

Stik Credit AD

UIC: 202557159

Registered with the Bulgarian National Bank as a non-bank financial institution, Reg. No. BGR00370

Address: 13B Oborishte Sq., 9700 Shumen, Bulgaria

MEMORANDUM ON CORPORATE GUARANTEE BY STIK CREDIT AD IN FAVOUR OF THE INVESTORS IN LOANS OF TIBERUS OOD

31.08.2026

Stik Credit AD and Tiberus OOD, UIC 205174291, are companies under common ownership. Tiberus OOD raises funding from investors through loan agreements concluded on the Afranga crowdfunding platform, operated by Afranga EOOD, a licensed crowdfunding service provider under Regulation (EU) 2020/1503 (the "Platform").

For and in consideration of the funding extended by the investors of the Platform to Tiberus OOD, the undersigned Stik Credit AD (the "Guarantor") hereby unconditionally and irrevocably guarantees to each investor who concludes a loan agreement with Tiberus OOD on the Platform, including any investor who acquires such a loan on the Platform's secondary market, the payment of all indebtedness, liabilities and obligations of every kind and nature of Tiberus OOD under those loan agreements, including principal, interest, fees and costs, whether existing or to exist in the future, due or to become due, without limitation as to amount.

For the avoidance of doubt, this is a corporate guarantee and not a group or cross-corporate guarantee: it is strictly unilateral, given by Stik Credit AD alone in favour of the investors, and no reciprocal guarantee of any kind is given by Tiberus OOD or by any other person. The guarantee is standing and unconditional. It takes effect immediately upon signature, does not depend on and cannot be revoked or limited by any decision of the Guarantor's shareholders, management or ultimate beneficial owner, and remains in force for as long as any guaranteed obligation is outstanding.

The guarantee is additional to, and not in substitution of, Tiberus OOD's own obligations. Tiberus OOD remains directly and primarily liable towards the investors. If Tiberus OOD fails to pay any amount when due, the investor concerned, or Afranga EOOD acting on the investors' behalf, may demand that amount from the Guarantor, who shall pay it without raising any objection other than that the amount has already been paid.

This memorandum commits Stik Credit AD to hold itself liable to the investors on the Platform for the loan obligations of Tiberus OOD, subject to the Platform's terms and conditions. It is governed by the laws of the Republic of Bulgaria.

Signed by:

For and on behalf of Stik Credit AD (Guarantor)

Name: Stefan Topuzakov

Position: Executive Director