## MEMORANDUM OF AVENTUS GROUP ON CROSS-CORPORATE GUARANTEE

2025-04-04 Vilnius, Lithuania

The group of companies of Aventus Group hereby are called companies which operate under the Aventus Group name and are related through shareholders' structure which have concluded cooperation agreements with its business partner PeerBerry d.o.o. (PeerBerry), registration code: 0515912. A list of companies of Aventus Group and its business partners can be found on the web: <a href="https://peerberry.com/loan-originators/">https://peerberry.com/loan-originators/</a>

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 and its business partners which issues credits (hereinafter called "AG Creditors") to a group of companies of Aventus Group and its business partners which receives loans, (hereinafter called "AG Debtors") and for other good and valuable consideration, the undersigned, group of companies of Aventus Group and its business partners (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 under 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 and its business partners shall guarantee the payment of all indebtedness, liabilities, and obligations of other company (-ies) of Aventus Group and its business partners 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 time to the financial situation within the Aventus Group and its business partners when such a cross-corporate guarantee shall be executed.

IN WITNESS WHEREOF, the undersigned has caused this agreement to be executed this 4<sup>th</sup> day of April 2025.

Ву:

CFO of Aventus Group Indrejus Trofimovas