

ANNOUNCEMENT TO THE MARKET¹

dated 08 November 2022

*(in respect to the Base Prospectus dated 26 April 2022,
EUR 20 000 000 (twenty million euro) 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, existing under the laws of the Republic of Kazakhstan, registration number 180940010094.

Base Prospectus approved by the shareholder of the Issuer on 26.04.2022.

Base Prospectus approved by the FCMC on 03.05.2022.

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 (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 46 of the Base Prospectus in section ‘8. THE LENDING COMPANY’ subsection ‘Borrowers’ Loans’ second paragraph shall be modified as follows, whereby added text is printed in **blue and underlined** and deleted text is printed in **red and strikethrough**:

“The average Loan amount for a vehicle leasing Loan is EUR **7 785** ~~3-334~~ and it ranges from EUR 590 to EUR **44 000** ~~14-000~~. The average term of leasing and leaseback products is 40 months, and their term range is 3 - 84 months. The Loan currency is Kazakhstani tenge (KZT).”

- 2) On page 51 of the Base Prospectus in section ‘10. THE BORROWERS’ LOANS’ subsection ‘Legal nature, jurisdiction and the applicable law of the Loans’ second paragraph shall be modified as follows, whereby added text is printed in **blue and underlined** and deleted text is printed in **red and strikethrough**:

“The average Loan amount for a vehicle leasing Loan is EUR **7 785** ~~3-334~~ and it ranges from EUR 590 to EUR **44 000** ~~14-000~~. The average term of leasing and leaseback products is 40 months, and their term range is 3 - 84 months. The Loan currency is Kazakhstani tenge (KZT).”

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. 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.