

**PROCEDURE FOR ASSESSING THE ELIGIBILITY OF CROWDFUNDING TRANSACTIONS
AND MODELLING OF THE CAPACITY TO BEAR LOSSES OF
BENDRAS FINANSVIMAS UAB**

1. GENERAL PROVISIONS

- 1.1. The Procedure for Assessing the Eligibility of Crowdfunding Transactions and Modelling of the Capacity to Bear Losses (hereinafter referred to as the “**Procedure**”) of Bendras finansavimas UAB (hereinafter referred to as the “**Company**” or “**SAVY**”) shall establish the requirements for the procedure for assessing the eligibility of crowdfunding transactions for Inexperienced Investors and modelling the capacity to bear losses.
- 1.2. This Procedure shall be drawn up in accordance with the requirements set forth in Regulation (EU) 2020/1503 (hereinafter referred to as the “**Regulation**”), Directive (EU) 2014/65 (hereinafter referred to as the “**Directive**”) and other applicable legal acts.

2. TERMS USED IN THE PROCEDURE

- 2.1. For the purposes of this Procedure, the terms shall have the following meanings:
 - 2.1.1. “**Company**” shall mean Bendras finansavimas UAB, legal entity registration number 303259527, with the registered office at the address Latvių g. 36A, Vilnius, Lithuania;
 - 2.1.2. “**Directive**” shall mean Directive (EU) 2014/65;
 - 2.1.3. “**Investor**” shall mean a natural person or legal person who has submitted an investment proposal via the Platform and who has properly registered on the Platform;
 - 2.1.4. “**Inexperienced Investor**” shall mean an Investor who is not an Experienced Investor;
 - 2.1.5. “**Experienced Investor**” shall mean an Investor who meets the criteria set out in paragraph 3.1 of the Procedure and has received a confirmation from the Company that he shall be considered as an Experienced Investor in accordance with the procedure prescribed in Section 3 of the Procedure;
 - 2.1.6. “**Platform**” shall mean the publicly accessible online information system (www.gosavy.com/) administered and operated by SAVY;
 - 2.1.7. “**Project**” shall mean the project prepared for satisfaction of business, professional, scientific, research and other needs, except for use, and published on the Platform, for the implementation of which the Project Owner seeks to attract the financing funds from the Investors;
 - 2.1.8. “**Project Owner**” shall mean a person who initiates a project prepared for satisfaction of business, professional, scientific, research and other needs, except for use, and published on the Platform, for the implementation of which the crowdfunding funds of the Investors are necessary;
 - 2.1.9. “**Regulation**” shall mean Regulation (EU) 2020/1503;
 - 2.1.10. “**Large Transaction**” shall mean one transaction the value of which is equal to or exceeds EUR 10,000;
 - 2.1.11. “**Procedure**” shall mean this Procedure for Assessing the Eligibility of Crowdfunding Transactions and Modelling of the Capacity to Bear Losses.
- 2.2. Other terms used herein shall be construed as they are defined in the Regulation. Unless the context otherwise requires, for the purposes of the Procedure, the words in singular shall also include the words in plural and vice versa.

3. EXPERIENCED INVESTORS

- 3.1. The following persons shall be considered as Experienced Investors in relation to all crowdfunding services provided by the Company:

- 3.1.1. Legal entities meeting at least one of the following criteria:
 - 3.1.1.1. holding at least EUR 100,000 of own resources;
 - 3.1.1.2. net turnover not lower than EUR 2,000,000;
 - 3.1.1.3. balance of at least EUR 1,000,000;
 - 3.1.1.4. entities operating in the field of financial markets who received relevant permits (licenses) from supervisory authorities and are supervised by supervisory authorities. Such entities shall be considered to be: i) credit institutions; ii) investment companies; iii) other authorised or regulated financial institutions; iv) insurance companies; v) collective investment systems and management companies of such systems; vi) pension funds and management companies of such funds; vii) traders in commodities and commodity derivatives; viii) exchange access locals; ix) other institutional investors;
 - 3.1.1.5. national and regional authorities, including public authorities managing public debt at the national or regional level, central banks, international and supranational institutions (e.g., the World Bank, the International Monetary Fund, the European Central Bank and other organisations);
 - 3.1.1.6. another institutional investor whose main activity is investment in financial instruments, including entities engaged in securitisation and other financing transactions.
- 3.1.2. Natural persons meeting at least two of the following criteria:
 - 3.1.2.1. persons with a personal gross income of at least EUR 60,000 per fiscal year or a portfolio of financial instruments of at least EUR 100,000 consisting of cash deposits and financial assets;
 - 3.1.2.2. the Investor works or has worked for at least one year in the financial sector in a professional position that requires knowledge of the expected transactions or services, or the Investor has held a managerial position for at least 12 months in a legal entity that corresponds to at least one of the criteria established in paragraph 3.1.1 hereof;
 - 3.1.2.3. during the past four quarters of the year, the Investor executed an average of 10 Large Transactions per quarter in the capital markets or through crowdfunding service providers.
- 3.2. The Investor may be considered by the Company to be the Experienced Investor only if the latter meets the criteria provided for in paragraph 3.1 and submits to the Company an application to be considered as the Experienced Investor in the form provided in Annex 1 to this Procedure, along with relevant evidence confirming compliance with the established criteria.
- 3.3. The Company shall grant the Investor's request to be considered as the Experienced Investor unless it has reasonable doubts as to the correctness of the information provided in the application. After approving the status of the Investor, the Company shall clearly inform the relevant Investor about it.
- 3.4. The approval specified in paragraph 3.3 of the Procedure shall be valid for a period of two years. The Investors who wish to maintain the status of the Experienced Investor upon expiry of the term of validity must submit a new application to the Company in the form provided for in Annex 1 to the Procedure.
- 3.5. Experienced Investors shall be responsible for informing the Company of any changes that may affect their assignment to a specific category.
- 3.6. If the Company finds out that the Investor no longer meets the initial conditions, according to which the Investor was recognised to be an Experienced Investor, the Company shall inform the Investor that he will be considered as the Inexperienced Investor.
- 3.7. Deviating from the procedure established in this Section, the entities indicated in paragraphs 1-4 of Chapter I of Annex II to the Directive must be considered as Experienced Investors if they provide the Company with proof of their status as the Experienced Investors.

4. ASSESSMENT OF THE ELIGIBILITY OF TRANSACTIONS FOR THE INVESTOR AND MODELLING OF THE CAPACITY TO BEAR LOSSES

- 4.1. In all cases, prior to granting full rights to the Inexperienced Investor to invest in crowdfunding projects on the Platform, the Company shall assess whether the offered crowdfunding services are eligible for the future Inexperienced Investor, and which of them are eligible.
- 4.2. For the purposes of the assessment specified in paragraph 4.1 herein above, the Company shall request for information about the experience, investment goals, financial situation and related investment risks in general and a general understanding of the risks of investing in the types of investments offered on the Platform. The information required for the assessment shall be detailed in Section 5 of the Procedure, and its assessment procedure shall be detailed in Section 6.
- 4.3. The Company shall review an assessment of each Inexperienced Investor referred to in paragraph 4.1 every two years following the initial assessment.
- 4.4. For the purposes of assessment provided for in paragraph 4.1 of the Procedure, the Company shall also request the future Inexperienced Investors to model their capacity to bear losses calculated as 10% of the net value of the Investors' assets. Such modelling shall be carried out on the basis of the procedure laid down in Section 8 of the Procedure.
- 4.5. Following the initial modelling, the Company shall annually review the modelling provided in paragraph 4.4 hereof in relation to each Inexperienced Investor on an annual basis.
- 4.6. Each time before a future Inexperienced Investor or Inexperienced Investor accepts an individual crowdfunding offer and invests an amount exceeding EUR 1,000 or 5% of the net value of that Investor's assets calculated in accordance with Section 8 (whichever is higher), the Company shall ensure that this Investor:
 - 4.6.1. was warned of the risk;
 - 4.6.2. gave an express consent to the Company; and
 - 4.6.3. proved to the Company that the future Inexperienced investor understands the investment and its risks. The completed assessment of the eligibility of the crowdfunding transaction and modelling of the capacity to bear losses may be used as evidence that a future Inexperienced Investor or the Inexperienced Investor understands the investment and its risks.

5. INFORMATION REQUIRED FOR THE ASSESSMENT OF THE ELIGIBILITY OF TRANSACTIONS AND COLLECTION THEREOF

- 5.1. In order to assess whether and which crowdfunding services offered are eligible for future Inexperienced Investor, the Company shall take into account whether:
 - 5.1.1. the future Inexperienced Investor holds the necessary experience and knowledge to understand the general risks associated with investing;
 - 5.1.2. the future Inexperienced Investor holds the necessary experience and knowledge to understand the risks associated with the types of investments offered on the Platform.
- 5.2. In order to implement paragraph 5.1.2 of the Procedure, the Company shall evaluate the understanding of the future Inexperienced Investor about what crowdfunding services are and what risks are associated with them.
- 5.3. In order to obtain the information required for the assessment, the Company shall request the Inexperienced Investor to fill in the questionnaire prepared by the Company on the eligibility of crowdfunding transactions for the Investor (Annex 2 to this Procedure), each question of which shall be associated with a corresponding score.
- 5.4. The Investor must fill out the questionnaire specified in Annex 2 to the Procedure electronically directly on the Company's Platform.

- 5.5. If the Investor is a legal entity, the questionnaire laid down in Annex 2 to the Procedure shall be filled out by a person representing a legal entity (e.g., the manager).
- 5.6. The Company shall take reasonable steps to ensure that the information collected from the future Inexperienced Investors according to the questionnaire laid down in Annex 2 to this Procedure is reliable and accurately reflects the knowledge, skills, experience and financial position, investments, goals of the Inexperienced Investors, and their understanding of the risks involved.
- 5.7. Taking into account paragraph 5.6 of the Procedure, the Company shall take at least the following actions:
 - 5.7.1. ensure that the questions used in the questionnaire are understandable to the future Inexperienced Investors and are sufficiently detailed, it is possible to gather information from these questions, which properly and accurately reflects the situation of the future Inexperienced Investors;
 - 5.7.2. ensure that the measures used to collect information are suitable for the intended purpose and adapted to the future Inexperienced Investors;
 - 5.7.3. draw the attention of the future Inexperienced Investors to the importance of providing accurate and relevant information.

6. PROCEDURE FOR THE ASSESSMENT OF ELIGIBILITY OF TRANSACTIONS

- 6.1. Each question in the questionnaire in Annex No 2 to the Procedure has multiple answer choices. Each selected answer represents a certain number of points (the number of points for each selected answer is marked next to the corresponding answer in Annex 2 to the Procedure).
- 6.2. The Company's information systems shall automatically calculate the total number of points collected by the Investor, when the information systems receive the answers provided by the future Inexperienced Investor in the questionnaire specified in Annex 2 to the Procedure.
- 6.3. If a future Inexperienced Investor has scored at least 32 points, the crowdfunding transaction is acceptable to this Investor. If a future Inexperienced Investor scores less than 32 points or chooses at least one answer indicating the ineligibility of crowdfunding transactions (answers indicating the ineligibility of crowdfunding transactions are marked in red next to the corresponding answer in Annex 2 to the Procedure), it means that the crowdfunding transaction is unacceptable for the future Inexperienced Investor.
- 6.4. When evaluating the financial situation of future Inexperienced Investors, the Company shall take into account the results of the detailed modelling in Section 8.

7. WARNING TO THE INEXPERIENCED INVESTOR

- 7.1. If the future Inexperienced Investor fails to provide the information requested in accordance with Annex 2 or if the Company, based on the information received in accordance with Annex 2, determines that the future Inexperienced Investor scored less than 32 points or chose at least one answer indicating the unacceptability of crowdfunding transactions, the Company must issue this future Inexperienced Investor a warning stating that:
 - 7.1.1. the services offered on the Platform may not be eligible for a future Inexperienced Investor;
 - 7.1.2. investing in a crowdfunding project involves risk, including the risk of losing a part or all of the invested money.
 - 7.1.3. future investments are not subject to the deposit guarantee systems established under Directive 2014/49/EU of the European Parliament and of the Council;
 - 7.1.4. future investments must also not be subject to investor compensation systems established under Directive 97/9/EC of the European Parliament and of the Council.
- 7.2. The warning specified in paragraph 7.1 shall be given to the Inexperienced Investors in an easy-to-read manner and in a noticeable place on the Company's website.

- 7.3. The window showing the warning specified in paragraph 7.1 shall be displayed on the screen of the Inexperienced Investor until this Investor clearly confirms that the Investor has received and understood the Company's warning.

8. PROCEDURE FOR MODELLING THE CAPACITY TO BEAR LOSSES

- 8.1. The Company provides a tool on its website that allows future Inexperienced Investors to model their capacity to bear losses. In all cases, the afore-mentioned tool must be easy to use and not require future Inexperienced investors to perform any other tasks, except the provision of the information specified in paragraphs 8.5 - 8.8 hereof.
- 8.2. The tool for modelling the capacity for loss formed in such a way that the Company cannot independently access the information that a future Inexperienced Investor fills into this tool. Moreover, the Company cannot in any way record additional information or otherwise affect the results of the capacity for a loss modelling tool. However, the capacity for loss modelling tool may include a feature that allows a future Inexperienced Investor to transfer the modelling result to the Company.
- 8.3. In addition to the tool provided on the Company's website, the Company may also make it possible to model the capacity to bear losses using another method, which is communicated to future Inexperienced Investors.
- 8.4. When performing the modelling of the capacity to bear losses, the net value of the future Inexperienced Investors shall be calculated as follows:

$$\text{Net value of the investor's assets} = \\ (\text{net annual income}) + (\text{total liquid assets}) - ((\text{annual financial liabilities}))$$

- 8.5. Net annual income shall be understood as the total annual income received by the Inexperienced Investor after deducting related expenses, social contributions and taxes. Net annual income shall consist of the following:
- 8.5.1. earned income, including wages, unemployment benefits and pension benefits, received by the Inexperienced Investor, however, excluding exceptional benefits;
- 8.5.2. interest on bank deposits or other debt instruments, including payments for bank deposits or other debt instruments received by the Inexperienced Investor during the previous calendar year, but excluding payments that are of an exceptional nature;
- 8.5.3. dividend payments, which include payments received by an Inexperienced Investor from holding shares or other equity instruments of a collective investment scheme, but excluding any capital gain obtained from the sale of all or part of such shareholding;
- 8.5.4. real estate income, which includes any payments received for the rent of real estate, however, does not include capital gains from the sale of all or part of the real estate.
- 8.6. Total liquid assets shall be understood as the sum of all funds that the Inexperienced Investor keeps in savings and current accounts, as well as the value of assets that can be easily and quickly realised, including, but not limited to:
- 8.6.1. savings products that may be converted into funds within no longer than 30 calendar days;
- 8.6.2. financial instruments negotiated in the regulated market as defined in Article 4(1)(21) of the Directive;
- 8.6.3. shares and units of collective investment schemes offering redemption rights at least once a week.
- 8.7. The following shall not be considered as liquid assets:
- 8.7.1. real estate;
- 8.7.2. pension accumulation amounts;
- 8.7.3. shares of the company that are not freely redeemable or transferable, including previous crowdfunding investments.

- 8.8. Annual financial obligations shall be understood as all expenses that oblige an Inexperienced Investor in a given calendar year, including, but not limited to:
 - 8.8.1. alimony and child support payments
 - 8.8.2. rent and mortgage payments;
 - 8.8.3. loan repayments;
 - 8.8.4. payments of insurance premiums;
 - 8.8.5. payments for utility bills, including costs for electricity, heating and water;
 - 8.8.6. service subscription fees;
 - 8.8.7. income and property taxes.
- 8.9. The liquid assets specified in paragraph 8.6 of the Procedure and annual financial obligations indicated in paragraph 8.8 are evaluated on 31 December of the calendar year preceding the year in which the modelling is performed, unless the evaluation as at that date does not accurately reflect the current situation of the future Inexperienced Investor. In this case, the evaluation shall be carried out at a later date. The later date can be any date between 31 December of the calendar year preceding the year in which the modelling is performed and the date of performance of the modelling. In all cases, liquid assets and annual financial liabilities shall be evaluated on the same date. When setting this date, the future Inexperienced Investors shall take into account whether such date selection shall allow an accurate assessment of all three values specified in paragraph 8.4.
- 8.10. The net annual income provided for in paragraph 8.5 shall mean the income for the calendar year preceding the year in which the modelling is performed. However, in cases where the valuation of liquid assets and annual financial liabilities is carried out at a later date in accordance with paragraph 8.9, the net annual income shall be income which was received during the 12 (twelve) months before that later date.
- 8.11. In all cases, the Company shall request the future Inexperienced Investors to submit to the Company the results of modelling their capacity to bear losses.

9. FINAL PROVISIONS

- 9.1. The Manager of the Company shall be responsible for the proper implementation and control of the Procedure.
- 9.2. Amendments and/or supplements to this Procedure shall enter into force on the day following the date of their adoption unless a different effective date is specified.
- 9.3. The Manager of the Company shall ensure that the Company's employees are informed about amendments and/or supplements to this Procedure in a timely manner.
- 9.4. The employees of the Company shall be familiarised to this Procedure and amendments thereto against signed acknowledgement and it must be complied with all employees of the Company.

To Procedure for Assessing the Eligibility of Crowdfunding Transactions
and Modelling of the Capacity to Bear Losses of Bendras finansavimas UAB

APPLICATION FORM FOR ASSIGNMENT OF THE STATUS OF THE EXPERIENCED INVESTOR

Date and place of submission of the application:	
Name, surname/corporate name of the Investor:	
Registration number and LEI code (if applicable) of the Investor:	
Address of the Investor's place of residence or head office:	
Contact details of the Investor: <ul style="list-style-type: none"> ○ Address: ○ Telephone number: ○ E-mail address: 	

Please consider me an experienced investor on the following ground(s): *(tick the criteria the investor meets and provide relevant evidence confirming compliance with the criteria)*:

1.	Legal entities meeting at least one of the following criteria:	
i.	at least EUR 100,000 of own resources;	
ii.	net turnover of at least EUR 2,000,000;	
iii.	balance of at least EUR 1,000,000;	
iv.	entities operating in the field of financial markets who received relevant permits (licenses) from supervisory authorities and are supervised by supervisory authorities. The afore-mentioned entities shall be considered to be: i) credit institutions; ii) investment companies; iii) other authorised or regulated financial institutions; iv) insurance companies; v) collective investment systems and management companies of these systems; vi) pension funds and management companies of these funds; vii) traders in commodities and commodity derivatives; viii) exchange access locals; ix) other institutional investors;	
v.	persons who are national and regional authorities, including public authorities managing public debt at the national or regional level, central banks, international and supranational institutions (e.g., the World Bank, the International Monetary Fund, the European Central Bank and other similar international organisations);	
vi.	person who is another institutional investor whose main activity is an investment in financial instruments, including entities engaged in securitisation and other financing transactions.	
2.	Natural persons meeting at least two of the following criteria:	
i.	with a personal gross income of at least EUR 60,000 per fiscal year or a portfolio of financial instruments of at least EUR 100,000 consisting of cash deposits and financial assets;	
ii.	The Investor works or has worked for at least one year in the financial sector in a professional position that requires knowledge of the expected transactions or services, or the Investor has held a managerial position for at least 12 months in a legal entity that corresponds to paragraph 1;	

iii.	during the last four quarters of the year, the Investor executed an average of 10 large transactions per quarter in the capital markets.	
------	--	--

By signing this application, I declare and certify that:

- I understand the consequences of losing the investor protection provided to Inexperienced Investors;
- I assume responsibility for the correctness of the information provided in the application.

Name, surname, surname

QUESTIONNAIRE ON ASSESSING THE ELIGIBILITY OF CROWDFUNDING TRANSACTIONS FOR INEXPERIENCED INVESTORS¹

Following Regulation (EU) 2020/1503, before giving you the opportunity to finance projects on the platform of Bendras finansavimas UAB (SAVY), we have to evaluate the eligibility of crowdfunding transactions for you. Thus, we will be able to assess your knowledge and experience in the field of investment as far as financing transactions concluded on our platform are concerned. Therefore, please fill out this questionnaire carefully, providing up-to-date and complete information.

General part	
1.	Name, surname
2.	Profession(s) (current or former):
2.1.	<input type="checkbox"/> Finances
2.2.	<input type="checkbox"/> Economics
2.3.	<input type="checkbox"/> Business and management
2.4.	<input type="checkbox"/> Law
2.5.	<input type="checkbox"/> other - <i>specify</i>
3.	Your education:
3.1.	<input type="checkbox"/> Basic
3.2.	<input type="checkbox"/> Secondary
3.3.	<input type="checkbox"/> Vocational
3.4.	<input type="checkbox"/> Advanced vocational
3.5.	<input type="checkbox"/> Higher
3.6.	<input type="checkbox"/> other - <i>specify</i>

¹ If the questionnaire is filled out by a representative (manager) of a legal entity, the relevant representative must fill in this form according to his/her knowledge and experience

4. **Your age:**
age

5. **Do you receive regular income?**

- 5.1. Yes
5.2. No

6. **What is your regular income? (you can mark several options)**

- 6.1. Wages according to the employment contract
6.2. Dividends, interest, royalties and/or rental income
6.3. Scholarship, pension or other social benefits

7. **What is your average monthly income?** (the box is filled if the answer to question 5 is "Yes")

- 7.1. Up to EUR 1,500
7.2. From EUR 1,500 to EUR 3,000
7.3. From EUR 3,000

8. **What is the approximate amount of your financial obligations per month (housing, leasing or other loan payments)?**

- 8.1. EUR 0-200
8.2. EUR 200-500
8.3. From 500

9. **What is the total value of your savings and investments? (cash and money in bank accounts, deposits, securities, investment life insurance contracts)?**

- 9.1. EUR 0-1,000
9.2. EUR 1,000-2,500
9.3. EUR 2,500-5,000
9.4. EUR 5,000-10,000
9.5. EUR 10,000 and more

Experience related to investing in crowdfunding projects

10. **Which of the following cannot be considered a security?**

- 10.1. Suretyship
10.2. Written pledge

10.3. <input type="checkbox"/> Guarantee
11. What is the risk of losing invested funds when investing in crowdfunding projects published on the website of SAVY? 11.1. <input type="checkbox"/> I can only lose funds that were intended to be invested in projects that are not of the highest reliability. 11.2. <input type="checkbox"/> I can lose all invested (loaned) funds, as well as not receive an investment return, and a complete loss of funds is possible even when financing projects that are assigned to the highest reliability according to risk classes, as well as even for those projects the fulfilment of which is additionally secured by various security measures, such as mortgages, etc. 11.3. <input type="checkbox"/> SAVY platform guarantees that the loss of funds is not possible
12. After investing in crowdfunding projects, the investor lost all invested funds. Does such an event give the investor grounds to apply to the crowdfunding service provider for a partial or full return of the invested funds? 12.1. <input type="checkbox"/> No, when investing, the investor assumes the risk of partially or fully losing his invested funds. 12.2. <input type="checkbox"/> Yes, in the above situation, the crowdfunding service provider has a legal obligation to pay at least 30 percent of the invested funds.
13. Have you made investments in crowdfunding projects? 13.1. <input type="checkbox"/> Yes 13.2. <input type="checkbox"/> No
14. How long have you been investing in crowdfunding projects? (the box is shown if the answer to question 13 is “Yes”) 14.1. <input type="checkbox"/> Less than 6 months 14.2. <input type="checkbox"/> From 6 months to 2 years 14.3. <input type="checkbox"/> More than 2 years
14.4. What amount have you invested in crowdfunding projects in the past year? (the box is shown if the answer to question 13 is “Yes”) 14.5. <input type="checkbox"/> Up to EUR 500 14.6. <input type="checkbox"/> EUR 500 – 1,000 14.7. <input type="checkbox"/> EUR 1,000 – 5,000 14.8. <input type="checkbox"/> From EUR 5,000
15. How much time has passed since the last investment in a crowdfunding project? (the box is shown if the answer to question 13 is “Yes”) 15.1. <input type="checkbox"/> Up to 1 year 15.2. <input type="checkbox"/> From 1 year to 3 years 15.3. <input type="checkbox"/> More than 3 years
16. Have you/the company in which you are a person in a managerial position received funding through crowdfunding platforms?

16.1. No

16.2. Yes

17. **Have you ever held a position as an employee of a crowdfunding service provider?**

17.1. Yes

17.2. No

18. **How long have you worked for the crowdfunding service provider?** (the box is shown if the answer to question 18 is "Yes")

18.1. Up to 1 year

18.2. From 1 year to 3 years

18.3. More than 3 years

19. **Have you ever held a position as an investment advisor, broker or similar?**

19.1. Yes

19.2. No

20. **How long have you held an investment consultant, financial broker, or other similar position?** (the box is shown if the answer to question 20 is "Yes")

20.1. Up to 1 year

20.2. From 1 year to 3 years

20.3. From 3 to 5 years

20.4. More than 5 years

21. **Does the investor become the owner of the investment project by investing in the crowdfunding platform?**

21.1. Yes

21.2. No

22. **Which of the following measures can guarantee the security of the loan you have invested in through SAVY?**

22.1. Pledge of property

22.2. Easement

22.3. Quality guarantee

22.4. I don't know

23. **Which of these terms means a deposit?**

23.1. Pledge of property

23.2. Easement

23.3. Quality guarantee

23.4. I don't know

24. To which of the following persons can you lend funds using the SAVY crowdfunding platform?

24.1. Owner of a project eligible for funding on a crowdfunding platform

24.2. Crowdfunding service provider SAVY

24.3. Other

24.4. I don't know

25. What happens if the crowdfunding project is not fully funded on the SAVY platform?

25.1. The collected funds are distributed to other crowdfunding projects announced by SAVY

25.2. SAVY has the right to reduce the amount of the loan receivable by the project owner (upon agreement with him), if this does not violate the interests of the investor

25.3. Collected funds are returned to investors

25.4. I don't know

26. What criteria for project owners are checked by SAVY?

26.1. creditworthiness

26.2. Reputation

26.3. Both afore-mentioned options

26.4. I don't know

27. The investor invested the amount of EUR 15,000 in the project published on the SAVY platform. The investor experienced unplanned personal expenses that changed his financial situation. In this case, can the investor apply to SAVY or the project owner for withdrawal of the invested funds?

27.1. No

27.2. Yes, but both SAVY and the project owner have the right at any time to request the investor to submit documents justifying the deterioration of his financial situation

28. Do you understand that SAVY is not responsible for the fact that the project owner does not fulfil his obligations:

28.1. Yes

28.2. No

29. **Are there more investment-related risks due to increased prices of raw materials and the situation in the real estate market?**

29.1. Yes

29.2. No

30. **Will your planned investment in the crowdfunding project published on the SAVY platform be long-term or short-term?**

30.1. I am planning a long-term investment (I intend to keep my investment until the end of the project financing)

30.2. I am planning a short-term investment (after investing, I intend to sell my investment in the secondary market in the near future)