mintos

Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

You are about to purchase a product that is not simple and may be difficult to understand.

Product

Name of the PRIIP:	Note with the underlying loans issued by Primero Finance OÜ (hereinafter - Note)
PRIIP Manufacturer:	AS Mintos Marketplace
Contacting the manufacturer:	info@mintos.com, (+371) 66 164 466
Competent authority:	The Bank of Latvia
Date of production of this document:	14.04.2026

What is this product?

Type: A Note is an interest-bearing debt security backed by a pool of loans. Purchasing Notes entitles you to receive repayments and interest payments for the Notes whenever payments are made on the underlying loans or under Revolving Pool if the underlying loans of the Note are paid off, amount or payment schedule changes, they can be substituted with new loans. Under Revolving Pool purchasing Notes entitles you to receive interest payments for the Notes whenever payments are made on the underlying loans and repayments of principal on Notes maturity.

Term: The maturity date of the Note is determined individually for each issue. Neither the issuer, nor the investor may unilaterally change the maturity date. Still, the Note may be subject to unilaterally early redemption by the issuer on the one hand or redemption prolongation on the other hand for several reasons provided in the base prospectus.

Objectives: Notes provide investors with a way to earn interest income from loans issued to borrowers in a wide range of geographies. They provide a fixed rate of return based on the cashflows of the underlying loans.

When you invest in Notes, you purchase exposure to a small pool of loans (usually 6-20) issued to the borrowers by the lending company (Primero Finance OÜ). These loans serve as underlying assets, which are repaid over time. You receive principal repayments and interest payments when borrowers make payments on the underlying loans, or when the lending company repurchases underlying loans in case the borrower is more than 60 days late. Under Revolving Pool you receive interest payments when borrowers make payments on the underlying loans, principal repayments on Notes maturity. You receive principal repayments and interest payments when the lending company repurchases the Note, or when the lending company cannot substitute loans within the Revolving pool to match Notes principal. Consequently, return on investment in Notes depends on the borrowers' ability to repay the loans, and on the lending companies ability to repurchase the loans in case the loan becomes more than 60 days late.

The lending company is a non-bank lender whose target clients are private individuals and small and medium enterprises. The lending company is a part of Eleving Group. The lending company issues financial leasing product which are used by customers to acquire a vehicle, leaseback financing where the customer uses his/her own vehicle as a security to obtain financing and car loans where customers obtain funding before purchasing the vehicle. The unique feature for the borrowers is the lending company's ability to issue loans fast with the help of their all-automated issuance process, which results in the majority of the loans issued under 1 day.

Intended retail investors: The product is intended for retail investors who are looking to earn fixed interest income from their investment and want to diversify their investment portfolio. Given that there is no capital protection, investors should be able to bear losses up to the full amount of their investment. The product is designed for retail investors who have appropriate financial knowledge and experience.

Detailed information on the underlying loans can be found in the Final Terms.

What are the risks and what could I get in return?

Lower risk — Higher risk

1 2 3 **5** 4 6 7

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because PRIIP Manufacturer is not able to pay you.

We have classified this product as 5 out of 7, which is a medium-high risk class. This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact the capacity of Borrowers and/or Lending Company to pay. This classification takes into consideration the credit and market risks relating to the Notes as described in detail in the base prospectus.

Be aware of currency risk. You might receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies.

You may not be able to cash in early or you may have to sell the investment at a discount to cash in early.

Performance Scenarios: The figures shown include all the costs of the product itself. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product. The stress scenario shows what you might get back in extreme market circumstances. This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period, you will have to pay extra costs.

Scenarios (Nominal amount 10 000 EUR)		**If you exit after 3 Months**	**If you exit after 1 Year**	**If you exit after 3 Years**	**If you exit after 5 Years**
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.				
Stress scenario	What you might get back after costs	9 138,23	8 520,00	9 627,51	9 580,99
	Average return each year	-30,33%	-14,80%	-1,26%	-0,85%
Unfavourable scenario	What you might get back after costs	9 935,27	10 375,39	11 978,60	16 401,49
	Average return each year	-2,57%	3,75%	6,20%	10,40%
Moderate scenario	What you might get back after costs	10 226,33	10 908,05	12 954,48	18 261,14
	Average return each year	9,39%	9,08%	9,01%	12,80%
Favourable scenario	What you might get back after costs	10 206,06	11 119,65	13 584,53	19 817,89
	Average return each year	8,52%	11,20%	10,75%	14,66%

What happens if AS Mintos Marketplace is unable to pay out?

You are exposed to the risk that in case of insolvency of the AS Mintos Marketplace. The AS Mintos Marketplace will not be able to fulfil its obligations arising from this product. This product is not covered by the deposit guarantee system. There is a possibility that you may lose all or part of your invested funds.

What are the costs?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested less 120 EUR (1.21 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario
- EUR 10 000 is invested

	If you exit after one year	If you exit in three years	If you hold investment till maturity
Total costs	121 EUR	192 EUR	180 EUR
Annual cost impact (*)	1,21%	1,92%	1,80%

** This illustrates how costs reduce your return each year over the holding period.*

Composition of costs

The table shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period;
- the meaning of the different cost categories.

This table shows the impact on return

One-off costs	Entry costs	0,00%	The impact of the costs you pay when entering your investment
	Exit costs	0,85%	The impact of the costs of exiting your investment before maturity, which consists of selling the Notes on secondary market and is calculated on the sales price.
On-going costs	Portfolio transaction costs	0,00%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	0,36%	The impact of the costs that we take each year for managing your products.
Incidental costs	Performance fees	0,00%	There is no performance fee.
	Carried interests	0,00%	There are no carried interests.

How long should I hold it, and can I take money out early?

This product has no required or recommended holding period. However, Notes have been designed to be mainly held to maturity. If you want to exit early, you may sell the investment on the Secondary Market with a Secondary Market fee of 0.85%. Selling is subject to demand from other investors, and at certain times you may only be able to sell the Note at a discount, which would reduce the return on investment.

How can I complain?

If you have any complaints, please email us at complaints@mintos.com or send us a letter to the Mintos office at Skanstes iela 50, Riga, LV-1013, Latvia. You can find more information on mintos.com/en/submit-complaint/.

Other relevant information

You can find more information about each Note, including the base prospectus and Final Terms, in the Note details on mintos.com.