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INFORMATION ON INDEMO PORTFOLIO MANAGEMENT SERVICES

With this document INDEMO SIA ("INDEMO" or "the Company") discloses to its current and potential clients ("Client(s)") the information regarding the provision of portfolio management services with INDEMO Auto Invest strategy.
This document is prepared according to the Financial Instruments Market Law of the Republic of Latvia.

INDEMO provides investment opportunities in one type of financial instrument, asset-backed securities, which implies a certain concentration of risks.

INDEMO offers the following investment products to its clients:

(i) Discounted Debt Notes – notes under which the return is based on the results of foreclosure[1] of **a number (portfolio) of non-performing mortgage loans** for each issue.

(ii) Foreclosure Investments Notes - notes under which the return is based on the results of foreclosure of **one specific non-performing mortgage loan** for each issue.

INDEMO's client may choose to invest in a specific product or both products, Foreclosure Investments Notes and DD Notes, simultaneously. However, in all cases, INDEMO ensures that the interests of the particular Client are protected by assessing the investment products and services' suitability and appropriateness for the particular Client.

Clients have two functional options to invest in the above products on INDEMO's platform:

- Manual investments – Clients may independently submit Purchase Orders for financial instruments to the Company. The Client must meet the knowledge and experience criteria (Appropriateness Assessment) to be eligible for Manual investments.
- Investments using the Auto Invest tool – Clients may choose INDEMO's automated portfolio management services, whereby Client funds will be invested in suitable financial instruments by an automated solution developed by the Company. Auto Invest operates in accordance with the Investor's chosen settings. Some of these settings are already predefined. To invest using the Auto Invest Tool, the Client must not only meet the eligibility criteria of knowledge and experience but also the Client's financial situation and stated investment objectives and risk tolerance must match the characteristics of the specified investment product (Suitability Assessment).

[1] set of activities and procedures aimed at the recovery (working out) of the non-performing mortgage loan and enforcement of the collateral

INDEMO provides portfolio management (Auto Invest) services only if it has obtained the necessary information about the Client's investment knowledge and experience in relation to a particular type of financial instrument, the Client's financial situation, investment objectives, the Client's risk tolerance, and other investment restrictions. If the Client fails to provide the information the Company considers necessary, INDEMO may not provide portfolio management services to that Client.

Given that INDEMO's products and services are deemed suitable for the Client's profile, the maximum level of investment in products in absolute terms is calculated for each Client.

If the Client has an insufficient level of knowledge and experience and/or an insufficiently stable financial situation and/or mismatched investment objectives and/or an insufficient risk tolerance, the Client is prohibited from using the Auto Invest Tool on the INDEMO Platform. In this case, the Client can use Manual investments.

If INDEMO provides investment services and/or offers investment products to a client, the client shall be classified under the following categories: (i) retail client, (ii) professional client, or (iii) eligible counterparty. The Company is obliged to provide each Client with a level of protection appropriate to his/her status:

- The highest level of protection is applied to retail clients.
- For professional clients, a medium level of protection is applied. The Company is entitled to consider that a professional client has sufficient knowledge and experience to assess the suitability and appropriateness of the relevant investment service, transaction, or product for the client's interests. The Company is entitled to assume that a professional client is capable of independently obtaining the information necessary to make investment decisions.
- Eligible counterparties have the lowest level of protection. Transactions between the Company and eligible counterparties are treated as equal counterparty relationships.

INDEMO by default assigns all Clients the retail client status at the commencement of the business relationship. The Company informs the Client about the status assigned to him/her before the start of the provision of the investment service. The Client has the right to request that the Company assigns a different status to the Client by completing a reclassification process.

Investment portfolio reports

During the effective period of the portfolio management services (active Auto Invest Tool), the Client is provided free of charge with the quarterly investment portfolio report prepared by INDEMO. The report includes information on the Client's investment portfolio as of the last date of the respective quarter with all the deals executed by the Auto Invest Tool during the period, as well as other relevant information.
INDEMO performs a valuation of the assets of the Client's investment portfolio each business Day in line with INDEMO's accounting procedure.
The Client may request a different type of report, statement, or extract prepared by INDEMO. In this case, the Client should submit a written request and pay a fee according to INDEMO Fees.

Prevention of conflict of interest

INDEMO offers portfolio management services, Auto Invest Tool, that involve carrying out investment orders, and buying and selling Notes, on behalf of Clients. INDEMO ensures that portfolio management service is provided in line with the Company's Policy on client classification and investment product/service suitability and appropriateness assessment. The management of financial instrument portfolios is handled by INDEMO at the Client's cost, with the aim of serving the Client's best interests. INDEMO makes every effort to identify, prevent, or handle any conflicts of interest that may arise between INDEMO (including its employees and executives) and the Client, as well as between the Client and other clients or related persons during the provision of Auto Invest services. To achieve this, INDEMO has developed a Policy on Conflicts of Interest, which aims to identify and avoid such conflicts. The description of this policy is available on INDEMO's website (indemo.eu) or at its office premises.

Investor protection scheme

INDEMO is a member of the investor protection scheme of the Republic of Latvia established according to the requirements of *the Investors' Protection Law* of the Republic of Latvia.

INDEMO's Clients are entitled to compensation for irreversibly lost financial instruments as well as for damages caused by a non-executed investment service in circumstances where INDEMO is unable to meet its obligations towards the Clients due to the financial condition.

Compensation shall be paid to the Client in the amount of the damages caused by a non-executed investment service, but not exceeding EUR 20,000.

Investor protection does not apply in certain cases specified by the Investor Protection Law. For example, compensation is not paid if the Client incurs damages due to changes in the prices of financial instruments or the default of a borrower, foreclosure agent, or issuer.