

ANNOUNCEMENT TO THE MARKET¹

dated 06 August 2024

(in respect to the Base Prospectus dated 02.07.2024,
KZT 100 000 000 000 (one hundred billion kazakhstani tenge) Note Programme)

Issuer: SIA Mintos Finance No.28, incorporated as a limited liability company and registered in the Republic of Latvia with the registration number 40203394785.

Lending Company: Limited Liability Partnership “MICROFINANCE ORGANIZATION “FINTECHFINANCE”, established in accordance with the Republic of Kazakhstan with registration number 200840014753.

Base Prospectus approved by the shareholder of the Issuer on 02.07.2024.

Base Prospectus approved by NCA on 10.07.2024.

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) opinion², 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 47 of the Base Prospectus in section ‘8. THE LENDING COMPANY’ subsection ‘*Borrowers’ 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 online short term loans. The average loan amount is approximately 95,000 Kazakhstani tenge (KZT) and it ranges from 9,700 KZT to **390,000** ~~210,000~~ KZT. The average term of the loans is **30** ~~26~~ days and it ranges from 6 to 36 days. The average annual percentage rate (APR) is 365% and it ranges from 0% to 548%. The loan currency is Kazakhstani tenge.”

- 2) On page 51 of the Base Prospectus in section ‘10. THE BORROWERS’ LOANS’ last sentence of 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 annual percentage rate (APR) ranges from 0% to 548%. The term ranges from 6 days to 36 days with the average term being **30** ~~26~~ days.”

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 the certain sections of Base Prospectus, including but not limited to the sections ‘8. THE LENDING COMPANY’ and ‘10. THE BORROWERS’ LOANS’.

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.