

MEMORANDUM OF GOFINGO GROUP ON CROSS-CORPORATE GUARANTEE

2025-04-07
Vilnius, Lithuania

The group of companies of Gofingo Group hereby are called companies which operate under the Gofingo Group name and are related through shareholders structure, and which have concluded cooperation agreements with its business partner PeerBerry d.o.o. (PeerBerry), registration code: 0515912. A list of companies of Gofingo Group and its business partners 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 Gofingo Group and its business partners which issues credits (hereinafter called "**GFG Creditors**") to a group of companies of Gofingo Group and its business partners, (hereinafter called "**GFG Debtors**") and for other good and valuable consideration, the undersigned, group of companies of Gofingo Group and its business partners (hereinafter called "**GFG Guarantors**") hereby unconditionally guarantees the payment of all indebtedness, liabilities, and obligations of every kind and nature of **GFG Debtors** to **GFG Creditors**, whether existing or to exist in the future, whether absolute or contingent including liability pursuant to any guaranty or endorsement by **GFG 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 Gofingo Group on the cross-corporate guarantee is legally binding in the scope of business situations when a direct beneficial (shareholder) or ultimate beneficial owner issues a binding decision that one or several financially strong companies of Gofingo Group and its business partners shall guarantee the payment of all indebtedness, liabilities, and obligations of other company (-ies) of Gofingo Group and its business partners which may have incurred critical losses and no longer is (are) able to maintain financial obligations. GFG Guarantor companies are selected by discretion in proportions by a shareholder or ultimate beneficial owner regarding the financial situation within the Gofingo Group and its business partners at a particular time when such a cross-corporate guarantee shall be executed.

IN WITNESS WHEREOF, the undersigned has caused this agreement to be executed this 7th day of April 2025.

By: _____


CEO of Gofingo Group
Ignas Dundulis