

# PROCEDURES FOR THE PREPARATION AND VERIFICATION OF THE KEY INVESTMENT INFORMATION DOCUMENT OF UAB INRENTO

## 1. GENERAL PROVISIONS

- 1.1. This Procedure for the Preparation and Verification of the Key Investment Information Document ("**Procedure**") of Inrento UAB ("the **Company**") sets out:
  - 1.1.1. requirements for the key investment information document and its preparation;
  - 1.1.2. procedures for verifying the completeness, correctness and clarity of the information contained in the key investment information document.
- 1.2. The Procedure shall apply to the preparation and verification of the Key Investment Information Document in accordance with Article 23 of Regulation (EU) 2020/1503 ("the **Regulation**") for investors in a crowdfunding platform operated by the Company.
- 1.3. These Procedures have been drawn up in accordance with the requirements of the Regulation and other legislation applicable to the Company.

## 2. TERMS USED IN THE PROCEDURE

- 2.1. For the purposes of these Rules, the following terms shall have the meanings set out below:
  - 2.1.1. **The Company** - UAB Inrento, legal entity code 305519977, registered office at Sporto g. 12-114, Vilnius, Lithuania;
  - 2.1.2. **Identifier** - a standardised, immutable and unique identifier for the relevant crowdfunding offer;
  - 2.1.3. **Investor** means a natural or legal person who has submitted an investment offer via the Platform and who has duly registered on the Platform;
  - 2.1.4. **Investment Background Document (the "Document")** means a document prepared by the Project Owner for a specific crowdfunding project in accordance with the format set out in Annex 1 to these Procedures for the benefit of prospective Investors;
  - 2.1.5. **Platform** - a crowdfunding platform managed by the Company;
  - 2.1.6. **Project owner** - a legal or natural person (entrepreneur) seeking funding through the Platform;
  - 2.1.7. **Regulation** - Regulation (EU) 2020/1503 of the European Parliament and of the Council on European Business Crowdfunding Providers and amending Regulation (EU) 2017/1129 and Directive (EU) 2019/1937;
  - 2.1.8. **Procedures** - these are the procedures for preparing and verifying the key investment information document.
- 2.2. Other terms used in these Rules shall have the same meaning as defined in the Regulation. Unless the context otherwise requires, words used in the singular in the Regulations shall include words used in the plural and vice versa.

## 3. THE KEY INVESTMENT INFORMATION DOCUMENT AND THE REQUIREMENTS APPLICABLE TO IT

- 3.1. The document must in all cases be prepared by the Project Owner in accordance with the format set out in Annex 1 to these Procedures.
- 3.2. The information in the Document must be presented in an easy-to-read manner so that it can be understood also by Investors with no experience. The Document must:
  - 3.2.1. correct;
  - 3.2.2. clear;
  - 3.2.3. not misleading; and
  - 3.2.4. it must not contain any footnotes, except for references to the applicable law, including (where relevant) citations.

- 3.3. The Key Investment Information Document shall contain an Identifier, which shall be created as follows:
  - 3.3.1. the Company's ISO 17442 legal entity identifier (LEI code);
  - 3.3.2. an additional code consisting of eight numeric characters generated by the Company, which shall be unique for each crowdfunding offer published on the Platform.
- 3.4. The identifier remains unchanged by minor changes, updates or translations to the Document.
- 3.5. The Key Investment Information Document may contain active references to other documents that supplement the information contained in the Document. However, such active references shall in no way replace the information required to be provided in the Document in accordance with these Rules and Annex 1 to the Rules.
- 3.6. The information contained in active links in the Document must be consistent with the information contained in other parts of the Document, and the external resources to which the link is made must be freely and easily accessible.
- 3.7. The KIID sets out the main risks associated with a particular crowdfunding proposal. The main risks to be included in the Document are set out in Annex 1 to these Procedures. The risk information set out in Annex 1 of the Schedule must be supplemented in the light of the specific crowdfunding proposal.
- 3.8. The description of the risks associated with a particular crowdfunding proposal must be relevant to that particular proposal and must be made solely for the benefit of prospective Investors.
- 3.9. The description of risks does not make general statements about investment risks and does not limit the liability of the Project Owner or any persons acting on its behalf.
- 3.10. The financial statements and other financial information set out in Annex 1 to this Schedule shall be presented in accordance with International Financial Reporting Standard ("**IFRS**") or Generally Accepted Accounting Principles ("**GAAP**").

#### **4. DOCUMENT VERIFICATION**

- 4.1. Each Document prepared by the Project Owner shall be reviewed by the Company for completeness, correctness and clarity prior to its publication on the Platform.
- 4.2. The verification of the Document shall be the responsibility of the Company's staff member conducting the credibility assessment of the relevant Project Owner.
- 4.3. During the examination of a document, the person responsible shall take a detailed look at the content of the document and assess the following aspects:
  - 4.3.1. whether the Document is drawn up in accordance with the form set out in Annex 1 hereto;
  - 4.3.2. whether the Document complies with the other requirements set out in Chapter 3 of these Procedures, the Regulation and other applicable legislation;
  - 4.3.3. whether the information contained in the Document is consistent with the Company's knowledge of the specific Project Owner and the Crowdfunding Project;
  - 4.3.4. that all the information in the Document is clear and understandable;
  - 4.3.5. whether the information provided in the Document is sufficiently complete and does not raise additional questions.
- 4.4. If the Responsible Person identifies any deficiency in a Document in accordance with the aspects set out in clause 4.3, such Document may not be published on the Platform and must be corrected accordingly.

#### **5. PUBLISHING THE KEY INVESTMENT INFORMATION DOCUMENT ON THE PLATFORM**

- 5.1. The publication on the Platform of the relevant crowdfunding offer must also include the Key Investment Information Document for that offer, prepared and verified in accordance with the requirements of these Procedures.
- 5.2. The Project Owner must notify the Company of any changes to the information to ensure that the Key Investment Information Document contains the most up-to-date information at all times during the period of the Crowdfunding Offer.

- 5.3. The Company shall promptly notify Investors who have made an offer to invest or expressed an interest in the relevant crowdfunding offer of any material changes to the information contained in the Document.
- 5.4. If, after the publication of a Document on the Platform, the Company determines that the Document contains omissions, errors or inaccuracies that could materially affect the expected return on investment, the Company shall promptly notify the relevant Project Owner of such omissions, errors or inaccuracies and the relevant Project Owner shall promptly supplement or correct such information.
- 5.5. If the addition or correction provided for in paragraph 5.4 of this Schedule is not made promptly, the Company shall suspend the crowdfunding offer until the Key Investment Information Document has been completed or amended, but for a maximum period of 30 (thirty) calendar days.
- 5.6. The Company shall immediately notify Investors who have made an offer to invest or expressed an interest in a crowdfunding offer of the circumstances referred to in paragraph 5.4 of the Schedule, the actions taken and to be taken by the Company, and the possibility to withdraw the offer to invest or the interest in a crowdfunding offer made by them. If, after thirty (30) calendar days, the Document is not completed or corrected to remove any identified inaccuracies, the Crowdfunding Offer shall be withdrawn.

## **6. FINAL PROVISIONS**

- 6.1. The proper implementation and control of the Procedure shall be the responsibility of the Company's CEO.
- 6.2. Amendments and/or additions to these Rules shall enter into force on the day following the date of their adoption, unless a different effective date is specified.
- 6.3. The Company's Manager shall ensure that the Company's employees are informed in a timely manner of changes and/or additions to the Procedure.
- 6.4. All employees of the Company shall be made aware of and shall comply with these Procedures and any amendments thereto.

## FORMAT OF THE KEY INVESTMENT INFORMATION DOCUMENT

This crowdfunding proposal has neither been vetted nor approved by the Bank of Lithuania or the European Securities and Markets Authority (ESMA).

The suitability of your experience and knowledge has not necessarily been assessed before granting you access to this investment opportunity.

By investing, you assume all the risks of that investment, including the risk of partial or total loss of the money invested.

### **Risk alert**

Investing in this crowdfunding project involves risks, including the risk of partial or total loss of the money invested. Your investment is not covered by the deposit guarantee schemes set out in Directive 2014/49/EU of the European Parliament and of the Council (\*). Your investment is also not covered by investor compensation schemes established under Directive 97/9/EC of the European Parliament and of the Council (\*\*).

You may not get any return on your investment.

It is not a savings product and we advise you to invest no more than 10% of your net income in crowdfunding projects.

\* Directive 2014/49/EU of the European Parliament and of the Council of 16 April 2014 on Deposit Guarantee Schemes (OJ L 173, 12.6.2014, p. 149).

\*\* Directive 97/9/EC of the European Parliament and of the Council of 3 March 1997 on investor compensation schemes (OJ L 84, 26.3.1997, p. 22).

### **Pre-contractual reflection period for inexperienced investors**

Inexperienced investors are given a cooling-off period during which they can withdraw their offer to invest or their interest in a crowdfunding offer at any time, without stating a reason and without suffering any negative consequences. The cooling-off period shall start at the time when the prospective non-expert investor submits an offer to invest or notifies his/her interest and shall expire after four calendar days.

*[Provides the procedure under which inexperienced investors may exercise their right of withdrawal during the reflection period, together with information on the process and its consequences]*

### **Overview of the crowdfunding offer**

|   |   |
|---|---|
| <b>Proposal identifier</b>                            | Proposal identifier as specified in point 3.3 of the Procedure.   |
| <b>Project owner and project title</b>                |   |
| <b>Type of offer and type of financial instrument</b> |   |
| <b>Amount sought</b>                                  | The crowdfunding proposal aims to raise the amount and currency, including the equivalent value in euro and the exchange rate date if the crowdfunding proposal is in a currency other than euro. |
| <b>Term</b>   | Date on which the offer will be closed to potential investors.  |

### **Part A: Information on the project owner and the project**

|     |   |
|-----|---|
| (a) | <p><b>Project owner and crowdfunding project<sup>1</sup></b><br/> <i>[Complete this section with the following information, if applicable]</i><br/> <b>Identity:</b> Name of the project owner, country of incorporation/registration and registration number.<br/> <b>Legal form.</b><br/> <b>Contact details:</b> website, registered office address, email address and telephone number.<br/> <b>Ownership:</b> Date of last change of ownership and a brief description of (i) the owner of the project and (ii) if applicable, the ownership structure of the project. This information can be provided in diagrammatic form at<sup>2</sup>.<br/> <b>Governance:</b> a brief description of the governing bodies of the project owner. Where possible and deemed appropriate, a reference to the curricula vitae of the members of the governing bodies may be included.</p> |
| (b) | <p><b>Responsibility for the information contained in this Key Investment Information Document</b><br/> The project owner declares that, to the best of its knowledge, no information has been omitted or is materially misleading or inaccurate. The project owner is responsible for the preparation of this key investment information document.</p>   |

<sup>1</sup> Without prejudice to the obligation to provide the information set out in this section, the project owner may also include its logo in this section

<sup>2</sup> For example, if the project owner is part of a group, the diagram can show the structure of the group and the project owner's position in the group.

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|     | <p><i>[Please complete this section by indicating the natural and legal persons who, under national law, are responsible for the information contained in the key investment information document. In the case of natural persons, e.g. members of the administrative, management and/or supervisory bodies of the project owner, please indicate their names and positions. In the case of legal persons, please indicate their names and registered offices]</i></p> <p>"A declaration by each of the above persons pursuant to Article 23(9) of Regulation (EU) 2020/1503 of the European Parliament and of the Council<sup>3</sup> as to their responsibility for the information contained in this KIID is attached as <i>[Annex [A] to this document<sup>4</sup>]</i>".</p> |
| (c) | <p><b>Main activity of the project owner: goods and services sold by the project owner</b></p> <p>A brief description of the nature of the project owner's current core business and business achievements, including, where appropriate, a brief presentation of the strategy and the added value created.</p>   |
| (d) | <p><b>Link to the latest financial statements of the project owner</b></p> <p>Where possible, reference should be made to the most recent financial statements of the project owner. If the financial statements have been audited, reference may also be made to the relevant audit report(s). If there are no recent financial statements, this must be clearly stated. The reasons for such unavailability may also be stated. If no up-to-date financial statements are available, a reference to the most recent balance sheet of the project owner may be provided instead, if available.</p> <p>If there is an SPV between the project owner and the investors, the above information may also be provided for the SPV.</p>  |
| (e) | <p><b>Key annual financial figures and indicators of the project owner over the last three years</b></p> <p>Key annual financial figures and indicators such as:</p> <p>(a) turnover;</p> <p>(b) annual net profit;</p> <p>(c) all assets;</p> <p>(d) gross, operating and net profit margins;</p> <p>(e) net debt; debt-equity ratio;</p> <p>(f) quick liquidity ratio; debt service coverage ratio;</p> <p>g) EBITDA;</p> <p>(h) return on equity;</p> <p>(i) the ratio of intangible fixed assets to total assets.</p>   |
| (f) | <p><b>Description of the crowdfunding project, including its purpose and main features</b></p> <p>A description of the crowdfunding project, including its purpose and main features and the expected use of the funds raised.</p>  |

**Part B: Key features of the crowdfunding process and conditions for [raising capital] or [borrowing funds]**

| (a)                                       | <p><b>Minimum [target capital to be raised] or [target funds to be borrowed] per crowdfunding offer</b><br/>[Amount and currency]</p> <p><b>Number of proposals (public or non-public) that have already been implemented by the project owner or the crowdfunding service provider for this crowdfunding project</b></p> <table border="1"> <thead> <tr> <th>Type of proposal and instruments proposed</th> <th>Completion date</th> <th>Amount [collected/borrowed] and target amount (including euro equivalent and exchange rate date if currency is not euro)</th> <th>Other relevant information, if any</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table> | Type of proposal and instruments proposed  | Completion date                    | Amount [collected/borrowed] and target amount (including euro equivalent and exchange rate date if currency is not euro) | Other relevant information, if any |  |  |  |  |
|---|---|--|------------------------------------|--|------------------------------------|--|--|--|--|
| Type of proposal and instruments proposed | Completion date   | Amount [collected/borrowed] and target amount (including euro equivalent and exchange rate date if currency is not euro) | Other relevant information, if any |  |                                    |  |  |  |  |
|   |   |  |                                    |  |                                    |  |  |  |  |
| (b)                                       | <p><b>Deadline for reaching [target capital to be raised] or [target funds to be lent]:</b><br/>[Date on which the offer will be closed to potential investors]</p>   |  |                                    |  |                                    |  |  |  |  |
| (c)                                       | <p><b>Information on the consequences if [target capital not raised] or [target funds not borrowed] is not raised by the due date</b></p> <p>Information on the consequences for the crowdfunding process and investor participation if the crowdfunding offer does not reach the minimum amount e.g:</p> <ul style="list-style-type: none"> <li>- whether the crowdfunding offer and investor commitments would be withdrawn;</li> <li>- whether the sums paid by investors will be reimbursed and, if so, on what terms and when;</li> </ul>  |  |                                    |  |                                    |  |  |  |  |

<sup>3</sup> Regulation (EU) 2020/1503 of the European Parliament and of the Council of 7 October 2020 on European Business Crowdfunding Providers and amending Regulation (EU) 2017/1129 and Directive (EU) 2019/1937, OJ L 347, 20.10.2020, p. 1

<sup>4</sup> The declaration by each responsible person must comply with Article 23(9) of Regulation (EU) 2020/1503.

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|     | - whether investors will incur fees or costs if the offer falls short of the target amount.  |
| (d) | <b>Maximum amount of the offer where it differs from the [target capital] or [target funds] referred to in point (a)</b><br>The maximum amount of the offer and the currency (including the euro equivalent if the currency is not the euro) if such amount is different from [target capital] or [target funds].  |
| (e) | <b>Amount of own funds allocated to the project by the project owner for crowdfunding</b><br>Information as to whether the major shareholders or members of the management, supervisory or administrative bodies of the project owner have invested in, subscribed for or committed to invest in the proposed instruments and the amount of their investment, including the percentage of the target amount of the offer |
| (f) | <b>Change in the composition of the project owner's capital or loans related to the crowdfunding proposal</b><br>Description of the changes that will alter the capital composition and indebtedness of the project owner as a result of the crowdfunding proposal.  |

### Part C: Main risks

#### Description of the main risks

Complete this section by describing the main risks associated with the crowdfunding project, taking into account the main risks listed below.

The following is not an exhaustive list of the main risks. Any other material risks relating to the crowdfunding project, the crowdfunding offer, the project owner, transferable securities and instruments or loans accepted for crowdfunding purposes are also described in this Part C.

#### Type 1 - Project risk

Risks inherent in the project that could lead to its failure. These risks may relate to, inter alia: (i) project dependencies such as financing, legal dependencies, licensing, copyrights; (ii) the occurrence of adverse scenarios with negative impacts; (iii) the development of (technological) competitors or competing products; or (iv) risks emanating from the project owner.

#### Type 2 - sector risk

Sector-specific risks. Such risks may be caused, for example, by changes in macroeconomic circumstances, reduced demand in the sector in which the crowdfunding project operates, and dependence on other sectors.

The project sector is described using the taxonomy described in Article 2(1)(a) of Regulation (EC) No 1893/2006 of the European Parliament and of the Council<sup>5</sup> (i.e. the first level of classification).

#### Type 3 - default risk

The risk of bankruptcy or other insolvency proceedings against the project or the project owner, and other events related to the project or the project owner that could result in the loss of investment by investors.

Such risks can be caused by a variety of factors, including but not limited to: a (significant) change in macroeconomic circumstances, mismanagement, inexperience, fraud, financing that is not aligned with the business objective, failure to bring the product to the market, lack of cash.

#### Type 4 - risk of lower returns, delayed returns or no returns

The risk that returns will be lower than expected, delayed or that the project will not provide capital or interest.

#### Type 5 - risk of platform failure

The risk that the crowdfunding platform may be temporarily or permanently unable to provide its services.

#### Type 6 - illiquidity risk of the investment

The risk that investors will not be able to sell their investments.

#### Type 7 - other risks

Risks that are, inter alia, beyond the control of the project owner, e.g. political and regulatory risks.

### Part D: Information relating to the offer of transferable securities and eligible instruments for crowdfunding purposes

|     |  |
|-----|--|
| (a) | <b>Total number and type of [acceptable instruments for crowdfunding] proposed</b><br>At least the following information must be provided:<br>(a) a description of the type and class of financial instruments offered;<br>(b) where applicable, the number, denomination, currency and maturity of the financial instruments offered; |
|-----|--|

<sup>5</sup> Regulation (EC) No 1893/2006 of the European Parliament and of the Council of 20 December 2006 establishing the statistical classification of economic activities NACE Rev. 2 and amending Council Regulation (EEC) No 3037/90 as well as certain EC Regulations on specific statistical domains, OJ L 393, 30.12.2006, p. 1.

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|     | (c) the relative ranking of the instrument holder's claim in the issuer's capital structure in the event of the issuer's insolvency, including information on the ranking and subordination of securities, where applicable.   |
| (b) | <b>Signature price</b><br>The cost of the proposed [acceptable instruments for crowdfunding purposes]. Where applicable, this paragraph shall also indicate the minimum number of financial instruments that may be subscribed per investor.   |
| (c) | <b>Is it possible to subscribe to more financial instruments and how are they allocated?</b>   |
| (d) | <b>Signing and payment procedures</b><br>This section must clearly indicate the procedure for subscribing to the financial instruments, including the payment of the subscription price, the time limit and the method.<br>If necessary, this section may include a reference to the signing procedure and other instructions.   |
| (e) | <b>the safekeeping and transfer to investors of [transferable securities] or [eligible instruments for crowdfunding purposes]</b><br>This section should include (1) the exact date of the transfer of the financial instruments (if such commitment cannot be determined, the latest possible date of transfer) and the procedure for the transfer of the relevant financial instruments (including the collateralisation of such financial instruments), and (2) the name and contact details (including e-mail address) of the issuer or its representative.<br>If the crowdfunding provider does not provide storage services, this must be clearly stated.<br>This section contains the identity, registration and contact details of the custodian. It must mention whether the investor has to pay any fee to the custodian.  |
| (f) | <b>Information relating to the guarantee or security securing the investment (if applicable)</b><br>(i) Is [guarantor] or [collateral provider] a legal person?<br>(ii) the identity, legal form and contact details of the [guarantor] or [collateral provider]<br>(iii) information on the nature and terms of the [guarantee] or [security] (including its ranking)   |
| (g) | <b>Information relating to the obligation to redeem [transferable securities] or [eligible instruments for crowdfunding purposes] (if applicable)</b><br><b>Description of the redemption agreement</b><br>This section provides clear and concise information on all redemption commitments.<br>If necessary, more detailed information can be provided using the link.<br><b>Repurchase period</b><br>A description of the terms of participation in the buy-back (including any applicable deadlines).  |
| (h) | <b>Information on interest rates and maturity</b><br>This column applies to non-equity transferable securities (e.g. bonds) or hybrid instruments (e.g. bonds convertible into shares).<br><b>Nominal interest rate:</b><br>The nominal interest rate per annum is clearly stated. In addition, a brief explanation of the calculation method or a link to the crowdfunding provider's website providing such an explanation shall be provided in this section.<br>The annual interest rate shall be disclosed to two decimal places and in the following preferred format:<br>'[...] % p.a. (calculated in accordance with [specify the applicable calculation method]);' or, in the case of a variable interest rate, a brief description of the main factors determining the interest rate (e.g. Euribor plus X%) and its calculation.<br><b>Date from which interest starts to be paid:</b><br><b>Interest payment terms:</b><br><b>Redemption date (including interim payments, if applicable):</b><br><b>The profitability applied:</b><br>The yield is calculated as an annual rate using the method used to calculate the annual nominal interest rate and is reported to two decimal places. The main assumptions underlying the yield calculation shall also be briefly disclosed. |

**Part E: Information on special purpose vehicles (SPVs)**

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|-----|---|
| (a) | <b>Is the SPV between the project owner and the investor?</b><br>Yes/no |
| (b) | <b>SPV contact details</b>  |

If the answer to the above question is 'yes', this column shall indicate the identity, legal form and registered office of the SPV.

## Part F: Investor rights

*[In accordance with Article 23(7) of Regulation (EU) 2020/1503, in the case of eligible instruments for the purposes of crowdfunding, where the information required under Part F exceeds one side of an A4 sheet of paper, if printed, the remainder must be provided in an annex attached to the key investment information document]*

|             |   |
|-------------|---|
| (a)         | <p><b>Fundamental rights relating to [transferable securities] or [eligible instruments for crowdfunding purposes]</b></p> <p>A brief description of the main rights associated with the instruments, grouped by type, such as:</p> <ul style="list-style-type: none"> <li>a) dividend rights;</li> <li>b) voting rights;</li> <li>(c) rights of access to information;</li> <li>(d) pre-emptive rights to bids for subscriptions for the same class of instruments;</li> <li>(e) the right to a share of the issuer's profits;</li> <li>(f) the right to share any surplus in the event of liquidation;</li> <li>(g) redemption rights;</li> <li>(h) conversion rights;</li> <li>(i) general exit rights upon the occurrence of an operational event (i.e. change of control, change of tag).</li> </ul> <p>A reference to the project owner's constitutional documents and/or other relevant legal documents may be included, together with references to the relevant articles or chapter numbers.</p> |
| (b) and (c) | <p><b>Restrictions that apply to [transferable securities] or [eligible instruments for crowdfunding purposes] and restrictions on transfer of instruments.</b></p> <p>This section describes any shareholders' agreement or other arrangement that prevents or restricts in any way the transfer of the instruments, such as clauses restricting the right to sell the instruments (e.g. conditions of approval or conditions of temporary indistinguishability).</p> <p>This section also describes any other restrictions that apply to the instruments, such as any forced disposal condition (e.g. exemptions, repurchase clauses, joint exit obligation on change of control, <i>drag-along</i> rights), specifying the financial terms of such disposal.</p>   |
| (d)         | <p><b>Investor's options to withdraw from the investment</b></p>  |
| (e)         | <p><b>In the case of equity instruments, the allocation of capital and voting rights before and after the capital increase resulting from the offer (assuming full subscription of [transferable securities] or [eligible instruments for crowdfunding purposes])</b></p> <p>The following information must be provided for each class of share capital when presenting the allocation of capital and voting rights before and after the capital increase resulting from the offer:</p> <ul style="list-style-type: none"> <li>(a) the issuer's entire authorised capital;</li> <li>(b) the number of shares issued and fully paid and the number of shares issued but not fully paid; and</li> <li>(c) the nominal value per share or the fact that the shares have no nominal value.</li> </ul> <p>If there are shares that do not represent capital, please indicate the number and main characteristics of such shares.</p>   |

## Part G: Loan-related disclosures

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|-----|--|
| (a) | <p><b>Nature, duration and other material terms of the loan</b></p>  |
| (b) | <p><b>Applicable interest rates or, where applicable, other investor compensation</b></p> <p>The interest rates applied per year are clearly stated. In addition, a brief explanation of the calculation method or a link to the crowdfunding provider's website providing such an explanation shall be provided in this section.</p> <p>Annual interest rates are disclosed to two decimal places and in the following preferred format:</p> <p>'[...] % p.a. (calculated in accordance with [specify the applicable calculation method]); or, in the case of a variable interest rate, a brief description of the main factors determining the interest rate (e.g. Euribor plus X%) and its calculation.</p> |
| (c) | <p><b>Risk mitigation measures, including the existence of collateral providers or guarantors or other types of guarantees</b></p>   |
| (d) | <p><b>Schedule of principal repayments and interest payments</b></p> <p>If early repayment is allowed at the initiative of the project owner or the lender, this shall be described in terms of the repayment procedure and conditions.</p>  |
| (e) | <p><b>Any default on the project owner's credit agreements in the last five years</b></p>  |



[For the purposes of this column, the definition of default set out in Article 1 of Delegated Regulation (EU) [...] [RTS 5] shall apply]

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|-----|--|
| (f) | <p><b>Loan administration (including situations where the project owner defaults)</b></p> <p>This section shall identify the entity (including legal name, registration number and place of registration, registered office and contact details) responsible for the administration of the loan and provide brief information on its administration policy, which shall include information on the procedures to be followed in the event of default. A link to the relevant page or document containing the detailed administration policy may be provided.</p> |
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**Part H: Tax, information and complaints**

| (a)                   | <p>Investment-related fees and expenses incurred by the investor (including administrative costs arising from the sale of eligible instruments for crowdfunding purposes)</p> <p>This section provides a tabular representation of all direct and indirect fees, commissions, costs incurred by the investor as a result of his investment and withdrawals from the investment.</p> <p>Where amounts in euro (or other applicable currency) and percentages are given, they are calculated for a hypothetical investment of EUR 10 000 and annually.</p> <table border="1" data-bbox="263 638 1524 1624"> <thead> <tr> <th colspan="2">Taxes and other costs</th> <th>In euros (or other applicable currency)</th> <th>As a percentage of the total investment amount</th> <th>Examples (non-exhaustive list)</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Disposable</td> <td>Participation fees (please specify details)</td> <td>[...] EUR</td> <td>[...]%</td> <td>The costs an investor incurs when investing. These costs consist of (i) costs related to the investor's subscription (e.g. notary fees, upfront fees and governmental charges) and (ii) costs related to the underlying assets (e.g. agent's remuneration, notary fees, real estate and other acquisition taxes)</td> </tr> <tr> <td>Exit fees (please specify)</td> <td>[...] EUR</td> <td>[...]%</td> <td>Costs incurred by the investor when the investment ends at maturity (e.g. agent fees, notary fees, real estate and other acquisition fees, liquidation costs)</td> </tr> <tr> <td colspan="2">Current</td> <td>[...] EUR</td> <td>[...]%</td> <td>Costs incurred by the investor during the holding period (e.g. custody and management fees, audit and legal fees, ongoing fees related to the investment or the underlying asset)</td> </tr> <tr> <td rowspan="2">Conditional</td> <td>Success fees/interest (please specify)</td> <td>[...] EUR</td> <td>[...]%</td> <td>Fees paid by the investor to the project owner(s) if certain success parameters are met</td> </tr> <tr> <td>Other contingent charges (please specify)</td> <td>[...] EUR</td> <td>[...]%</td> <td>Finding fees, refinancing fees, transaction fees (to the extent not covered by one-off fees)</td> </tr> </tbody> </table> | Taxes and other costs                   |  | In euros (or other applicable currency)  | As a percentage of the total investment amount | Examples (non-exhaustive list) | Disposable | Participation fees (please specify details) | [...] EUR | [...]% | The costs an investor incurs when investing. These costs consist of (i) costs related to the investor's subscription (e.g. notary fees, upfront fees and governmental charges) and (ii) costs related to the underlying assets (e.g. agent's remuneration, notary fees, real estate and other acquisition taxes) | Exit fees (please specify) | [...] EUR | [...]% | Costs incurred by the investor when the investment ends at maturity (e.g. agent fees, notary fees, real estate and other acquisition fees, liquidation costs) | Current |  | [...] EUR | [...]% | Costs incurred by the investor during the holding period (e.g. custody and management fees, audit and legal fees, ongoing fees related to the investment or the underlying asset) | Conditional | Success fees/interest (please specify) | [...] EUR | [...]% | Fees paid by the investor to the project owner(s) if certain success parameters are met | Other contingent charges (please specify) | [...] EUR | [...]% | Finding fees, refinancing fees, transaction fees (to the extent not covered by one-off fees) |
|-----------------------|--|---|--|--|--|--------------------------------|------------|---|-----------|--------|--|----------------------------|-----------|--------|---|---------|--|-----------|--------|---|-------------|--|-----------|--------|---|---|-----------|--------|--|
| Taxes and other costs |  | In euros (or other applicable currency) | As a percentage of the total investment amount | Examples (non-exhaustive list)   |  |                                |            |   |           |        |  |                            |           |        |   |         |  |           |        |   |             |  |           |        |   |   |           |        |  |
| Disposable            | Participation fees (please specify details)  | [...] EUR                               | [...]%   | The costs an investor incurs when investing. These costs consist of (i) costs related to the investor's subscription (e.g. notary fees, upfront fees and governmental charges) and (ii) costs related to the underlying assets (e.g. agent's remuneration, notary fees, real estate and other acquisition taxes) |  |                                |            |   |           |        |  |                            |           |        |   |         |  |           |        |   |             |  |           |        |   |   |           |        |  |
|                       | Exit fees (please specify)   | [...] EUR                               | [...]%   | Costs incurred by the investor when the investment ends at maturity (e.g. agent fees, notary fees, real estate and other acquisition fees, liquidation costs)  |  |                                |            |   |           |        |  |                            |           |        |   |         |  |           |        |   |             |  |           |        |   |   |           |        |  |
| Current               |  | [...] EUR                               | [...]%   | Costs incurred by the investor during the holding period (e.g. custody and management fees, audit and legal fees, ongoing fees related to the investment or the underlying asset)  |  |                                |            |   |           |        |  |                            |           |        |   |         |  |           |        |   |             |  |           |        |   |   |           |        |  |
| Conditional           | Success fees/interest (please specify)   | [...] EUR                               | [...]%   | Fees paid by the investor to the project owner(s) if certain success parameters are met  |  |                                |            |   |           |        |  |                            |           |        |   |         |  |           |        |   |             |  |           |        |   |   |           |        |  |
|                       | Other contingent charges (please specify)  | [...] EUR                               | [...]%   | Finding fees, refinancing fees, transaction fees (to the extent not covered by one-off fees)   |  |                                |            |   |           |        |  |                            |           |        |   |         |  |           |        |   |             |  |           |        |   |   |           |        |  |
| (b)                   | <p><b>Where and how to obtain free of charge additional information about the crowdfunding project, the project owner [and, if applicable, the SPV]</b></p>  |   |  |  |  |                                |            |   |           |        |  |                            |           |        |   |         |  |           |        |   |             |  |           |        |   |   |           |        |  |
| (c)                   | <p><b>How and to whom an investor can complain about an investment or about the behaviour of a project owner or crowdfunding service provider</b></p> <p>The following information is summarised:</p> <p>(a) the steps to be taken in the event of a complaint about the conduct of the investment or project owner or crowdfunding provider;</p> <p>(b) a link to the relevant website and a form for such complaints;</p> <p>(c) the most up-to-date website or email address where such complaints can be made.</p>   |   |  |  |  |                                |            |   |           |        |  |                            |           |        |   |         |  |           |        |   |             |  |           |        |   |   |           |        |  |