

ANNOUNCEMENT TO THE MARKET¹

dated 03 August 2022

*(in respect to the Base Prospectus dated 04 April 2022,
EUR 35 000 000 (thirty-five million euro) Note Programme)*

Issuer: SIA Mintos Finance No.8, incorporated as a limited liability company and registered in the Republic of Latvia with the registration number 40203387798.

Lending Company: Express Credit Proprietary Limited, a limited company established on 22 September 2015 existing under the laws of the Republic of Botswana with registration number (UIN) BW00000115487 and registered address at Plot 64516 Show Grounds Close, 1st Floor, Fairgrounds, Gaborone, Botswana.

Base Prospectus approved by the shareholder of the Issuer on 04.04.2022.

Base Prospectus approved by the FCMC on 12.04.2022.

Terms specified in capital letters, yet not explained herein are explained in the Base Prospectus <https://assets.mintos.com/1B6597D7-B184-CD84-1DE9-637791750227.pdf>.

As prescribed by Article 21(10) of Prospectus Regulation, the base prospectus approved by the competent authority (FCMC) 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 45 of the Base Prospectus in section '8. LOANS' subsection 'Repayment and maturity' first paragraph shall be modified as follows, whereby added text is printed in **blue and underlined** and deleted text is printed in **red and strikethrough**:

"Borrowers are contracted to make monthly payments consisting of principal and interest in line with the schedule incorporated in the Loan Agreement. Annual Percentage Rate (APR) ranges from 30% ~~60%~~ to ~~300%~~ 600% depending on effective loan tenure, amount, and product itself. The average Loan term is 41 months, ranging from one month to a maximum of 120 months."

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 section '8. 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.