

**ANNEX 1 TO THE TERMS AND CONDITIONS OF INVEGO GROUP OÜ NON-CONVERTIBLE
BONDS ISSUE**

FINAL TERMS OF THE FIRST TRANCHE OF BONDS

1. GENERAL PROVISIONS

- 1.1. These Final Terms of the Bonds (the **Final Terms**) constitute the specific terms and conditions of the Bonds issued by the Issuer the first tranche, under the Terms and Conditions of Invego Group OÜ Non-Convertible Bonds Issue dated 4 March 2026 (the **Issue Terms**).
- 1.2. The Final Terms constitute an inseparable part of the Issue Terms and will at all times be interpreted and applied together with the Issue Terms. Unless otherwise provided in Section 1.1 above, the capitalised terms used in the Final Terms shall have the meaning assigned to them in the Issue Terms. In the event of inconsistency between the provisions of the Final Terms and provisions of the Issue Terms, the Final Terms prevail.
- 1.3. The Issuer is responsible for the adequacy, accuracy and completeness of the information provided for in the Final Terms.
- 1.4. The Bonds offered under these Final Terms are subject to the terms specified in Section 2 of these Final Terms.

2. TERMS OF BONDS

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| 2.1. Issuer: | Invego Group OÜ, Estonian registry code 16281679 |
| 2.2. Securities to be issued: | Unsecured Bonds |
| 2.3. Offer: | Public offer of bonds only in Estonia, Latvia and Lithuania in accordance with article 3(2)(b) of the Regulation (EU) 2017/1129 of the European Parliament and of the Council and § 15(6) Estonian Securities Market Act (in Estonian: <i>väärtpaberituru seadus</i>) |
| 2.4. Tranche: | First Tranche |
| 2.5. Maximum aggregate Nominal Value of the First Tranche: | EUR 4,000,000.00 (which the Issuer may increase up to EUR 8,000,000.00 before the Issue Date) |
| 2.6. Maximum Aggregate Nominal Value of the Issue: | EUR 8,000,000.00 |
| 2.7. Information on Bonds: | |
| 2.6.1. Currency of denomination: | EUR |
| 2.6.2. Nominal Value of a Bond: | EUR 1,000.00 |

- 2.6.3. Initial Subscription Period: from 5 March 2026 at 10:00 until 20 March 2026 at 15:30
- 2.6.4. Initial Subscription Date: 20 March 2026 at 15:30
- 2.6.5. Issue Date: 26 March 2026 (on or about, the Issue Date will be the actual date on which the Bonds are settled in the Register)
- 2.6.6. Issue Price: EUR 1,000.00
- 2.6.7. Interest rate: 9.5% per annum (30E/360)
- 2.6.8. Payment Date(s): The Issuer shall make interest payments to the Investors in accordance with Section 5 of the Issue Terms for the preceding 3 months on 26 March, 26 June, 26 September and 26 December of each year until the Bonds are redeemed. The first Payment Date is 26 June 2026. In case the said date is not a Business Day, the Payment Date shall be the first Business Day following the said date.
- 2.6.9. Redemption Date: 26 March 2030 (on or about, in case the Issue Date is postponed for any reason, the Redemption Date will also be postponed by the respective number of days and will always be exactly 4 (four) years from the Issue Date).
- 2.6.10. Redemption Price: Nominal Value and the interest payable in accordance with Section 5 of the Issue Terms to the Investors for the due redemption or Early Redemption of the Bonds, unless a different Early Redemption Price is prescribed in the Issue Terms in certain instances.
- 2.6.11. ISIN code of the Bonds: EE0000003655
- 2.8. Securities account of the Issuer: 99110681838
- 2.9. Register: Estonian Register of Securities
- 2.10. Registrar: NASDAQ CSD SE Eesti filiaal
- 2.11. Governing law and dispute settlement: Estonian law

Signed on behalf of Invego Group OÜ

/signed digitally/

Kristjan-Thor Vähi

Member of the management board

/signed digitally/

Martin Tamme

Member of the management board