

KEY INVESTMENT INFORMATION SHEET AT PLATFORM LEVEL

Responsibility statement.

Since MONEDIUS offers investors individual portfolio management of loans, we declare that, to the best of our knowledge, no information has been omitted or is materially misleading or inaccurate. MONEDIUS is responsible for the preparation of this key investment information sheet.

Fees, information and legal redress

(a)	<p><u>Fees and costs incurred by the investor relating to the investment.</u></p> <p><i>MONEDIUS hereby informs that no fees are charged to investors for the crowdfunding platform services we offer.</i></p> <p><i>Our payment service partner LEMONWAY may charge fees for depositing your payment account and withdrawal of available funds.</i></p> <p><i>Please find the actual information about our and LEMONWAY's fees in the Price List.</i></p>
(b)	<p><u>Where and how investors can obtain information about crowdfunding project, project owner and other detailed information about investment opportunities free of charge?</u></p> <p><i>All information about crowdfunding projects available on the platform and project owners can be found in the description of the corresponding project on the platform.</i></p> <p><i>You can request additional information by contacting MONEDIUS by email: support@monedius.com.</i></p>
(c)	<p><u>How and to whom the investor may address a complaint about the investment or about the conduct of the project owner or MONEDIUS.</u></p> <p><i>All complaints against the project owner or MONEDIUS can be sent by email to support@monedius.com or by filling out the complaint form available on the platform.</i></p> <p><i>Complaints are considered in accordance with the Dispute Settlement Procedure of MONEDIUS.</i></p>

Information on individual portfolio management of loans to be provided by MONEDIUS

(a)	<p><u>Crowdfunding service provider</u></p> <p>Identity: <i>MONEDIUS SPÓŁKA Z OGRANICZONĄ ODPOWIEDZIALNOŚCIĄ, KRS number: 0000897902, REGON: 388870430</i></p> <p>Legal form: <i>Limited Liability Company</i></p> <p>Contact details:</p> <p><i>Website: https://monedius.com/</i></p> <p><i>Address of the registered office: ul. Mokotowska, nr 15A, lok. 1B, miejsc. Warszawa, kod 00-640, poczta Warszawa, kraj Polska</i></p> <p><i>Email: support@monedius.com.</i></p> <p>Ownership: <i>Nikita Sinickis is the sole shareholder and director of MONEDIUS.</i></p> <p>Management: <i>The management body of MONEDIUS currently includes one director – Nikita Sinickis. Please find his CV here: https://www.linkedin.com/in/nikita-sinickis-2641b829/.</i></p>
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(b)	<p><u>The minimum and maximum interest rate of loans that may be available to investors' individual portfolios.</u></p> <p><i>The minimum interest rate we offer is 5% per annum. The maximum interest rate – 20% per annum.</i></p>
(c)	<p><u>The minimum and maximum maturity date of loans that may be available to investors' individual portfolios.</u></p> <p><i>The minimum maturity date of loans we offer is 1 month. The maximum maturity date – 24 months.</i></p>
(d)	<p><u>The key elements of the internal methodology for credit risk assessment of the individual crowdfunding project and for defining the risk categories.</u></p> <p><i>The credit risk assessment is carried out by MONEDIUS in accordance with the terms and conditions of the Procedure For Calculating Default Rates Of Loans Offered On The Platform. The risk-management system is worked out on the basis of sound and well-defined criteria and taking into account all the relevant factors that may have unfavourable effects on the performance of the loans. When assigning the risk category to the Project, MONEDIUS takes into account risks associated with the respective Project Owner:</i></p> <ol style="list-style-type: none"> <i>1. QUALITATIVE RISKS (External Risks - Political, Economic, Competition; Internal Risks - Company Lifespan, Economic Strategy of the Company, Quality of Management, Qualification of Employees)</i> <i>2. SOLVENCY ASSESSMENT (Current (Total) Liquidity Ratio, Coverage Ratio of Liabilities with Assets, Quick Liquidity Ratio, Absolute Liquidity Ratio or Solvency Ratio, Debt to Equity Ratio, Coefficient of Autonomy (or Financial Independence), Investment Coverage Ratio)</i> <i>3. EFFICIENCY EVALUATION (Profitability on Net Profit, Return on Total Capital, Product Profitability, General Capital Turnover Ratio, Accounts Receivable Turnover Ratio)</i> <p><i>To assign a risk category to the Project, MONEDIUS examines the documents and information provided by the Project Owner. If the documents and/or information at the disposal of MONEDIUS are not sufficient to assign a risk category, MONEDIUS applies to the Project Owner with a request to provide additional information within the timeframe specified in the request.</i></p> <p><i>It is considered that start-up Projects are immediately assigned the “High-Risk” category without additional assessment. The Low-Risk category shall be assigned to the Project in the case where after the assessment of the criteria provided for above, the Project has at least 80% (eighty percent) of the Low-Risk rating. In the case where the Project has 60% (sixty percent) of the Low-Risk rating and up to 15% (fifteen percent) of the High-Risk rating, the Project shall be assigned the Medium-High Risk category. In the cases that are not specified above, the Project shall be assigned the High-Risk category.</i></p>
(e)	<p><u>Procedures, internal methodologies and criteria for selection of the crowdfunding projects to the individual portfolio of loans for the investor.</u></p> <p><i>Currently, all projects offered for investments on the platform are available to the individual portfolio of loans.</i></p> <p><i>Auto Invest methodology works according to two main criteria: highest yield and lowest maturity date. But the investor can select his own criteria. By activating the Auto Invest function, the investor grants MONEDIUS a right to enter into loan agreements via the Auto Invest pursuant to the criteria chosen by the investor. Auto Invest shall act according to the criteria chosen by the investor that can be determined via the user's posting account. MONEDIUS may restrict the use of additional criteria considering the size of the amount being invested per loan request via the Auto Invest section.</i></p> <p><i>The criteria that can be established on the Auto Invest section for describing a suitable potential investment object can be the following:</i></p>

	<ul style="list-style-type: none"> - the Loan amount that may be invested per loan request via the Auto Invest application; - the minimum amount of the investment has been prescribed by the platform; - the minimum and maximum interest rate payable under any loan facilitated for the investor; - the minimum and maximum maturity date of any loan facilitated for the investor; - the loan-to-value ratio (as a range) (LTV) for projects secured by the mortgage; - the loan period; - the loan repayment schedule type (depending on the loan principal amount and/or interest payment schedule).
(f)	<p><u>The servicing of portfolio loans, including in situations where a project owner does not meet its obligations.</u></p> <p>All loan agreements entered into on the platform are administered by MONEDIUS. If the borrower does not perform any obligation arising from the loan agreement or Website of MONEDIUS User Agreement in a timely manner, or if a ground for extraordinary cancellation of the loan agreement arises, MONEDIUS can at the expense of the debtor or the lender (depending on actions and steps taken) conduct any actions or take steps on behalf of the lender and/or itself that MONEDIUS at its own discretion considers being necessary or desirable to achieve the performance of the relevant obligation and/or cancellation of the loan agreement or the use of another legal remedy. Please, find the detailed information about the rights and credentials of MONEDIUS in case of the borrower's failure to fulfil its obligations under the loan agreements in paragraph 12 of the Website of MONEDIUS User Agreement.</p>