

**FINAL TERMS OF THE FIRST TRANCHE OF BONDS OF
UAB “URBAN HUB INVESTMENTS”**
dated 20 September 2023

1. GENERAL PROVISIONS

- 1.1. These Final Terms of the first Tranche of Bonds (the **Final Terms**) constitute the specific terms and conditions of the Bonds to be issued by the Issuer under the information document of UAB “Urban hub investments” Bond Issue dated 20 September 2023 (the **Document**).
- 1.2. These Final Terms constitute an inseparable part of the Document and will at all times be interpreted and applied together with the document. Words and expressions used, which are defined in the Document, shall have the same meanings in these Final Terms. In the event of inconsistency between the provisions of these Final Terms and provisions of the Document, these Final Terms shall prevail.
- 1.3. The Issuer is responsible for the adequacy, accuracy and completeness of the information provided for in these Final Terms.
- 1.4. The Bonds offered under these Final Terms shall be subject to the terms specified in Section 2 of these Final Terms.

2. TERMS OF BONDS

- 2.1. Issuer: UAB “Urban hub investments”
- 2.2. Securities to be issued: Unsecured Bonds
- 2.3. Maximum Aggregate Nominal Value of the Issue under the Terms: EUR 8,000,000
- 2.4. Maximum Aggregate Nominal Value of the first Tranche of Bonds: EUR 5,000,000 (with the possibility to increase the Maximum Aggregate Nominal Value of the first Tranche of Bonds up to EUR 8,000,000)
- 2.5. Information on Bonds:
 - 2.5.1. Currency of denomination: EUR
 - 2.5.2. Nominal Value of a Bond: EUR 1,000
 - 2.5.3. Subscription Period: 20 September 2023 – 2 October 2023, 12:00 Vilnius time
 - 2.5.4. Issue Date: 5 October 2023
 - 2.5.5. Payment Date: At the latest by 2 October 2023, 23:59 Vilnius time
 - 2.5.6. Issue Price of a Bond: EUR 1,000
 - Minimum Investment Amount: EUR 10,000
 - 2.5.7. Interest rate: The Issuer shall pay interest on the Nominal Value equal to 10.75%, as described in Section 4.2 of the Document.

Coupon of Bonds shall be paid quarterly as indicated below in item 2.5.9.

- 2.5.8. Record Date: Close of the third Business Day before the Interest Payment Date, Final Maturity Date, or the Early Redemption Date or the Early Maturity Date, whichever is relevant.
- 2.5.9. Interest Payment Dates: 5 January 2024, 5 April 2024, 5 July 2024, 5 October 2024, 5 January 2025, 5 April 2025, 5 July 2025, Final Maturity Date, or, if applicable, Early Redemption Date or the Early Maturity Date. If an Interest Payment Date is not a Business Day, the interest shall be paid on the next Business Day, without recalculation of the amounts to be paid.
- 2.5.10. Final Maturity Date: 5 October 2025
- 2.5.11. Redemption Price: The sum of the Nominal Value of the Bond and the accrued interest.

The Bonds shall be redeemable at the option of the Issuer prior to their maturity on the following conditions:

- (i) early redemption may occur at the sole discretion of the Issuer on the Early Redemption Date which might be either after 1 year following the Issue Date of the first Tranche or 18 months after the Issue Date of the first Tranche, designated in a 30 (thirty) day prior written notice to the Bondholders and the Trustee. Any such notice shall be irrevocable, and the delivery thereof shall oblige the Issuer to make the redemption therein specified;
- (ii) on the Early Redemption Date, the Issuer shall pay to the Investors full Nominal Value of the Bonds together with the unpaid interest accrued up to the relevant Early Redemption Date (inclusive) and premium equal to:
 - a. 1% when early redemption occurs on 5 October 2024 or anytime before 5 April 2025;
 - b. 0% when early redemption occurs on or after 5 April 2025.

	Premium and interest shall be calculated from the amount of the Nominal Value of the Bonds early redeemable from the respective Investor.
	For the sake of clarity, no premium shall be payable after 5 April 2025.
2.5.12. Early Redemption Date:	Anytime with a 30-day notice to the Trustee and Investors, as provided in Section 4.2 of the Document.
2.5.13. ISIN:	LT0000408130
2.5.14. Repayment date of the Nominal Value:	Final Maturity Date or, if applicable, Early Redemption Date or the Early Maturity Date.
2.6. Escrow Account No.:	LT207189900019900532
2.7. Yield	10.75 %
2.8. Collateral:	Not applicable
2.9. Trustee:	UAB „AUDIFINA“, a private limited liability company established and existing under the laws of the Republic of Lithuania, legal entity code 125921757. Contact details: Jolanta Ruzgienė Address: A. Juozapavičiaus st. 6, 09310 Vilnius E-mail: info@audifina.lt Representative: Jolanta Ruzgienė
2.10. Register:	Lithuanian central securities depository operated by Nasdaq CSD SE Lithuanian branch.
2.11. Registrar:	Nasdaq CSD SE Lithuanian branch.
2.12. Lead Manager:	Šiaulių bankas, AB, a public limited liability company established and existing under the laws of the Republic of Lithuania, legal entity code 112025254, with its registered address at Tilžės str. 149, Šiauliai, the Republic of Lithuania. Address: Šeimyniškių st. 1A, Vilnius, the Republic of Lithuania E-mail: broker@sb.lt

AS Redgate Capital, a limited liability company established and existing under the laws of the Republic of Estonia, having its registered office at Pärnu mnt 10, Tallinn 10148, Estonia, registry code 11532616

Address: Pärnu mnt 10, Tallinn 10148, Estonia

E-mail: bonds@redgatecapital.eu

2.13. Settlement Agent:

Šiaulių bankas, AB, a public limited liability company established and existing under the laws of the Republic of Lithuania, legal entity code 112025254, with its registered address at Tilžės str. 149, Šiauliai, the Republic of Lithuania.

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