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Example of costs and associated charges paid for investments in Notes

In this document, AS Mintos Marketplace (“Mintos”) provides to its investors and potential investors the ex-ante information disclosure regarding the costs and associated charges paid for financial instruments on Mintos. This example has been prepared in accordance with article 50 of the [Commission Delegated Regulation \(EU\) 2017/565](#) and article 24(4) of [Directive 2014/65/EU of the European Parliament and of the Council](#). Costs and associated charges stated in this example are in accordance with Mintos Fees and Charges available on the website www.mintos.com. This document does not include gain or loss on foreign exchange movements, which may apply if the investor invests in a currency that differs from their local currency. This document is not a marketing material.

The example below shows costs and associated charges that the investor will incur for a one-time investment during one calendar year, or by making periodic investments during the calendar year on a monthly basis. Please note that the Inactivity Fee will be applied only if no financial instruments have been purchased or sold for 6 consecutive months or more. The purpose of this example is to present detailed information about the various costs paid for investment services provided by Mintos. The calculations and data provided in this example are based on historical Mintos data about fees and charges, currency exchange fees, investments, and average returns.

When we calculate the costs and associated charges, we take into account the assumed investment horizon and invested amount. Calculated costs and associated charges in this example may differ from costs and associated charges actually incurred by an investor, as the actual fees depend on the market value of the financial instrument and other variables, such as currency exchange rate (if the investment currency differs from the investor’s local currency). Investors can find information on costs and charges for a particular investment in their Mintos account.

Cost and charge type	Scenario	12 months with investment of €1000		12 months with investment of €10000	
		Amount (€)	Amount %	Amount (€)	Amount %
Deposit fee*	n/a	0.00	0.00%	0.00	0.00%
Secondary Market fee**	Assuming that the amount invested is sold at the end of the period. The fee is calculated based on the amount sold excluding investments made using Mintos Strategies.	8.50	0.85%	85.00	0.85%
Currency conversion fee***	The fee is charged when the investor converts deposited funds into another currency for investing. On average, 9% within a 12 month period. Please note that the table lists the average rate, the actual	0.71	0.78%	7.15	0.78%

	rate applied depends on the currency pair.				
<p>*Deposit fee: Deposit fee is charged once the deposit is made.</p> <p>**Secondary Market fee: A fee of 0.85% is applied to amounts sold on the Secondary Market. No fee is charged when investors cash out from Mintos Strategies.</p> <p>***Currency conversion fee: This fee is applied to the converted amounts and on the currency pair.</p>					

Inducements

Cost and charge type	Scenario	12 months with investment of €1000		12 months with investment of €10000	
		Amount (€)	Amount %	Amount (€)	Amount %
Third party payments	Third party payments are calculated based on the amount invested.	25.89	2.59%	258.90	2.59%

Third-party payments - Third party payments received by Mintos (also known as inducements) are calculated based on the outstanding investments on Mintos and are received from lending companies. The fee depends on the agreement between the lending company and Mintos. Third party payments are totaled and expressed both as a cash amount and as a percentage of the invested amount. A connection fee of up to 30,000.00 EUR is charged once a Loan Originator joins the platform. This is a one-time payment made by the Loan Originator.

The inducements are not deemed to be received by Mintos while providing portfolio management or investment advice services to the Investors, hence the inducements are retained by Mintos and are not transferred to the Noteholders. Mintos has a robust conflict of interest management policy and procedures in place to not permit inducements creating a conflict of interest for Mintos.

Inactivity Fee

We charge a fee to investors who haven't invested or sold Notes for 6 consecutive months or more.

Scenario	Fee amount per month (€)	Fee amount per 12 months (€)
Assuming the uninvested proportion of funds exceeds 30% of total account value and is above EUR 100. After 6 months the investor would be charged a EUR 2.90 inactivity fee every subsequent month the investor remains inactive.	2.90	17.40
Assuming the uninvested proportion of funds does not exceed 30% of total account value or is less than EUR 100. No inactivity fee will be charged.	0.00	0.00

Cumulative effect of costs and charges for investments in Notes

Annual return (%)	Annual investment amount (€)	Total income (average annual return) after fees		
		1 month (€)	12 months (€)	12 months with one-time investment (Inactivity fee applies) (€)
8%	10 000	58.99	707.85	690.45
0%	10 000	-7.68	-92.15	-74.75
-8%	10 000	-74.35	-892.15	-909.55

Calculations stated in the cumulative effect example are used for illustration purposes only in order to show the cumulative effect of costs and charges on return in case of negative (-8%), neutral (0%) and positive (+8%) performance scenarios. These scenarios are not guaranteed and under no circumstances should be regarded as indicators of future performance. Absolute return on investment is calculated on an aggregated basis and represents overall income over the corresponding investment horizon. Financial instrument (Notes) costs and associated charges are calculated based on the average value of the investment during the calendar year.

Disclaimer: All costs and associated charges are for investments in Notes traded on Mintos for a period of 1 month and 12 months, assuming that the investment is sold at the end of the period and funds are withdrawn. Costs and charges are estimated for an assumed investment amount and investment period. Information provided in this document is based on historical data on fees and charges. Estimated costs and associated charges may deviate from costs and charges that will actually be incurred since actual fees depend on trading conditions of every instrument.

Mintos is also entitled to charge ad hoc fees and its expenses from the investor in a case of inheritance, donation and other individual cases. Such fees and expenses are irregular and are not being reflected in this disclosure.