

## MEMORANDUM OF AVENTUS GROUP ON CROSS-CORPORATE GUARANTEE

2023-09-08  
Vilnius, Lithuania

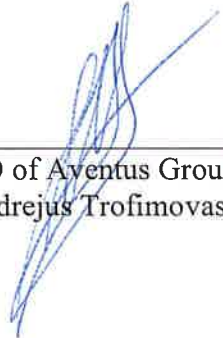
The group of companies of Aventus Group hereby are called companies which operate under the Aventus Group name, and which have concluded cooperation agreements with its business partner PeerBerry d.o.o. (PeerBerry), registration code: 0515912. A list of companies of Aventus Group is specified in the Annex of this Memorandum and also can be found on the web: <https://peerberry.com/loan-originators/>

The undersigned hereby represents to and covenants and agrees as follows:

For and in consideration of the extension of liabilities and obligations by a group of companies of Aventus Group which issues credits (hereinafter called "**AG Creditors**") to a group of companies of Aventus Group which receives loans, (hereinafter called "**AG Debtors**") and for other good and valuable consideration, the undersigned, group of companies of Aventus Group (hereinafter called "**AG Guarantors**") hereby unconditionally guarantees the payment of all indebtedness, liabilities, and obligations of every kind and nature of **AG Debtors** to **AG Creditors**, whether existing or to exist in the future, whether absolute or contingent including liability pursuant to any guaranty or endorsement by **AG Debtors** direct or indirect, due or to become due, heretofore or hereafter created, arising or existing, (all hereinafter referred to as the "**Indebtedness**") without limitation as to amount.

Memorandum of Aventus Group on the cross-corporate guarantee is legally binding in the scope of business situations when the direct beneficial (shareholder) or ultimate beneficial owner issues a binding decision that one or several financially strong companies of Aventus Group shall guarantee the payment of all indebtedness, liabilities, and obligations of other company (-ies) of Aventus Group which may have incurred critical losses and no longer is (are) able to maintain financial obligations. AG Guarantor companies are selected by discretion in proportions by a shareholder or ultimate beneficial at a particular to the financial situation within the Aventus Group at a particular time when such cross-corporate guarantee shall be executed.

IN WITNESS WHEREOF, the undersigned has caused this agreement to be executed this 8<sup>th</sup> day of September 2023.

By:   
\_\_\_\_\_  
CEO of Aventus Group  
Andrejus Trofimovas

**List of companies that operate under the Aventus Group name**

2023-09-08

Vilnius, Lithuania

1. LTU Finance Sp. z o.o., company code: 0000611492 (Poland);
2. Pixo Sp. z o.o., company code: 0000530323 (Poland);
3. Tusumi Sp. z o.o., company code: 0000507929 (Poland);
4. Arena Finance Sp. z o.o., company code: 0000617270 (Poland);
5. LLC "Aventus Ukraine", company code: 41078230 (Ukraine);
6. LLC "Aventus Leasing", company code: 42441539 (Ukraine);
7. LLC "Slon Credit", company code: 42350798 (Ukraine);
8. LLC "Auto money", company code: 180840014955 (Kazakhstan);
9. O.C.N. "Aventus Finance" S.R.L.: company code: 1017600033652 (Moldova);
10. LLC "Lineura Ukraine", company code: 42753492 (Ukraine);
11. A V Business Solutions (Private) Limited, company code: PV00211145 (Sri Lanka);
12. MPO "Kredit Seven Kazakhstan", company code: 200340016315 (Kazakhstan);
13. MPO "Credit365 Kazakhstan", company code: 200940032913 (Kazakhstan);
14. LLC "Selfie Credit", company code: 43979069 (Ukraine);
15. CashxPress South East Asia Lending Inc., company code: CS201951088 (Philippines);
16. AVENTUS GROUP IFN SA, company code: 44228281 (Romania);
17. AUTO SIYLIQ FINANCE, company code: 220240035629 (Kazakhstan);
18. LeaderFin s.r.o, company code: 04440170 (Czech Republic);
19. Aventus Technology India PL, company code: U72900DL2021FTC375301 (India);
20. MPO "ONE CREDIT", company code: 220940025716 (Kazakhstan);
21. ARENA FINANCE SPAIN S.L., company code: B44851798 (Spain);
22. AVENTUS TECHNOLOGY LIMITED, company code: PVT-GYUKVZZ (Kenya);
23. UAB Konstela, company code: 302482192 (Lithuania);
24. UAB DN Invest, company code: 302638773 (Lithuania);
25. UAB Aventus Capital, company code: 302329816 (Lithuania);
26. UAB Lineura, company code: 304940941 (Lithuania);
27. UAB FinWind LTU, company code: 306345814 (Lithuania);
28. UAB Aldega, company code: 302691562 (Lithuania).

By: \_\_\_\_\_

CEO of Aventus Group  
Andrejus Trofimovas