ANNOUNCEMENT TO THE MARKET[1]
dated 12 November 2025

(in respect to the Base Prospectus dated 03.09.2025,
Kazakhstani tenge (KZT) 40 000 000 000 Note Programme)

Issuer: SIA Mintos Finance No.14, incorporated as a limited liability company and registered in the Republic of Latvia with the registration number 40203391651.

Lending Company: LLP "MFO "Mogo Kazakhstan", a limited liability partnership established in accordance with the laws of the Republic of Kazakhstan with registration number 180940010094.

Base Prospectus approved by the shareholder of the Issuer on 03.09.2025.
Base Prospectus approved by NCA on 09.09.2025.

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) opinion[2], 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:

On page 50 of the Base Prospectus in section *'10. THE BORROWERS' 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:

"Under the Borrower's Loan, the Borrower makes monthly payments of principal and interest on a pre-agreed schedule. The annual percentage rate (APR) ranges from 33.6% to 44.4%~~38.4%~~. The term ranges from 3 months to 84 months with the average term being 60 months. Loan-to-Value (LTV) for loans when issuing the loan is up to 115%."

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 '10. THE BORROWERS' LOANS'.

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[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.*