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Date	03.11.2025
Version	2.0

Information on the costs and charges associated with investments in Notes

This Indemo SIA (InDemo) document contains information on the total estimated costs and charges associated with the relevant financial instrument and related investment and ancillary services. 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. This document does not include individual discounts that may be offered to certain investors. This document is not marketing material.

For more information about the costs associated with the product and before making an investment decision, please refer to the Key Information Document (KID) of the specific product.

The example below shows the estimated costs and associated charges an investor would incur for a one-time investment and the investment amounts specified, i.e. EUR 1,000 and EUR 10,000 under the zero-return scenario, assuming that a one-time investment is made at the beginning of the year and matured at the end of the year.

Costs and charges	Description	1,000 asset value		10,000 asset value	
		Amount EUR	Amount%	Amount EUR	Amount%
One-off charges	All costs and charges paid at the beginning or end of an investment in a financial instrument	0.00	0.00%	0.00	0.00%
On-going charges	All on-going costs and charges associated with the management of a financial instrument	0.00	0.00%	0.00	0.00%
All costs related to the	All costs and charges that incurred	0.00	0.00%	0.00	0.00%

transactions	as a result of the acquisition and disposal of investments.				

The table below shows the cumulative impact of costs on Investor's return in the first year under the negative (-9%), neutral (0%) and positive (+ 9%) result scenarios. These scenarios are illustrative and do not rely on objective data analysis and should not to be regarded as future performance indicators.

Annual return	Investment EUR	Average annual return after fees	
		1 month EUR	12 months
9.00%	1,000	7.50 (0.75%)	90.00 (9.00%)
	10,000	75.00 (0.75%)	900.00 (9.00%)
0.00%	1,000	0.00 (0.00%)	0.00 (0.00%)
	10,000	0.00 (0.00%)	0.00 (0.00%)
-9.00%	1,000	-7.50 (0.75%)	-90.00 (9.00%)
	10,000	-75.00 (0.75%)	-900.00 (9.00%)

Inducements

This is a fee received by InDemo from Foreclosure Agent and not passed to Noteholders. The fee is calculated as a percentage of the amount invested in the foreclosure of non-performing loan and is set in the agreement between InDemo and Foreclosure Agent. The fee is not deemed to be received by InDemo in the process of providing portfolio management services or investment advisory services to Investors.

Inducement type	Description	Inducement (%)	Invested amount (amount of subscribed Notes)	Inducement amount
Placement fee for the Notes	Payment is calculated as percentage from the amount invested by investors	6%	10 000 EUR	600 EUR

Disclaimer

The information provided in this material is solely for informational purposes and should not be considered as investment advice, an offer or solicitation to engage in any investment services contracts, or an encouragement to buy, hold or sell the financial instruments mentioned above. It is important to note that the material does not take into account your financial situation, experience, knowledge or individual objectives. Additionally, the total costs and charges associated with these financial instruments are subject to change and may vary depending on the specifics of each transaction and other factors. As a result, the accuracy and completeness of this information cannot be guaranteed. Investing involves risks and may result in both profit and loss. Past performance is not a guarantee of future returns.