

UAB „Sutelktinio finansavimo platforma „Profitus“ INVESTMENT RISKS

Investing through a crowdfunding platform involves risks. The investor may lose some or all of the amount invested.

Before making an investment decision, you should evaluate the chosen project and all the risks associated with the investment and carefully read the project information and the key information document yourself or with the help of an investment advisor.

Before investing on the platform, assess your investment experience, knowledge, financial situation and familiarize yourself with the potential risks. For this purpose, you will find an Investor Questionnaire when you log in to the platform, which we recommend you to fill in and evaluate.

Investing in any project involves these and other risks:

- **The risk of changes in project risk.** During the term of the loan, the project's initial rating may change (risk may increase or decrease) depending on the financial condition of the project owner, the condition of the collateral and changes in the real estate market, which may lead to a reduction in the value of the loan as the interest rate applied will not reflect the increased risk. If the risk were to increase, the investor may incur losses due to the loan not being repaid on time.
- **Risk of dishonesty of the project owner.** There is a possibility that the project owner will not disclose or will provide incorrect or incomplete information necessary to assess the project owner's risk prior to the granting of the loan, or subsequently throughout the term of the loan transaction. If these risks materialise, investors may lose the amounts invested in part or in full.
- **The risk of declare the contract null and void.** There is a risk that contract related to the project owner's financing (e.g. mortgage agreement) or other transactions (real estate sale and purchase agreements, etc.) will be challenged in court by third parties, which may have a negative impact on the project owner's financing transaction itself, the security for the transaction, etc. If these risks materialise, investors may suffer losses and may not be able to recover part or all of the amounts invested.
- **Currency risk.** Currency risk may arise when investors invest in instruments denominated in a currency other than the investor's base currency. Investors without significant experience are less likely to invest in their base currency.

In addition, the individual risks of each project are disclosed in the Key Investment Information Document.

All the information set out herein is for information purposes only and shall not be construed as a recommendation, offer or invitation to invest. The information provided shall not form the basis of any subsequent transaction. The description of the project, the information relating to the cost of the project and the expected income are indicative only and are subject to change as a result of various market conditions or other circumstances. Although the content of this

information is based on sources believed to be reliable, Profitus shall not be liable for any inaccuracies or changes in this information or for any losses that may arise as a result of investments based on this information. Each crowdfunding project may have risks that are unique to it. We therefore suggest that the investor assesses not only the description of the risks mentioned, but also other circumstances that may affect the crowdfunding transaction.

It is not a savings product and we advise you to invest no more than 10% of your net asset value in crowdfunding projects. You can assess your capability to accept losses in the self-service section "Profile" under the menu option "Risk tolerance calculator".

Your investments are not covered by the deposit guarantee schemes established by Directive 2014/49/EU of the European Parliament and of the Council. Your investments are also exempt from investor compensation schemes established under Directive 97/9/EC of the European Parliament and of the Council and under the Law of the Republic of Lithuania on Insurance of Deposits and Liabilities to Investors (20 June 2002 , No IX-975).

If you have any questions regarding risks or preventive measures, please contact Profitus via support@profitus.lt.