPANY' sub-section 'Financial information' shall be modified and new links for financials shall be added, whereby added text is printed in **blue and underlined** and deleted text is printed in **red and strikethrough**:

## Audited Financials 2024\*

\*Auditors draw attention to emphasis of matter:

"Emphasis of matter – Change in financial reporting framework

We draw attention to Note 2 Basis of preparation of financial statements, which describes the directors' decision to change the reporting framework during the year ended 31 December 2024, from IFRS for SMEs Accounting Standards as issued by the International Accounting Standards Board to IFRS Accounting Standards as issued by the International Accounting Standards Board. Our opinion is not modified in respect of this matter."

## Unaudited Financials Q3 2025

~~Uganda Companies Act 2012 does not provide specifically deadlines for audited financial statements of private companies, however it stipulated that an annual general meeting (AGM) must be held every calendar year. Audited financial statements must be presented at the AGM.~~

~~The period between AGMs cannot exceed 15 months. The Lending Company 2024 AGM took place on July 2, 2024, meaning the next AGM should be held by October 2, 2025 and respectively the audited financials for 2024 have to be prepared by then.~~

~~Uganda Revenue Authority may require companies with a turnover exceeding UGX 500 million to submit audited financials with their income tax returns. This only applies if the Commissioner General specifically instructs the respective company in writing.~~

- 9) On page 45 of the Base Prospectus in section '7. THE LENDING COMPANY' second para in subsection 'Auditors' shall be modified as follows, whereby added text is printed in **blue and underlined** and deleted text is printed in **red and strikethrough**:

The auditors of the annual financial statements of the Lending Company for the financial year ended on 31 December 2023 and 31 December 2024 are Deloitte & Touche ~~Uganda~~~~Kenya~~, ICPAU registration No: AF00001, incorporated under the laws of the Republic of Uganda, having its registered office at 3rd Floor, Rwenzori House, 1 Lumumba Avenue, P O Box 10314, Kampala, Uganda.

- 10) On page 46 of the Base Prospectus in section '7. THE LENDING COMPANY' points (vi) and (vii) in subsection 'Loans issuance process' shall be modified as follows, whereby added text is printed in blue and underlined and deleted text is printed in red and strikethrough:

(vi) collateral evaluation if applicable (vii) credit ~~assessment~~scoring

- 11) On page 46 of the Base Prospectus in section '7. THE LENDING COMPANY' subsection 'Loans underwriting' (i) first para and (ii) the third sentence of the second para shall be modified as follows, whereby added text is printed in blue and underlined and deleted text is printed in red and strikethrough:

(i) Underwriting process is based on a specific set of criteria which includes the following requirements for the borrowers: (i) a valid national identification document from the borrower, (ii) a minimum deposit, on average around 15% depending on the type of asset ~~(motorcycle)~~ financed, (iii) two guarantors with valid national identification documents in case of motorcycle loan, (iv) a mobile money account with either MTN or Airtel, (v) additional reference checks within the town/city as well as physical home visits and meetings with neighbours/relatives/family members in specific circumstances.

(ii) The Lending Company performs an automated internal credit check for those customers who have successfully passed the first four phases of the credit risk underwriting process.

- 12) On page 46 of the Base Prospectus in section '7. THE LENDING COMPANY' subsection 'Loans issuance and disbursement' (i) second sentence and (ii) fourth sentence shall be modified as follows, whereby added text is printed in blue and underlined and deleted text is printed in red and strikethrough:

(i) The Lending Company has built an add-on application (referred to as "onboarding system") to their loan management/microfinance system (Mifos), where all the customer and asset information is stored, the information is being input by onboarding~~asset finance sales~~ officers at the branch or dealership and verified/approved by the company's back office ~~in Latvia~~.

(ii) After a message of a loan application approval is communicated to a customer, the customer is signing the agreement, and the Lending Company disburses the loan to the ~~customer's~~ mobile money or bank account.

- 13) On page 47 of the Base Prospectus in section '7. THE LENDING COMPANY' subsection 'Debt recovery management' (i) a new sixth para shall be added under 'Soft collection' and (ii) the first sentence under 'Hard collection' shall be modified as follows, whereby added text is printed in blue and underlined:

(i) Watu SIMU is structured as Pay-as-You-Go product and client may choose when they want or can afford to utilize the product. Collections for this product is based in mobile telephone automatic locking technology in case of non-payment.

(ii) After a total overdue amount for a loan product reaches at least 4 weekly instalments, the Lending Company may consider repossessing the collateral.



- 14) On page 50 of the Base Prospectus in section '8. THE LOANS' subsection 'Legal nature, jurisdiction and the applicable law of the Loans' (i) second sentence of first para, and (ii) first sentence of third para shall be modified as follows, whereby added text is printed in blue and underlined and deleted text is printed in ~~red and strikethrough~~:

- (i) The Loan under the Loan Agreement is issued with a purpose of purchasing certain assets, namely the Loan is used as part of the purchase price of the vehicle and mobile device, and the Lending Company is authorized to transfer the Loan amount directly to the seller ~~of the vehicle~~ according to the seller's invoice.
- (ii) In order to secure the repayment of the Loan, the Lending Company may register a security interest on the vehicle (motorcycle loans), in which case the Lending Company and the Borrower enters into a security agreement.

- 15) On page 50 of the Base Prospectus in section '8. THE LOANS' subsection 'Repayment and maturity', a new last sentence in the first para shall be added as follows, whereby added text is printed in blue and underlined and deleted text is printed in ~~red and strikethrough~~:

Pay as You Go product users can choose the payment patterns and are allowed daily payments.

- 16) On page 51 of the Base Prospectus in section '8. THE LOANS' first sentence of the subsection 'General description of the Borrowers' shall be modified as follows, whereby added text is printed in blue and underlined and deleted text is printed in ~~red and strikethrough~~:

Customers of the Lending Company are natural persons ~~mainly micro-entrepreneurs~~ Loans are used to finance mobile devices (product named SIMU) and motorcycles (product named Boda). Majority of the Boda motorcycle loans customers are ~~and are using the micro entrepreneurs motorcycle to generate an income, the majority of~~ which operate as an independent motorcycle passenger taxi business (referred to as "boda boda" locally).

- 17) On page 52 of the Base Prospectus in section '8. THE LOANS' subsection 'Loan portfolio data' shall be replaced entirely, whereby the replaced text is printed in blue and underlined:

As of 30 September 2025, the Lending Company's total portfolio of gross receivables composed EUR 7.3 million, used exchange rate EUR/UGX: 4.220. according to the Bank of Uganda exchange rate. Tables of the cross-section of the Lending Company's portfolio in terms of Days Past Due (DPD), and Loan-to-Value (LTV) distribution at the moment of issuance are reflected below.

## BODA (motorcycle loans) portfolio data

The current part of the loan portfolio has reduced reaching 17% as of Q3 2025. A significant part of the portfolio (~33%) is in arrears of 1-30 DPD (several days late incoming payments are considered as usual debtors payment behaviour). The part of the portfolio that is overdue for longer than 60 days is at around the ~30% level over the last quarters.

## Loan portfolio breakdown by DPD:

<u>Days Past Due</u>	<u>2024 Q2</u>	<u>2024 Q3</u>	<u>2024 Q4</u>	<u>2025 Q1</u>	<u>2025 Q2</u>	<u>2025 Q3</u>
<u>Current %</u>	<u>21%</u>	<u>23%</u>	<u>18%</u>	<u>19%</u>	<u>17%</u>	<u>17%</u>
<u>1-30 days %</u>	<u>38%</u>	<u>38%</u>	<u>37%</u>	<u>34%</u>	<u>33%</u>	<u>34%</u>
<u>31-60 days %</u>	<u>18%</u>	<u>17%</u>	<u>19%</u>	<u>18%</u>	<u>18%</u>	<u>16%</u>

<a href="#">61-90 days %</a>	<a href="#">9%</a>	<a href="#">9%</a>	<a href="#">10%</a>	<a href="#">10%</a>	<a href="#">10%</a>	<a href="#">10%</a>
<a href="#">91-180 days %</a>	<a href="#">8%</a>	<a href="#">9%</a>	<a href="#">10%</a>	<a href="#">11%</a>	<a href="#">12%</a>	<a href="#">12%</a>
<a href="#">&gt;180 days %</a>	<a href="#">6%</a>	<a href="#">4%</a>	<a href="#">6%</a>	<a href="#">8%</a>	<a href="#">10%</a>	<a href="#">11%</a>

## [SIMU \(Phone loans\) portfolio data](#)

[The current part of the loan portfolio has reduced to 9% as of Q3 2025. A significant part of the portfolio \(~37%\) is in arrears of 1-30 DPD \(several days late incoming payments are considered as usual debtors payment behaviour\). The part of the portfolio that is overdue for longer than 60 days is at around the 35% level over the last quarters. SIMU product is structured as Pay-As-You-Go product and the client may choose days or period for usage.](#)

## [Loan portfolio breakdown by DPD:](#)

<a href="#">Days Past Due</a>	<a href="#">2024 Q2</a>	<a href="#">2024 Q3</a>	<a href="#">2024 Q4</a>	<a href="#">2025 Q1</a>	<a href="#">2025 Q2</a>	<a href="#">2025 Q3</a>
<a href="#">Current %</a>	<a href="#">20%</a>	<a href="#">28%</a>	<a href="#">14%</a>	<a href="#">15%</a>	<a href="#">13%</a>	<a href="#">9%</a>
<a href="#">1-30 days %</a>	<a href="#">55%</a>	<a href="#">38%</a>	<a href="#">51%</a>	<a href="#">42%</a>	<a href="#">46%</a>	<a href="#">37%</a>
<a href="#">31-60 days %</a>	<a href="#">15%</a>	<a href="#">15%</a>	<a href="#">17%</a>	<a href="#">17%</a>	<a href="#">17%</a>	<a href="#">19%</a>
<a href="#">61-90 days %</a>	<a href="#">6%</a>	<a href="#">8%</a>	<a href="#">8%</a>	<a href="#">11%</a>	<a href="#">8%</a>	<a href="#">12%</a>
<a href="#">91-180 days %</a>	<a href="#">4%</a>	<a href="#">7%</a>	<a href="#">8%</a>	<a href="#">11%</a>	<a href="#">11%</a>	<a href="#">15%</a>
<a href="#">&gt;180 days %</a>	<a href="#">0%</a>	<a href="#">4%</a>	<a href="#">2%</a>	<a href="#">4%</a>	<a href="#">5%</a>	<a href="#">8%</a>

- 18) On pages 53 and 55 of the Base Prospectus in section '9. *TERMS AND CONDITIONS OF THE NOTES*' definition "*Borrower's Payments*" and definition's "*Payment Event*" point (a) shall be modified as follows, whereby added text is printed in [blue and underlined](#):

**Borrower's Payments:** any payments made by the Borrowers [\(or by the Lending Company on behalf of the Borrower in respect of certain interest payments, as it is stipulated in the Base Prospectus\)](#) under the Series Specific Loans.

**Payment Event:** the date on which (a) information on the Borrower's Payments received by the Lending Company [\(which such payments don't qualify as those which the Lending Company retains until a later event\)](#) is communicated to the Issuer and Mintos through API in accordance with the Transaction Documents,

- 19) On page 60 of the Base Prospectus in section '9. *TERMS AND CONDITIONS OF THE NOTES*' Condition '10. *INTEREST AND PRINCIPAL DETERMINATION*' para 10.1 (ii) shall be modified as follows, whereby added text is printed in [blue and underlined](#):

(ii) aggregate payment amounts paid by the Borrowers [\(or by the Lending Company on behalf of the Borrower in respect of certain Interest payments, if it is stipulated in the Cooperation Agreement\)](#) which



have been received from the Lending Company and any amounts paid by the Borrowers that the Lending Company is allowed to retain until the final maturity of the Loan Receivable;

20) On pages 75 and 76 of the Base Prospectus in section '11. APPLICABLE FINAL TERMS', Part 1 - *Contractual terms*, information shall be modified as follows, whereby added text is printed in **blue and underlined**:

(i) in point 1.1.13. of subsection '1.1. Information concerning the Notes to be offered to the public' information in the table shall be modified as follows, whereby added text is printed in **blue and underlined**:

1.1.13.	Redemption Date (s):	<p><u>[Up to 10 Business Days after the corresponding Loan Repayment Date (1.2.20.) and subject to the actual receipt by the Issuer of the relevant payment in relation to the Loan from the Lending Company]</u></p> <p><u>or</u></p> <p><u>[Not later than on Maturity date (1.1.9) and subject to the actual receipt by the Issuer of the relevant payment in relation to the Loan from the Lending Company]</u></p>
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(ii) to the title of point '1.2. Information relating to the Series Specific Loans' asterisk with its clarification is added:

## 1.2. Information relating to the Series Specific Loans\*

[..]

\*Rights to substitute the assets (Loans) apply.

(iii) in point 1.2.3. of subsection '1.2. Information relating to the Series Specific Loans' information in the table shall be modified as follows, whereby added text is printed in **blue and underlined**:

1.2.3.	Total outstanding principal amount of Series Specific Loans <u>[initially]</u> transferred to the Issuer:	[...]
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## **RIGHTS OF WITHDRAWAL**

Pursuant to Article 23 (2) of the Prospectus Regulation, Investors who have already accepted to purchase or subscribe for any Notes to be issued under the Programme before this Supplement is published, shall have the right to withdraw their acceptances, provided that the new factor, material mistake or material inaccuracy was prior to the final closing of the public offer and delivery of the Notes. Taking into account all the Notes are delivered to the Investors immediately upon acceptance of their order to buy Notes on the Platform, rights of withdrawal do not apply to the Investors.

## **RESPONSIBILITY**

Section 'AMENDMENTS TO THE BASE PROSPECTUS' of this Supplement is prepared according to the agreement between the Issuer, Mintos and the Lending Company.

The Issuer, considering information in the sub-section 'Responsibility for this Base Prospectus' of the section '3. GENERAL INFORMATION' of the Base Prospectus, accepts responsibility for the information contained in this Supplement and declares that, to the best of its knowledge, the information contained in this Supplement is in accordance with the facts.