DEBITUM

GENERAL TERMS AND CONDITIONS OF THE USER AGREEMENT

in relation to existing claim assignment arrangements

1. DEFINITIONS

Agreement	an agreement of a user of the Platform concluded between the User and Debitum (the present agreement).
Assignee	a User of the Platform, who has purchased a Claim from the Originator pursuant to the concluded Assignment Agreement.
Assignment Agreement	an assignment agreement concluded between the Originator as the Assignor and the User as the Assignee, and pursuant to which the Originator (the Assignor) transfers a Claim arising from the Financing Agreement to the User (the Assignee).
Assignor	the Originator who owns the Claim and assigns it to the Assignee under the Assignment Agreement.
Borrower	a legal person with whom the Originator has entered into a Financing Agreement or in respect to whom the Originator has a monetary claim pursuant to a Financing Agreement (i.e. any other person that has a monetary obligation to the Originator under a Financing Agreement, including when that person is not a party to the Financing Agreement (for example, in a factoring relationship)).
Business Day	any day, on which banks in Latvia are operating, except Saturdays, Sundays, and public holidays.
Claim	monetary claim of the Originator or a part thereof against the Borrower arising out of or pursuant to the Financing Agreement. Detailed amount and composition of the Claim is established in the Assignment Agreement.
Claim Amount	a Loan or a part thereof, to the extent whereof the Assignor transfers a Claim to the Assignee and which, together with a mark-up or discount (if any) forms the Claim Price.
Claim Application	a User's application filled in on the Platform concerning a purchase (transfer) of a single or multiple Claims selected by the User.
Claim Price	the price for the assignment of the Claim as specified in the Assignment Agreement.
Collateral or Security	Originator's pledge rights on real property, movable property, or aggregation of property, a third-party guarantee, title to a vehicle or any other legally permissible means of securing the fulfilment of the Borrower's obligations arising from the

	Financing Agreement, indicated in the Assignment Agreement.
Credit Risk Assessor	a person performing credit risk assessment of the Loan, chosen by the Operator.
Debt Collector	a person tasked with collecting the outstanding debt for the Claim in the cases prescribed in this Agreement and the Assignment Agreement, chosen by the Operator.
Debitum or Us	SIA DN Operator, a company organised and existing under the laws of the Republic of Latvia, registration number: 42103092209, or any it's subsidiaries who is involved in the provision of the Debitum's services under this Agreement.
Debitum bank account/-s	the bank account/-s indicated on the Platform, to which, pursuant to the present Agreement, the User's funds must be deposited for carrying out transactions on the Platform and on which funds are maintained separately from the property of Debitum.
Financing Agreement	A loan, credit, leasing, factoring or another agreement regarding the provision of a loan or comparable financing to a third party concluded between the Originator and a Borrower under which that Borrower has an obligation to repay the credit granted by the Originator to that Borrower, pay interest on the borrowed amount and/or make other payments to the Originator or, if the Borrower is not the party to such financing agreement, pursuant to which the Originator has a monetary claim against the Borrower.
Interest	the interest for the use of the financing, which is payable by the Borrower pursuant to the Financing Agreement.
Loan	the principal amount of the credit issued to the Borrower in compliance with the Financing Agreement and yet not repaid or a part thereof, which, pursuant to the Financing Agreement shall be repaid by the Borrower, and which Debitum channels in favour of the Originator.
Originator	a person, who, in compliance with the partnership agreement concluded between the said Originator and Debitum, has authorised Debitum to transfer the Claims by means of the Platform, and on behalf of the Originator, to take other steps prescribed in the Agreement and in the Assignment Agreement.
Parties	the User, Originator and Debitum.
Platform	the sites created and serviced by Debitum, which are combined under a domain name https://debitum.investments/en/.
Price List	the price list of services provided by Debitum published on the Platform, which is an integral part of the Agreement.
Privacy Policy	Privacy Policy of the Platform.
Summary	a summary of one or more Claims selected by the User for Purchase.

Terms and Conditions	the present terms and conditions of Debitum Platform user agreement in respect of the Assignment Agreements and the Claims, applicable to all User's agreements and transactions entered by the User via the Platform.
User or You	a person registered on the Platform as its user.
User's Account	a separate account provided for each User by Debitum in its system for recording settlements and transactions. A User's Account may only be used for recording settlements and transactions, as well as indication of the amount of funds available to the User (in the allowed central bank currency of the User's Account).
User's ID Number	a personalised number assigned by Debitum to each User to identify the User.
User's Profile	a personal site of the User on the Platform, which is created automatically and is available to the User after a successful registration.

2. REGISTRATION ON THE PLATFORM AND CREATION OF A USER'S PROFILE

2.1. Only registered Users, who have concluded the Agreement with Debitum and have been assigned a User's ID Number are entitled to use the services offered on the Platform in respect of the Assignment Agreements and the Claims.

2.2. Debitum does not register new Users in accordance with this Agreement. Potential Users may register and become clients of Debitum in accordance with SIA DN Operator Investment Services Agreement General Terms and Conditions in force at the time.

2.3. To access the User's Profile, the User shall identify himself by an e-mail address and a password. The User shall be entitled to change the e-mail address and password used for User's identification in compliance with procedures established on the Platform.

2.4. If the User is a legal entity, Debitum is entitled to identify the signatory, for whom the rights to sign have been established by Debitum, as the User.

2.5. Only the User is authorised to enter into and use the User's Profile.

2.6. Debitum does not have an obligation to introduce You to Borrowers or Originators.

3. VERIFICATION OF USER IDENTIFICATION AND ACCESS TO USER'S ACCOUNT

3.1. Debitum carries out verification of new clients in accordance with SIA DN Operator Investment Services Agreement General Terms and Conditions in force at the time.

3.2. Debitum at its sole discretion may apply verification, KYC and anti money laundering requirements to any existing User irrespective whether it is regarded that such User has entered into SIA DN Operator Investment Services Agreement General Terms and Conditions in accordance with SIA DN Operator Investment Services Agreement General Terms and Conditions in force at the time.

3.3. When logging into (entering) the User's Profile on the Platform, the User must enter the User's e-mail address and password.

3.4. The User's password is deemed confidential information that the User and Debitum undertake not to divulge and shall undertake to prevent third parties from finding it out. The User must keep the User's password in a secure manner, as well as regularly, however not less frequently than after a period prescribed by Debitum, change/update the password. The User is prohibited from disclosing his access data to third parties or otherwise allowing third parties to access the User's Profile. Debitum shall bear no liability for any losses incurred due to such disclosure or access the User's profile.

3.5. If the User's password has become known or may have become known to a third party, the User must immediately inform Debitum about it. Upon receiving and processing such information Debitum will block access to the User's Profile as soon as practically possible. The User may unblock the User's Profile by submitting a

relevant application, upon which Debitum shall issue the User a temporary password, allowing the User to access the User's Profile. After logging into the User's Profile using the temporary password, the User must immediately change the temporary password to a new password.

3.6. Access to the User's Profile shall be blocked, if the User's password is entered incorrectly three consecutive times.

3.7. Debitum is entitled to, however is not obliged to, block access to the User's Profile in cases, when Debitum suspects that the User's Profile has been accessed without due authorisation, including, if Debitum suspects that the User's password has become known or may have become known to a third party or Debitum has suspicions of the execution of illegal transactions or money laundering/terrorism financing, as well as in other cases at the discretion of Debitum, in order to ensure safety of services, inviolability, confidentiality of the User and/or other Debitum' clients or to prevent losses that might be incurred by Debitum or other persons.

3.8. Debitum shall be entitled not to approve any User's transaction in respect of the Assignment Agreements and the Claims, if:

3.8.1. the User fails to comply with this Agreement;

3.8.2. the User fails to comply with SIA DN Operator Investment Services Agreement General Terms and Conditions;

3.8.3. Debitum has suspicions about the identity of the User;

3.8.4. the User's instruction is unclear or distorted due to interruption in communication;

3.8.5. in other cases, stipulated in Clause 3.7 of this Agreement.

4. USER'S ACCOUNT AND ADDING FUNDS

4.1. Debitum no longer provides option to the Users to fund their User's Account in accordance with this Agreement, Users that are Investors under SIA DN Operator Investment Services Agreement General Terms and Conditions may fund their accounts in accordance with SIA DN Operator Investment Services Agreement General Terms and Conditions.

4.2. Funds transferred by the User or repaid to the Debitum bank account and reflected in the User's Account as available funds pursuant to the present Terms and Conditions shall be kept on the Debitum bank account. No interest shall be accrued or paid to the User for the User's funds kept on the Debitum bank account.

4.3. Debitum is entitled to use the funds transferred by the Users only pursuant to the provisions of this Agreement or SIA DN Operator Investment Services Agreement General Terms and Conditions.

4.4. The funds transferred by the User to Debitum pursuant to the Terms and Conditions shall be considered funds for entrusted by the User to Debitum under an agency agreement relationship and shall not form a part of Debitum's property. The User shall retain the claim rights towards Debitum for the amount indicated in the User's Account. Accordingly, the respective funds are separated from the property of Debitum and shall not appear on the financial statements of Debitum.

4.5. If the User has owned no Claims for more than 24 consecutive months, Debitum shall be entitled to close the User's Account and collect the outstanding amount in the User's Account as an Account closing fee if the User has not become investor under SIA DN Operator Investment Services Agreement General Terms and Conditions.

4.6. The User can access history of transactions performed on the Platform in the User's Profile.

4.7. The User shall, on the basis of an application submitted in the User's Profile, be entitled to request Debitum to pay out the funds indicated as available funds on the User's Account to a User's account opened with a credit institution, payment institution or electronic money institution, from which the User previously has made transfers to the Debitum bank account. Debitum shall initiate the transfer of the available funds in the amount requested by the User within 5 Business Days upon the receipt of the application. The User shall bear the costs associated with such transfer and Debitum may deduct the said costs from the available funds on the User's Account. Debitum may, but is not obliged to, waive the User's duty to pay the said costs.

4.8. Debitum shall be entitled to make deductions from the funds available on the User's Account to ensure that the User's obligations arising from the Agreement and the Assignment Agreement are performed, including for the

payment of Debitum's commission fees.

4.9. The User is prohibited from transferring funds gained from illegal activity to the Debitum bank account. In case Debitum has suspicions that the funds transferred to the Debitum bank account are proceeds from illegal activity, Debitum is entitled to take all actions which Debitum deems necessary, including, without limitation, to inform the law enforcement authorities, refuse payout of funds to the User.

4.10. If at during the period of validity of the Agreement, suspicions arise about money laundering, terrorism financing, breach of national, European Union or international sanctions, or an attempt at either of these activities, Debitum shall be entitled to refuse/cancel registration of the User with the Platform, refuse the receipt of funds from the User and/or block access to or close the User's Profile.

5. PURCHASING CLAIMS

5.1. Debitum no longer provides option to the Users to purchase Claims in accordance with this Agreement, Users that are Investors under SIA DN Operator Investment Services Agreement General Terms and Conditions may purchase securities in accordance with SIA DN Operator Investment Services Agreement General Terms and Conditions.

5.2. Neither the Operator, nor the Originator nor the Credit Risk Assessor assume any liability towards the User regarding any damages or losses incurred by the User due to reliance on the credit risk rating of the Claim.

5.3. The Assignee confirms and understands that the Claim does not contain all Assignor's claims against the Borrower arising out of the Financing Agreement, and that apart from the Assignee there may be other creditors of the Borrower pursuant to the Financing Agreement, and in this situation Debitum and the Originator, pursuant to these Terms and Conditions shall manage the Claim together with the Claims of other Users (i.e. Assignees) against the Borrower arising from the Financing Agreement.

5.4. The User may, at any time, examine information on the User's Profile regarding all transactions performed by the User on the Platform, payouts made by Debitum to the User, as well as deductions made by Debitum from the User's Account.

5.5. If the User's Account is erroneously credited or debited due to interruption in the operation of the Platform, Debitum may make the necessary corrections in order to rectify the error, including reversing any erroneous transactions and adjusting the amount of available funds on the User's Account. If, after the aforementioned corrections the balance on the User's Account is negative, the User must, within 3 (three) Business Days from the receipt of a notification from Debitum add funds to the User's Account to clear the negative balance.

5.6. All Claim Applications are registered in a chronological sequence and are executed according to procedures of Claim Application execution applicable at the given moment on the Platform. Debitum is entitled, at any time, without warning the User, to unilaterally amend and supplement the procedure of Claim Application execution in force. the User shall be entitled to purchase Claims offered on the Platform in the order described below.

6. CONCLUSION AND EXECUTION OF THE ASSIGNMENT AGREEMENT

6.1. User subject of this Agreement have approved the Assignment Agreement by confirming purchase of Claims.

6.2. After the Assignment Agreement is concluded and throughout the period of validity thereof, the Assignment Agreement shall be available to the User on the User's Profile. In addition, the User may examine the schedule of repayment of the purchased Claim and Interest payments. The User is neither entitled to obtain the original Financing Agreement, nor any other documents related to it. All such documents shall be kept with the Originator.

6.3. The Borrower shall make the Payments as specified pursuant to the Financing Agreement. The Originator shall transfer received Payments to Debitum in the proportion in which the Claim was purchased by the Users. Debitum upon the receipt of the Borrower's Payments from the Originator shall distribute the received funds among all Users of the Borrower having claims against the Borrower as follows:

6.3.1. the received principal amount of the Claim shall be divided proportionately to the amount of the Claim of each User against the Borrower (pro rata), irrespective of the chronological order in which each User has purchased a part of the Claim and the Claim Price paid;

6.3.2. the received Interest and other ancillary claims arising from the respective Claim are paid to the User

having the respective Claiml.

6.4. If there are several Financing Agreements entered into with the same Borrower and under all such Financing Agreements Claims have been assigned to Users pursuant to Assignment Agreements, and the amount of funds received from the Borrower is not sufficient to cover all Claims under the aforementioned Financing Agreements, Debitum shall distribute the funds received among the Users pro rata based on the amount of Claim held by each User.

6.5. Immediately after the division of the received funds, Debitum shall increase the amount of the available funds on the User's Account.

6.6. The User is aware of the risk of default on Borrower's obligations, as a result of which the User might not be able to receive the Claim amount in full. In the event of the Borrower's default, neither Debitum nor the Originator shall assume any responsibility for the security of the Claim, and neither Debitum nor the Originator shall have an obligation to repay to the User its paid Claim Price or a part thereof, except where Debitum or the Originator has expressly undertaken such obligation.

6.7. Debitum (and/or its subsidiaries) shall be entitled to request the User to approve or reject any action that Debitum (and/or its subsidiary) intends to take on behalf of the User under or relating to the Assignment Agreement. If the User does not respond to such request within 10 (ten) Business Days, the User shall be deemed to have given the task and instruction to Debitum (and/or its subsidiary) to take their intended actions on the basis of the power of attorney.

7. RIGHTS AND OBLIGATIONS OF THE USER

7.1. The User shall undertake:

7.1.1. not to use the Platform for any illicit conduct, including fraud and money laundering;

7.1.2. to provide only true and precise information to Debitum and the Originator;

7.1.3. to use only secure means and devices of electronic communications and data transfer;

7.1.4. to promptly, however not later than within 3 (three) Business Days, to inform Debitum in writing, if the User's name, surname, e-mail address, account number or other information provided on the Platform changes.

7.2. By confirming the present Terms and Conditions, the User represents that he/she/it is capable of making decisions on purchases of Claims and concluding Assignment Agreements, as well as that he/she/it understands all risks including the risk not to recover the Claim or a part thereof. The User understands that by assignment of the Claim security interest incorporated in the Collateral/Security (if any) is not assigned in favour of the Assignee and remains registered in favour of the Originator.

7.3. If the User's Profile is used to carry out activities on the Platform (including for buying Claims) using a correct User's e-mail address and password, it shall be considered that the activities with the respective User's Profile have been performed by the User himself/herself/itself.

7.4. The User shall ensure that there are sufficient funds on the User's Account for performing payments. If the funds on the User's Account are insufficient, Debitum shall have the right not to execute any transactions on the Platform on behalf of the User. Debitum shall not be held liable for any losses, which the User might suffer in this regard.

7.5. The User understands and is informed that Debitum and the Originator have an obligation to ensure the confidentiality of the Borrowers' personal data, therefore Debitum and the Originator, in the scope of the Assignment Agreement, shall disclose only a limited content information about the Borrower, the guarantor, the pledgor and the Security (if any). The User understands that no personal data of the Borrower, the guarantor, the pledgor and the Security (if any) will be disclosed to the User. The User shall not request Debitum or the Originator to disclose such confidential information and/or personal data about the Borrower, the guarantor, the pledgor and/or the Security (if any), and shall not make any complaints against Debitum, the Originator and the Borrower in this regard.

7.6. The User (Assignee), during the validity period of the Assignment Agreement, shall not contact the Borrower in respect of the concluded Assignment Agreement and the transferred Claim, including shall not visit the Borrower at his/her/its residence or business location, nor communicate with them, nor request from the Borrower any

payments without mediation of the Originator, nor make any claims against the Borrower or the Collateral/Security (if any) and not initiate any claims in court or a court of arbitration against the Borrower even if the User has learned information permitting to undertake such actions without the involvement of Debitum or the Originator.

7.7. The User understands and is informed that he/she/it is not considered a depositor or an investor under Latvian law for the purposes of depositor or investor protection, thus, is not entitled to any deposit guarantee schemes or investor protection schemes in relation to his purchases of the Claims on the Platform.

8. PAYMENTS FOR SERVICES OF THE PLATFORM

8.1. The User shall pay to Debitum the fees specified in the Price List.

8.2. Debitum shall deduct the funds equivalent to the fees state in the Price List (if applicable) from the User's Account without additionally coordinating it with the User.

8.3. The User is aware of and understands that pursuant to the taxation laws and other regulatory enactments applicable to the User, the User may be obligated to pay taxes for the income that the User earns in relation to the Claim. The User shall be fully responsible for paying all taxes arising from the User's Claim pursuant to the laws of the Republic of Latvia or any other country the laws of which may apply to the User.

9. LIABILITY

9.1. The User shall be held liable for all losses incurred as a result of unauthorised conduct, if the User has acted illicitly or has intentionally (on purpose) or due to gross negligence failed to fulfil the requirements prescribed in Clauses 3.4 or 3.5 of this Agreement.

9.2. The User shall assume liability for all losses, assumed commitments, or other activities carried out on the User's Profile until Debitum has been warned about situations stipulated in Clause 3.5 of this Agreement and when Debitum has had a sufficient time to block access to the User's Profile.

9.3. Debitum shall not be liable to the User for any loss or damage which the User may suffer as a result of using the Platform, except where such loss or damage was caused by wilful activity or gross negligence of Debitum. Debitum shall not be liable for indirect losses and a decrease in anticipated profits of the User. The amount of damages is restricted with the amount of available funds indicated in the User's Account at the time when the losses were incurred.

9.4. The User is aware of and confirms that Debitum is not responsible for the accuracy and completeness of information provided by the Borrower and/or the Originator.

9.5. Debitum shall be fully released from liability towards the User for any losses that the User has or might suffer as a result of using the Platform or purchasing Claims, including:

9.5.1. if the User has failed to observe the provisions of the Agreement;

9.5.2. as a result of illegal conduct of third parties until the moment when the User's Profile has been blocked pursuant to procedures established in Clause 3.5 of the present Terms and Conditions;

9.5.3. due to interrupted communications and other interruptions or obstacles that are not dependent on Debitum;

9.5.4. if, pursuant to the Agreement, User's access to the User's Profile has been blocked;

9.5.5. due to the Borrower breaching the Financing Agreement or the Borrower's illegal conduct;

9.5.6. due to the Originator breaching the Financing Agreement, Assignment Agreement or the Terms and Conditions.

9.6. Debitum and the Originator do not have to repay or compensate to the User for the paid Claim Price or any part thereof.

9.7. The User shall use the Platform on his/her/its own responsibility.

9.8. If the User denies having authorised (consented to) the performance of a transaction, the use of the User's Profile and password shall be deemed a sufficient evidence for that the User has authorised the transaction.

9.9. The User shall be liable for any loss or damage that occurred as a result of any breach of these Terms and

Conditions, data protection laws, or any fraudulent or negligent use of the Platform.

9.10. The Parties shall not be held responsible for failure to fulfil their respective obligations if the non-fulfilment has occurred due to reasons that are independent on the Parties' will and have resulted from force majeure circumstances. The Parties shall consider such circumstances as force majeure circumstances, which the Parties could not have predicted or affected, including power outages, regulatory enactments adopted by institutions of the Republic of Latvia or the European Union, strikes, military activity, natural calamities, or other circumstances, which the Parties could not have prevented or predicted. A Party may make a reference to force majeure circumstances only in case if it has taken all steps that depend on it in order to fulfil the obligations prescribed in the Terms and Conditions. Once the force majeure circumstances have ended, the Party must immediately resume the performance of its duties.

9.11. Debitum may at any time, without prior notice to the User, decrease the amount of available funds on the User's Account for the amount of losses caused by the User to Debitum, Originators or other Users.

10. TERMINATION OF THE AGREEMENT

10.1. Debitum is entitled to restrict the User's right to use the Platform and/or terminate the Agreement and delete the User's Profile without a prior warning, if:

10.1.1. the User breaches the present Terms and Conditions or the Assignment Agreement or otherwise uses the Platform for unlawful purposes;

10.1.2. the User has provided false or misleading information or counterfeit documents;

10.1.3. if Debitum suspects money laundering, terrorism financing, breach of national, European Union or international sanctions, or an attempt to commit any such action, with the involvement of the User or the User's Profile.

10.2. Debitum has the right to unilaterally terminate the Agreement at any time during the validity period of the Agreement, by sending a notice to the User's e-mail at least 10 (ten) Business Days in advance. In such case, as of the moment of sending the notice, the User is forbidden to conclude new Assignment Agreements, purchase new Claims, or use the User's Profile. In this case, Debitum continues to manage all of the User's Claims purchased before the notice by Debitum on unilateral termination of Agreement.

10.3. At any time during validity of the Agreement the User is entitled to request that the User's Profile is deleted and the Agreement is terminated on the condition that the User does not own any Claims managed by Debitum.

10.4. If the User wishes to delete the User's Profile and terminate the Agreement, the User shall send a relevant notification from the User's e-mail address to Debitum or fill in the relevant notification on the User's Profile and confirms it according to procedures established on the Platform.

10.5. If the Agreement is terminated, Debitum shall initiate the payment of funds corresponding to the amount of available funds on the User's Account to the User's account with the bank, payment institution or electronic money institution no later than within 3 (three) Business Days after the termination of the Agreement.

11. PROCESSING OF PERSONAL DATA

11.1. Each Party will process any personal data obtained within performance of this Agreement only for the purpose of executing this Agreement and in full compliance with the requirements of applicable data processing laws.

12. OTHER TERMS AND CONDITIONS

12.1. If the representation of the numbers in words in the text of the Agreement differs from the representation in numbers, the representation of the numbers in words shall prevail.

12.2. All notifications and requests of Parties must be put in writing and sent to the other Party within the Platform, by mail or e-mail, to the mailing and/or e-mail address indicated on the User's Profile. Correspondence sent in mail shall be deemed received on the 5th (fifth) business day following the date indicated on the stamp by the postal service provider on the acceptance of a registered letter. Notifications sent to the User's e-mail

address shall be deemed received within 24 hours after the dispatch.

12.3. Debitum is entitled unilaterally to introduce amendments to the present Terms and Conditions, by making the amended Terms and Conditions available on the Platform and indicating the number and date of the version of the Terms and Conditions. The Amendments shall enter into force within 10 (ten) days as of the disclosure of the notification on the Platform or when the User accepts the Terms and Conditions in the Platform, whichever occurs earlier. Debitum may unilaterally amend the present Terms and Conditions without informing the User if the amendments are in favour of the User. If the User notifies the Platform that the User does not accept the amendments to the Terms and Conditions, the Platform shall be entitled to restrict that User's access to services offered by the Platform which are affected by the respective amendments that the User refused to accept.

12.4. Debitum shall be entitled to unilaterally amend the Price List at any time, including to determine new commission fees and at the unilateral discretion of Debitum grant discounts from commission fees indicated on the Price List. Information about changes in the Price List shall be available on the Platform. The amended Price List shall enter into force within 10 (ten) days as of the disclosure of the notification on the Platform.

12.5. These Terms and Conditions make up the entire agreement between Debitum and the User in relation to User's membership on the Platform and User's access to and use of the Platform together with any additional and associated services Debitum provides to the User by means of the Platform.

12.6. By agreeing to these Terms and Conditions and/or by continuing membership on the Platform and/or by accessing or using the Platform, the User confirms that the User has read and understood the Terms and Conditions and agrees to be bound by them and any other document that is incorporated by reference into them, including the Privacy Policy (each as amended from time to time).

12.7. The Parties shall undertake not to disclose such information to any third parties, which derives from the present Agreement, except as prescribed in the laws of the Republic of Latvia and in cases established in the Agreement. The obligation to observe confidentiality does not apply to the following information:

12.7.1. that is publicly available or becomes publicly available due to any reason other than caused by violation of the Agreement provisions;

12.7.2. that is provided to any related or affiliated company of Debitum, direct or indirect shareholder or subsidiary of Debitum, any accountant or auditor or legal adviser or other professional adviser of Debitum;

12.7.3. whose release to public is required by regulatory enactments or orders of competent institutions (including orders from a court of competent jurisdiction).

12.8. The laws and regulations of the Republic of Latvia shall govern the legal relations arising from the present Agreement.

12.9. Any disputes between the parties in relation to the Agreement shall be resolved before Riga City Vidzeme district court (in Latvian: *Rīgas pilsētas Vidzemes priekšpilsētas tiesa*) of the Republic of Latvia.

12.10. The Agreement is drafted in the English language. Texts of the Agreement in any other language is a translation. In the event of discrepancies between the languages of the Agreement, the text in the English language shall prevail.