

DEBT RECOVERY PROCEDURE

This Debt Collection Procedure (the "Procedure") of UAB "Bendras finansavimas", legal entity code 303259527 (hereinafter – **"SAVY"**) establishes the measures applied by SAVY in relation to loan recipients who fail to timely fulfill their obligations to investors (hereinafter – **"Clients"**).

This Procedure is binding on all persons employed by SAVY under an employment contract.

The Procedure has been prepared in accordance with the Regulation (EU) 2020/1503 of the European Parliament and of the Council of 7 October 2020 on European crowdfunding service providers for business, amending Regulations (EU) 2017/1129 and Directive (EU) 2019/1937 (the **"Regulation"**).

This Procedure is subject to periodic review and, if necessary, updating, at least once every three (3) years.

1. Payment Terms and Client Obligations

The Client receives an invoice for repayment in the first days of each month, which must be paid by the due date as specified in the Client's repayment schedule. Upon entering into the agreement, the Client may select a repayment day from the 1st to the 28th of the month.

2. Debt Administration Measures

In case of delayed payment, the following debt administration measures shall be applied in the order set forth below:

1. SAVY sends an SMS reminder to the Client regarding the upcoming payment due date, indicating that it is the last day to make the payment.
2. SAVY sends an email informing the Client of applicable late fees and that continued failure to meet obligations may result in the Client's data being recorded with the credit bureaus UAB "Creditinfo Lietuva" / UAB "Scorify."
3. A SAVY employee contacts the Client by phone to remind them of the unpaid amount.
4. SAVY sends an SMS urging the Client to promptly pay the installment to avoid collection actions.
5. SAVY sends an email warning the Client about registering the debt in UAB "Creditinfo Lietuva" / UAB "Scorify" and the intention to transfer debt administration to SAVY's Debt Collection Department.
6. If obligations remain unpaid for 40 days, information about the debt is registered with UAB "Creditinfo Lietuva" / UAB "Scorify" to prevent further financial obligations by the Client.
7. If the Client continues to breach the loan agreement, SAVY sends a warning regarding potential contract termination, setting a 14-day period to settle the debt. Notices are sent via email and registered mail to all available addresses.
8. Failure to remedy the breach within 14 days constitutes a material breach of the contract, prompting SAVY to initiate contract termination.
9. If the Client has issued a promissory note to SAVY, a demand for payment is sent to the Client and Guarantor. Failure to pay results in notice of enforcement via a notary. If full payment under the promissory note is impossible, SAVY may seek a court judgment under the guarantee agreement to recover the remaining debt.
10. In each case, SAVY evaluates all circumstances in determining debt collection measures, including the Client's willingness to comply, expected fulfillment of obligations, financial capacity, economic conditions, and other relevant factors.
11. Contract termination may be initiated for Clients who miss three (3) consecutive payments, unless an alternative payment arrangement has been agreed.
12. SAVY seeks to satisfy investor claims in the most efficient and cost-effective manner and may negotiate repayment terms with the Client.
13. Debt collection actions are determined by the Debt Collection Specialist.
14. SAVY may decide to refinance outstanding obligations based on the Client's financial capacity and repayment ability.
15. For refinancing, the Client must submit a new loan application and supporting documents. Creditworthiness is reassessed using current financial and asset data. All investor claims on overdue loans are covered under refinancing.

16. If all negotiations fail or circumstances indicate non-performance, SAVY initiates compulsory debt collection through notary-issued enforcement records and court proceedings, including referral to bailiffs.
17. In case of mortgage/pawn agreement breaches, SAVY provides additional notice allowing at least 30 days to remedy the breach. Failure to comply constitutes material breach and results in contract termination.
18. SAVY may request a notary to issue an enforcement record under Lithuanian Civil Code Article 4.192 if the Client fails to meet obligations.
19. As a crowdfunding service provider, SAVY selects the most economically advantageous strategy for realizing mortgaged or pledged assets.
20. Methods of mortgaged/pledged asset realization may include:
 - 20.1. Compulsory debt recovery via bailiff; the notary-issued enforcement record is submitted to the bailiff in accordance with Lithuanian Civil Procedure Code. SAVY may choose the most economically efficient method, including:
 - Public sale of pledged assets via specialized websites or other information channels;
 - Auction sale in accordance with applicable laws;
 - Acquisition of assets by SAVY if auctions fail, implementing the sale of mortgaged/pledged property.
 - 20.2. Sale of pledged/mortgaged assets independently, in cooperation with the pledgor, if market value or auction results require it, with payments directed exclusively to SAVY's bank account or notary's escrow.
21. SAVY may offer financing to new clients to acquire mortgaged/pledged assets, applying the same requirements as any other financing.
22. Regardless of the debt collection strategy, SAVY ensures maximum satisfaction of all investor claims.
23. Any surplus recovered funds, after satisfaction of claims and collection costs, are returned to the pledgor and/or Client.
24. If the Client is insolvent, SAVY may initiate insolvency proceedings in accordance with Lithuanian law, representing investors' interests, submitting claims, and participating in creditor meetings.