

PROCEDURE FOR INITIAL KNOWLEDGE ASSESSMENT GRANTED TO INVESTORS OF UAB SUTELKTINIO FINANSAVIMO PLATFORMA PROFITUS, INCLUDING THE MODELLING OF POTENTIAL FOR THEM TO MAKE LOSSES

Definitions

Platform	The crowdfunding platform Profitus managed by UAB Sutelktinio finansavimo platforma Profitus, legal entity code 304570552, registered at Lvivo g. 101, Vilnius, Republic of Lithuania
Regulation	Regulation (EU) 2020/1503 of the European Parliament and the European Council dated 7 October 2020 on European business crowdfunding providers for business, amending Regulation (EU) 2017/1129 and Directive (EU) 2019/1937
Procedure	The procedure for the initial assessment on the investor's knowledge, including the modelling of potential for them to make losses; including any annexes thereto
Responsible person	The person who, by virtue of his/her assigned job functions or contractual obligations, is responsible for observing this Procedure and ensuring that it is executed properly
Sophisticated investor	A natural or legal person who is a professional client within the meaning of points (1), (2), (3) or (4) of Section I of Annex II to Directive 2014/65/EU, or a natural or legal person who has received confirmation from a crowdfunding provider that he or she will be designated as a sophisticated investor, in accordance with the criteria and the procedure outlined in Annex 1 of this Procedure
Unsophisticated investor	An investor who is not an experienced investor

I. General provisions

1. The purpose of this Procedure is:
 - 1.1. to ensure adequate protection for the various categories of investors participating in crowdfunding projects published by the Platform, while facilitating investment flows. This Procedure distinguishes between sophisticated and unsophisticated investors and outlines different levels of investor protection measures, the particulars of which will depend on each of these categories;
 - 1.2. to ensure that prospective unsophisticated investors understand the level of risk associated with crowdfunding investments;
 - 1.3. to ensure that, in order that unsophisticated investors may be aware of and understand the clear risk warnings provided to them by the Platform, they should be expected to explicitly confirm that they understand the risks they are assuming when investing in financing projects. To maintain a high level of investor protection, and given that the absence of such a confirmation would signify a possible lack of

understanding of the risks involved, crowdfunding providers should only accept investments from unsophisticated investors who have explicitly acknowledged that they have received and understood such warnings;

2. This Procedure contains a description of the Platform's procedures in relation to the investment restrictions applicable to unsophisticated investors.
3. In order to satisfy the objectives of this Procedure, investors are required to carry out an initial knowledge assessment of prospective unsophisticated investors in order to assess their understanding of such investments. The Platform expressly warns prospective unsophisticated investors who do not have sufficient knowledge, skills or experience that the crowdfunding services provided may not be suitable for them.
4. In order to maintain a high level of investor protection, and given that the absence of such a confirmation would signify a possible lack of understanding of the risks involved, the Platform shall only accept investments from unsophisticated investors who have expressly confirmed that they have received and understood such warnings.
5. The Platform does not carry out any knowledge assessment of sophisticated investors, as sophisticated investors are generally aware of the risks associated with investing in crowdfunding projects. The Platform informs sophisticated investors only about existing general investment risks.
6. Given the risks associated with crowdfunding projects, unsophisticated investors should avoid over-funding them, and there is a significant risk of losing initial invested amounts and consequently incurring a loss; for this reason, the Platform informs investors of the risks of investing in accordance with the procedures outlined in this Procedure, before an investor can invest under the submitted Funding Proposal.
7. The Platform shall reassess unsophisticated investors every two years from the date of the initial assessment of the investor's knowledge, taking into account the experience and knowledge of prospective investors in the field of crowdfunding.
8. The Platform defines a sophisticated investor as an investor who indicates in the investor questionnaire (Annex 1 or 2 of the Procedure) that he/she is a sophisticated investor and thus assumes all investment risks.

II. Initial Investor Knowledge Assessment

9. Before providing prospective unsophisticated investors with the full capability to invest in crowdfunding projects, the Platform shall assess whether the crowdfunding services offered are suitable for prospective unsophisticated investors (including, where appropriate, stating which ones exactly).
10. For the purposes of the initial knowledge assessment, to include modelling of loss-

bearing capacity, depending on the legal personality of the investor the Platform shall provide them with an Investor Questionnaire which they must complete (Annex 1 or 2 of the Procedure).

11. In the Investor Questionnaire, the Platform informs the Investor that if the Investor provides inaccurate, incomplete or irrelevant information, or refuses to provide necessary information, the Platform will not be able to properly assess the suitability of the crowdfunding investment service for the Investor, which could lead to the Investor entering into a transaction that is unsuitable for the Investor and to the Investor's loss of all invested funds (i.e. the risk of the total loss of invested money).
12. In the event that the Investor provides inaccurate, incomplete or irrelevant information in the Investor Questionnaire or refuses to provide necessary information, the Platform shall also warn the Investor that, *"By investing in a crowdfunding project, you risk losing all the funds you invest"*.
13. The risk warning is displayed in a prominent window on the Platform in the investor's account. The warning will remain on the prospective investor's account screen until the unsophisticated investor explicitly confirms that he/she has received and understood the Platform's warning of potential risks.
14. The Platform ensures that the questions contained in the Investor Questionnaire are designed to be understandable by prospective unsophisticated investors and that they are sufficiently detailed to enable the gathering of information that adequately and accurately reflects the situation of prospective unsophisticated investors.

III. Modelling loss-bearing capacities

15. An Investor who is deemed to be unsophisticated in the context of this Procedure must provide the Platform with loss-bearing modelling results.
16. The Platform shall make available on its website a web-based calculation tool with the goal of helping prospective unsophisticated investors to simulate their capacity to withstand losses. Due to the personal nature of the information that prospective inexperienced investors are required to enter into such online calculation tool, the Platform shall program the online calculation module in such a way that the Platform is unable to access or record the information entered by prospective unsophisticated investors.
17. The online calculation tool shall be hosted on the Platform's website and shall be designed to help prospective unsophisticated investors to simulate their ability to withstand losses. The calculation tool shall be made available on the Platform under "Calculators".

18. The Platform requires prospective unsophisticated investors to simulate their ability to withstand losses, which shall be calculated at 10% of their net asset value and based solely on the following information:
 - 18.1. permanent and gross income, with information on whether such income is permanent or temporary;
 - 18.2. assets, including financial investments and any cash deposits, excluding personal and investment assets and pension funds;
 - 18.3. financial liabilities, including permanent, present or future liabilities.

For this purpose, the net asset value of future unsophisticated investors shall be calculated as follows:

Net asset value = (annual disposable income) + (value of liquid assets (liquid financial instruments (investment funds, shares, bonds), money market instruments (deposits, cash)) – (annual financial liabilities)

19. “Annual disposable income” shall mean and be calculated as the total annual income minus all related expenses and taxes, social contributions and other charges owed by the unsophisticated investor. Total annual income is calculated from the investor’s total income from employment, interest on bank deposits or other financial instruments, and any dividend income or income from immovable property.
 - 19.1. Employment income is defined as all income received by an unsophisticated investor in wages, unemployment benefits or pension payments, excluding lump sums;
 - 19.2. Interest on bank deposits or other financial instruments includes interest on bank deposits or other financial instruments received by the investor during the preceding calendar year;
 - 19.3. Dividend income is defined as income received by an investor in collective investment schemes, as a result of holding shares, units or other equity investment instruments; this category of income does not include income from capital gains arising from the sale of all or part of a holding of any such instruments as indicated above;
 - 19.4. Income from immovable property includes rental income from immovable property; this category of income excludes income from capital gains arising from the sale of all or part of such immovable property.
20. “Amount of liquid assets” shall mean and be calculated as the total amount of money held by an unsophisticated investor in savings and current accounts, as well as the value of assets that can be easily and quickly converted into cash, including but not limited to:
 - 20.1. all savings instruments that can be converted into cash within a maximum period of 30 days;
 - 20.2. Collective investment schemes and instruments offering redemption of units or shares at least once a week;

- 20.3. Financial instruments negotiated on a regulated market within the meaning of Article 4(1)(21) of Directive 2014/65/EU of the European Parliament and the European Council¹;
- 20.4. Assets that are not considered liquid assets in the context of this Procedure:
- 20.4.1. Real Estate;
- 20.4.2. Amounts contributed by an investor and held in a pension scheme;
- 20.4.3. Shares in companies which are not freely redeemable or transferable, including previous crowdfunding investments.
21. “Annual financial commitments” includes all expenses committed by the investor during the calendar year, including but not limited to:
- 21.1. Child support expenses (Alimony);
- 21.2. Housing rent or loan payments;
- 21.3. Loan repayments;
- 21.4. Insurance premiums;
- 21.5. Utility expenses;
- 21.6. Payments for subscriptions to services;
- 21.7. Income and property taxes.
22. An unsophisticated investor shall not be required to perform any tasks other than entering the information requested in point 16 of the Procedure. The result of the modelling shall be presented to the investor in a separate window, in a manner that is clear and easy to read.
23. An investor shall measure existing amounts of liquid assets and annual financial liabilities on the basis of the previous calendar year, unless such a measurement as it is at that date does not accurately reflect the investor’s current net asset value position for the future. In such a case, the valuation may be performed at a later date, thus allowing for a more accurate one, i.e. any date between 31 December of the calendar year preceding that in which the modelling was performed and the date on which the modelling was performed; the same shall apply with valuation of total liquid assets and annual financial liabilities. When determining such a date, prospective unsophisticated investors must consider whether or not the selection of such a date as the reference date will allow them to accurately measure the components specified in the calculation tool.

IV. Final provisions

24. Sophisticated investors are responsible for informing the Platform of any changes that may affect their categorisation. If the Platform becomes aware that an investor no longer meets the initial conditions under which the investor was recognised as a professional investor, the Platform shall inform the investor that he/she will be deemed an unsophisticated investor.

¹ Directive 2014/65/EU of the European Parliament and the European Council dated 15 May 2014 on markets in financial instruments, amending Directive 2002/92/EC and Directive 2011/61/EU

25. Given that seasoned investor approval is valid for two years, Investors who wish to retain their seasoned investor status after the expiry date must re-complete the Investor Questionnaire (Annex 1 or 2) and submit it to the Platform. Unsophisticated investors who consider that they should be deemed sophisticated investors under the rules set out in this Procedure shall also resubmit said the specified Investor Questionnaire to the Platform.
26. For each unsophisticated investor, the Platform shall annually review the modelling provided for in this Procedure, after the initial modelling has been carried out, pursuant to that paragraph. The Platform shall not prevent prospective unsophisticated investors and unsophisticated investors from investing in crowdfunding projects.
27. The Platform shall ensure that, on each occasion, prior to an unsophisticated investor accepting a funding offer published on the Platform, and an investment exceeding 1,000 EUR or 5% of the net asset value of that investor (calculated in accordance with the procedures set out in this Procedure) – whichever is the greater – the investor:
 - 27.1. is warned of the risks (the warning is displayed in a separate popup window before an investment in the Funding Proposal can be made);
 - 27.2. grants their explicit consent to the Platform (consent is provided in a separate popup window prior before an investment in the Funding Proposal can be made); and
 - 27.3. demonstrates to the Platform that the prospective unsophisticated investor understands the investment and its risks. For the purposes of this clause, the Platform may consider that the investor assessment carried out in accordance with the procedures set out in this Procedure and submitted to the Platform together with the Investor Questionnaire may be used as evidence that a prospective unsophisticated investor or an unsophisticated investor understands the investment and its risks.
28. The Investor accepts full responsibility for the submission of false or incorrect data to the Platform or the untimely submission of any data to the Platform.
29. For the sake of acting responsibly and to ensuring the protection of investors, the Platform shall, in all cases, additionally publish a risk warning (the risk warning shall be available in a separate popup window before an investment in the Funding Proposal can be made, as well as in the “Documents” section of the Platform). The warning provided for in this clause shall be made available to investors irrespective of their experience.
30. These Procedures (including the annex hereto) are subject to review in the event of any changes in the circumstances of the investor’s knowledge assessment, or where legal requirements apply, and they shall be updated accordingly wherever this may be necessary.

Annexes:

Annex 1 Investor Questionnaire (for natural persons).

Annex 2 Investor Questionnaire (for legal persons).

Investor Questionnaire (for natural persons)

In accordance with the requirements of the legislation regulating crowdfunding activities, UAB Sutelktinio finansavimo platforma Profitus (hereinafter referred to as **the Company**) shall ensure a high level of investor protection. Crowdfunding investments are risky and require a certain degree of specific knowledge.

The Company shall act honestly, fairly and professionally in the best interests of the Client when providing crowdfunding services to Clients.

When it comes to providing a Client with crowdfunding services, the Company needs to make an assessment as to whether a crowdfunding service might be inappropriate for an inexperienced Client, i.e. inquire as to whether the Client has the required knowledge and enough experience of investing (in crowdfunding projects and in general) to fully understand the potential risks associated with investing in the projects offered on the crowdfunding platform, and whether such investing in these crowdfunding projects is consistent with the Client's investment objectives (including the Client's acceptable level of risk) and with the Client's financial situation (including the potential for loss). The assessment requires the Company to gather information about the Client's experience, investment objectives and financial situation and the risks associated with investing in such crowdfunding projects that they would be incurring.

Please complete this questionnaire carefully, providing accurate, complete and relevant information.

Please note that if you provide inaccurate, incomplete or irrelevant information, or if you refuse to provide necessary information, the Company will not be able to properly assess whether the crowdfunding investment service is suitable for you, which may result in you entering into a transaction that is unsuitable for you, possibly with the loss of all your investment funds.

I. GENERAL INFORMATION

Full name of the investor: _____

Completion date _____

II. YOUR CATEGORY

- 1 Do you wish to be recognised as a sophisticated investor, i.e. a client who understands the risks involved in investing in capital markets and has the appropriate resources to take on those risks without incurring excessive financial consequences? Please note that if a client is classified as a sophisticated investor, he/she loses the investor protection provided by law, i.e. the Company does not have to assess the suitability of the crowdfunding service for the client.
 - a. Yes (you had a personal gross income of at least 60,000 EUR in the previous tax year, or your portfolio of financial instruments, consisting of cash deposits

- and financial assets, is greater than 100,000 EUR)
- b. No
- 2 Does your current / did your previous professional role require/required knowledge of investing in crowdfunding projects?
- a. Yes
 - b. No
- 3 If your answer to question 2 is “Yes”, how long have you been working in this position?
- a. Less than 1 year
 - b. More than 1 year
- 4 Do you currently hold, or have you previously held a managerial position in a legal entity with own resources amounting to at least 100,000 EUR or a net turnover of at least 2,000,000 EUR or a balance sheet total of at least 1,000,000 EUR?
- a. Yes
 - b. No
- 5 If your answer to question 4 is “Yes”, how long have you been working in this position?
- a. Less than 1 year
 - b. More than 1 year
- 6 Have you made 10 large transactions in the capital markets during each quarter over the last four yearly quarters?
- a. Yes
 - b. No

(Applicable where the client meets the criteria of a sophisticated investor and wishes to be recognised as a sophisticated investor)

The Client confirms that the information provided in this questionnaire is true, complete and up to date.

By signing this document, the Client confirms that he/she understands the consequences recognised with the loss of the protection afforded to sophisticated investors, i.e. the Company will not collect information from the Client about his/her experience, investment objectives, financial situation or understanding of the risks that come with investing in and with crowdfunding projects as part of its assessment of whether or not the crowdfunding service is suitable for the Client.

Please note that investing through the Company’s platform, just like investing in any other instruments, involves the assumption of risk. By investing in a crowdfunding project, you risk losing all the funds you have invested. It is important to understand that the investment decision, and the associated responsibility, are yours.

Profitus has the right to unilaterally amend and/or supplement the Investor Questionnaire.

I confirm that I understand and accept the risks associated with investing.

Signed on the platform

Name and Surname

Date

The following must be completed by clients who do not meet the criteria for sophisticated investors and do not wish to be recognised as sophisticated investors.

III. YOUR KNOWLEDGE AND EXPERIENCE

III.A. YOUR INVESTMENT EXPERIENCE

1. Have you invested in financial instruments?

- a. Yes
- b. No

2. Please indicate your experience in investing in financial instruments:

Financial instrument	Investment period in years	Number of transactions made over the last year	Average transaction amount (EUR)
Shares, bonds, funds or other financial instruments.	A) <input type="checkbox"/> No Experience B) <input type="checkbox"/> Up to one year C) <input type="checkbox"/> 1-3 years D) <input type="checkbox"/> 3-5 years E) <input type="checkbox"/> More than 5 years	A) <input type="checkbox"/> 0 B) <input type="checkbox"/> 1 – 10 C) <input type="checkbox"/> 10 – 50 D) <input type="checkbox"/> More than 50	A) <input type="checkbox"/> Less than 1,000 B) <input type="checkbox"/> 1,000 – 10,000 C) <input type="checkbox"/> 10,000 – 50,000 D) <input type="checkbox"/> More than 50,000

3. Have you invested through crowdfunding platforms?

- a. Yes
- b. No

4. Please indicate your experience of investing through crowdfunding platforms:

Investment period in years	Number of transactions made over the last year	Average transaction amount (EUR)
A) <input type="checkbox"/> up to one year B) <input type="checkbox"/> 1-3 years C) <input type="checkbox"/> 3-5 years D) <input type="checkbox"/> More than 5 years	A) up to 10 B) <input type="checkbox"/> 10 – 30 C) <input type="checkbox"/> 30 – 50 D) <input type="checkbox"/> More than 50	A) <input type="checkbox"/> <Less than 1,000 B) <input type="checkbox"/> 1,000 – 10,000 C) <input type="checkbox"/> 10,000 – 50,000 D) <input type="checkbox"/> More than 50,000

III.B. YOUR KNOWLEDGE

5. Does the historical return (yield) guarantee the same return (yield) in the future?

- a. Yes
- b. No

- c. I do not know
6. Do you agree with the statement that the higher the investment return, the higher the risk of loss?
- a. Yes
 - b. No
 - c. I do not know
7. Which of the following statements best describes crowdfunding?
- a. It is an activity whereby natural or legal persons provide or commit to provide consumer loans to natural persons through a platform
 - b. It is a type of financing whereby natural or legal persons finance a legal entity's project publicly announced on a platform with their own funds
 - c. I do not know.
8. Suppose you invest in a loan for a real estate (RE) project using the Company's services and after some time the real estate market is hit by a crisis. What happens to your investment?
- a. This would not affect the return on my investment
 - b. The owner of the project might face financial difficulties over the repayment of my investment
 - c. I do not know
9. What happens if a project owner is unable to repay you for the investment based on their mortgaged real estate?
- a. In all cases, your investment will be repaid through the sale of the project owner's mortgaged real estate
 - b. Given that there are more investors and that all of them have claims on the project owner in proportion to the amount they invested, there is a possibility that the sale of the mortgaged property will not be worth enough. As a result, part of your investment may not be recovered.
 - c. I do not know

IV. YOUR FINANCIAL SITUATION²

10. What is the net asset value of your assets (EUR) (*Note: the platform website hosts an online calculation tool to help prospective unsophisticated investors simulate their ability to withstand losses*)?
- a. Up to 1,000
 - b. 1,000 – 5,000
 - c. 5,000 – 8,000
 - d. Over 8,000
 - e. Other (please specify): _____

² In the case of a spouse/partner, the income and financial commitments of both spouses/partners must be taken into account when answering the question (unless the assets are divided or the respective financial commitments are legally considered personal).

V. YOUR INVESTMENT OBJECTIVES AND ACCEPTABLE LEVEL OF RISK

11. What is your investment objective?
- To preserve your assets. Your first priority is to limit risk. In order to protect your investments, you accept that your investment returns may be lower than the existing inflation rate.
 - To preserve your assets. You are prepared to accept minimal fluctuations in the value of your investments. You understand that a lower level of risk is associated with a lower expected return on investment.
 - To ensure consistent growth of your assets. You will accept a partial loss of the amount invested in order to potentially earn a moderate return.
 - To increase your assets. You accept the risk of losing your investment in order to potentially receive an above average return.
 - To increase your assets significantly, and seek high returns. You accept the risk of losing more than the initial investment in order to potentially earn a high return.
12. What is your expected investment horizon in years?
- Up to 3 years
 - Between 3 and 5 years
 - Between 5 and 10 years
 - Other (please specify): _____
13. Which of the following is your preferred return scenario:
- Asset protection against inflation
 - 10% loss, up to +10% gain
 - 30% loss, up to +30% gain
 - Expecting higher gains, I can take losses that could reach the full amount of the investment
 - Expecting maximum gains, I can take losses that could exceed the investment amount

The Client confirms that the information provided in this questionnaire is true, complete and up to date.

By signing this document, the Client acknowledges that he/she has been duly warned and understands that if the information provided in this questionnaire is incorrect or incomplete, or if the Client fails to provide up-to-date information, the Company will not be able to assess the eligibility of the crowdfunding service for the Client.

Please note that investing through the Company's platform, just like investing in any other instruments, involves the assumption of risk. By investing in a crowdfunding project, you risk losing all the funds you have invested. It is important to understand that the investment decision, and the associated responsibility, are yours.

Profitus has the right to unilaterally amend and/or supplement the Investor Questionnaire.

I confirm that I understand and accept the risks associated with investing.

Signed on the platform

Name and Surname

Date

**Investor
Questionnaire (for
legal persons)**

In accordance with the requirements of the legislation regulating crowdfunding activities, UAB Sutelktinio finansavimo platforma Profitus (hereinafter referred to as **the Company**) shall ensure a high level of investor protection. Crowdfunding investments are risky and require a certain degree of specific knowledge.

The Company shall act honestly, fairly and professionally in the best interests of the Client when providing crowdfunding services to Clients.

When it comes to providing a Client with crowdfunding services, the Company needs to make an assessment as to whether a crowdfunding service might be inappropriate for an inexperienced Client, i.e. inquire as to whether the Client's representative has the required knowledge and enough experience of investing (in crowdfunding projects and in general) to fully understand the potential risks associated with investing in the projects offered on the crowdfunding platform, and whether such investing in these crowdfunding projects is consistent with the Client's investment objectives (including the Client's acceptable level of risk) and with the Client's financial situation (including the potential for loss). This assessment requires the Company to gather information about the Client's representative's knowledge and experience in the investment field and the risks associated with investing in crowdfunding projects, as along with the Client's financial situation and investment objectives.

Please complete this questionnaire carefully, providing accurate, complete and relevant information.

Please note that if you provide inaccurate, incomplete or irrelevant information, or if you refuse to provide necessary information, the Company will not be able to properly assess whether the crowdfunding investment service is suitable for the Client, which may result in the Client entering into a transaction that is unsuitable for it, possibly with the loss of all their investment funds.

I. GENERAL INFORMATION

Name of the investor _____

Full name of the representative _____

Completion date: _____

II. YOUR CATEGORY

1. Are the Client's own resources at least 100,000 EUR?
 - a. Yes
 - b. No

2. Is the Client's net turnover at least 2,000,000 EUR?
 - a. Yes

- b. No
3. Is the Client's balance at least 1,000,000 EUR?
- a. Yes
 - b. No
4. Is the Client a credit institution, investment firm, insurance company or other authorised or regulated financial institution?
- a. Yes
 - b. No
5. Do you wish to be recognised as a sophisticated investor, i.e. a client who understands the risks involved in investing in capital markets and has the appropriate resources to take on those risks without incurring excessive financial consequences? Please note that if a client is classified as a sophisticated investor, he/she loses the investor protection provided by law i.e. the Company does not have to assess the suitability of the crowdfunding service for the client.
- a. Yes
 - b. No

(Applicable where the client meets the criteria of a sophisticated investor and wishes to be recognised as a sophisticated investor)

The Client confirms that the information provided in this questionnaire is true, complete and up to date.

By signing this document, the Client confirms that he/she understands the consequences recognised with the loss of the protection afforded to sophisticated investors, i.e. the Company will not collect information from the Client about his/her experience, investment objectives, financial situation and understanding of the risks involved in investing in and with crowdfunding projects as part of its assessment of whether or not the crowdfunding service is suitable for the Client.

Please note that investing through the Company's platform, just like investing in any other instruments, involves risk. By investing in a crowdfunding project, you risk losing all the funds you have invested. It is important to understand that the investment decision, and the associated responsibility, are yours.

Profitus has the right to unilaterally amend and/or supplement the Investor Questionnaire.

I confirm that I understand and accept the risks associated with investing.

Signed on the platform

Name and Surname

Date

The following must be completed by clients who do not meet the criteria for sophisticated investors and do not wish to be recognised as sophisticated investors.

III. YOUR KNOWLEDGE AND EXPERIENCE

III.A. PROFESSIONAL EXPERIENCE OF YOUR REPRESENTATIVE

1. What is your education
 - a. Incomplete secondary
 - b. Secondary
 - c. Upper secondary
 - d. Higher education (finance, banking, economics and/or real estate)
 - e. Higher education (in other fields)

III.B. YOUR INVESTMENT EXPERIENCE

1. Have you invested in financial instruments?
 - a. Yes
 - b. No

2. Please indicate your experience in investing in financial instruments:

Financial instrument	Investment period in years	Number of transactions made over the last year	Average transaction amount (EUR)
Shares, bonds, funds or other financial instruments.	A) <input type="checkbox"/> No experience B) <input type="checkbox"/> Up to one year C) <input type="checkbox"/> 1-3 years D) <input type="checkbox"/> 3-5 years E) <input type="checkbox"/> More than 5 years	A) <input type="checkbox"/> 0 B) <input type="checkbox"/> 1 – 10 C) <input type="checkbox"/> 10 – 50 D) <input type="checkbox"/> More than 50	A) <input type="checkbox"/> Less than 1,000 B) <input type="checkbox"/> 1,000 – 10,000 C) <input type="checkbox"/> 10,000 – 50,000 D) <input type="checkbox"/> More than 50,000

3. Have you invested through crowdfunding platforms?
 - a. Yes
 - b. No

4. Please indicate your experience of investing through crowdfunding platforms:

Investment period in years	Number of transactions made over the last year	Average transaction amount (EUR)
A) <input type="checkbox"/> Up to one year B) <input type="checkbox"/> 1-3 years C) <input type="checkbox"/> 3-5 years D) <input type="checkbox"/> More than 5 years	A) <input type="checkbox"/> Up to 10 B) <input type="checkbox"/> 10 – 30 C) <input type="checkbox"/> 30 – 50 D) <input type="checkbox"/> More than 50	A) <input type="checkbox"/> Less than 1,000 B) <input type="checkbox"/> 1,000 – 10,000 C) <input type="checkbox"/> 10,000 – 50,000 D) <input type="checkbox"/> More than 50,000

III.B. YOUR KNOWLEDGE

5. Does the historical return (yield) guarantee the same return (yield) in the future?
 - a. Yes
 - b. No
 - c. I do not know

6. Do you agree with the statement that the higher the investment return, the higher the risk of loss?
 - a) Yes
 - b) No
 - c) I do not know

7. Which of the following statements best describes crowdfunding?
 - a. It is an activity whereby natural or legal persons provide or commit to provide consumer loans to natural persons through a platform
 - b. It is a type of financing whereby natural or legal persons finance a legal entity's project publicly announced on a platform with their own funds
 - c. I do not know.

8. Suppose you invest in a loan for a real estate (RE) project using the Company's services and after some time the real estate market is hit by a crisis. What happens to your investment?
 - a. This would not affect the return on my investment
 - b. The owner of the project might face financial difficulties over the repayment of my investment
 - c. I do not know

9. What happens if a project owner is unable to repay you for the investment based on their mortgaged real estate?
 - a. In all cases, your investment will be repaid through the sale of the project owner's mortgaged real estate
 - b. Given that there are more investors and that all of them have claims on the project owner in proportion to the amount they invested, there is a possibility that the sale of the mortgaged property will not be worth enough. As a result, part of your investment may not be recovered.
 - c. I do not know

IV. YOUR FINANCIAL SITUATION

10. What is the net asset value of your assets (EUR) (*Note: the platform website hosts an online calculation tool to help prospective unsophisticated investors simulate their ability to withstand losses*)?
 - a. Up to 1,000
 - b. 1,000 – 5,000
 - c. 5,000 – 8,000
 - d. Over 8,000
 - e. Other (please specify): _____

V. YOUR INVESTMENT OBJECTIVES AND ACCEPTABLE LEVEL OF RISK

11. What is your investment objective?
 - a. To preserve your assets. Your first priority is to limit risk. In order to protect your investments, you accept that your investment returns may be lower than the existing

inflation rate.

- b. To preserve your assets. You are prepared to accept minimal fluctuations in the value of your investments. You understand that a lower level of risk is associated with a lower expected return on investment.
- c. To ensure consistent growth of your assets. You will accept a partial loss of the amount invested in order to potentially earn a moderate return.
- d. To increase your assets. You accept the risk of losing your investment in order to potentially receive an above average return.
- e. To increase your assets significantly, and seek high returns. You accept the risk of losing more than the initial investment in order to potentially earn a high return.

12. What is your expected investment horizon in years?

- a. Up to 3 years
- b. Between 3 and 5 years
- c. Between 5 and 10 years
- d. Other (please specify): _____

13. Which of the following is your preferred return scenario:

- a. Asset protection against inflation
- b. -10% loss, up to +10% gain
- c. -30% loss, up to +30% gain
- d. Expecting higher gains, I can take losses that could reach the full amount of the investment
- e. Expecting maximum gains, I can take losses that could exceed the investment amount

The Client confirms that the information provided in this questionnaire is true, complete and up to date.

The Client undertakes to inform the Company immediately of the termination of the Client's representative's authority to represent the Client.

By signing this document, the Client acknowledges that he/she has been duly warned and understands that if the information provided in this questionnaire is incorrect or incomplete, or if the Client fails to provide up-to-date information, the Company will not be able to assess the eligibility of the crowdfunding service for the Client.

Please note that investing through the Company's platform, just like investing in any other instruments, involves the assumption of risk. By investing in a crowdfunding project, you risk losing all the funds you have invested. It is important to understand that the investment decision, and the associated responsibility, are yours.

Profitus has the right to unilaterally amend and/or supplement the Investor Questionnaire.

I confirm that I understand and accept the risks associated with investing.

Signed on the platform

Name and Surname
Date