Entrum Cashback Campaign

Terms and Conditions

1. Terms that are capitalized herein have the same meaning as the terms used in the Terms and Conditions of Mintos Investment Platform unless otherwise indicated in these campaign terms and conditions.

2. This cashback campaign (hereinafter – the Campaign) is valid from 6 October to 2 November 2026 (inclusive), (hereinafter – the Campaign Period).

3. The Campaign relates to Real Estate Securities or Notes (under Prospectus dated 16.07.2026) backed up by the bonds issued by the property entity SIA Entrum Latvia No.2 (hereinafter – the Property Entity). The Campaign is limited to the Notes issued in connection with the following underlying properties of the Property Entity (hereinafter jointly – the Eligible Notes):

- Merķeļa street 17/19 - 18A, Riga, Latvia
- Merķeļa street 17/19 - 20A, Riga, Latvia
- Merķeļa street 17/19 - 22A, Riga, Latvia

4. During the Campaign Period, any Investor may participate in the Campaign.

5. Participation in the Campaign grants the Investor a possibility to receive a cashback bonus for investments made on the Platform's primary market in the Eligible Notes.

6. To participate in the Campaign the Investor has to enroll in the Campaign on the Campaign page (https://www.mintos.com/en/campaigns/). After enrolling, the Investor will see a confirmation message about being successfully enrolled in the Campaign.

7. Cashback bonus is calculated at a rate of 2% for investments of EUR 100.00 or more, made manually on the Platform's primary market, in the Eligible Notes.

8. Only newly deposited funds invested in the Eligible Notes during the Campaign Period shall qualify for the cashback bonus calculation. For the avoidance of doubt, funds held in the Cash Account is not considered invested and does not count towards the calculation. Furthermore, the cashback bonus is not valid where funds are withdrawn from an existing investment or asset on the Platform and reinvested in the Eligible Notes. Specifically, the following funds do not qualify and will not count towards the cashback bonus:

- amounts deposited and/or invested on the Platform before the start date of the Campaign Period; and

- amounts withdrawn, obtained, or transferred from an existing portfolio or investment held on the Platform and subsequently reinvested during the Campaign Period.

Mintos reserves the right to determine, at its sole discretion, whether particular funds constitute new funds or funds which do not qualify for the cashback bonus calculation.

9. The Investor can receive multiple cashback bonuses by making investments over the duration of the Campaign Period.

10. Cashback bonus is not calculated for:

10.1. investments made on the Secondary Market;

10.2. investments made prior to enrolling in the Campaign as stated in Clause 6;

10.3. Investors who have not enrolled in the Campaign as stated in Clause 6.

11. To be eligible for the cashback bonus, the Investor must hold the qualifying investment without any withdrawals for a period of at least 90 (ninety) days from the end of the Campaign Period (2 November 2026), i.e., until 31 January 2027 (hereinafter - the Holding Period). Any eligible funds withdrawn from the qualifying investment prior to the end of the Holding Period will result in the Investor losing eligibility for the cashback bonus in respect of those withdrawn funds. The Investor must actively return any such withdrawn funds to the qualifying investment to maintain eligibility for the cashback bonus, provided that such returned amounts shall not generate any additional cashback bonus entitlement.

12. The cashback bonus is paid by the Property Entity based on the calculation provided by Mintos. Mintos acts as an intermediary and pays the Investor on behalf of the Property Entity. Subject to Clause 11, the cashback bonus shall be paid in EUR, in a single installment, within 10 (ten) Business Days after the end of the Holding Period (31 January 2027), i.e., by approximately 10 February 2027, to the Investor's Cash Account on the Platform.

13. The Investor is responsible for payment of any taxes (if applicable) for the received cashback bonus.

14. The Investor has an obligation to immediately stop his/her participation in the Campaign if requested by Mintos in case of suspicion of fraud.

15. Legal relations arising from the Campaign shall be governed by these campaign terms and conditions that were published on the Platform at the moment when the Investor enrolled in the Campaign as stated in Clause 6.

16. Mintos has the right to end or change the present Terms and Conditions of the Campaign unilaterally and without individually notifying the User.