

## PROCEDURES FOR ASSESSING THE APPROPRIATENESS OF CROWDFUNDING TRANSACTIONS AND MODELLING LOSS ABSORBENCY

### 1. GENERAL PROVISIONS

- 1.1. This Procedure for the assessment of the appropriateness of crowdfunding transactions and the modelling of loss-absorbing capacity ("**Procedure**") of Trečia diena UAB, legal entity code: 304211859, address: Gynėjų g. 14-120, Vilnius, Lithuania ("**Röntgen**" or the "**Company**"), sets out the requirements:
  - 1.1.1. the procedure for assessing the suitability of crowdfunding transactions for inexperienced investors;
  - 1.1.2. requirements for modelling the loss-absorbing capacity of inexperienced investors.
- 1.2. These Rules are drawn up in accordance with the requirements of Regulation (EU) 2020/1503 (the "**Regulation**"), Directive (EU) 2014/65 (the "**Directive**") and any other applicable legislation.

### 2. DEFINITIONS

- 2.1. For the purposes of these Rules:
  - 2.1.1. **Company** or **Röntgen** - UAB "Trečia diena", legal entity code: 304211859, address: Gynėjų g. 14, Vilnius, Lithuania;
  - 2.1.2. **Investor** means a physical or legal person who has submitted an investment offer via the Platform and who has duly registered on the Platform;
  - 2.1.3. **Inexperienced Investor** - An investor who is not an Experienced Investor;
  - 2.1.4. **Experienced Investor** means an Investor who meets the criteria set out in Section 3.1 of the Schedule and who has received confirmation from the Company that he or she will be treated as a Sophisticated Investor in accordance with the procedure set out in Section 3 of the Schedule;
  - 2.1.5. **Platform** - Crowdfunding platform operated by the Company <https://rontgen.lt/lt>;
  - 2.1.6. **Project means** a Project developed for business, professional, scientific, research and other purposes other than consumption and published on the Platform, for the implementation of which the Project Owner seeks to raise crowdfunding funds from Investors;
  - 2.1.7. **Project Owner** - a person who initiates a Project for business, professional, scientific, research and other purposes other than consumption, which is published on the Platform and for the implementation of which Investors' crowdfunding funds are required;
  - 2.1.8. **A large transaction** is a single transaction with a value equal to or greater than EUR 10 000.
- 2.2. Unless the context otherwise requires, words used in the singular in the Rules shall include words used in the plural and vice versa.
- 2.3. Other terms used in this Procedure shall have the meaning given to them in the Regulation.

### 3. CLASSIFICATION AS AN EXPERIENCED INVESTOR

- 3.1. For all crowdfunding services provided by the Company, the following Investors shall be deemed to be Experienced Investors:
  - 3.1.1. professional clients within the meaning of points 1, 2, 3 or 4 of Section I of Annex II to Directive 2014/65/EU, i.e.:
    - (a) entities authorised or regulated to operate in financial markets, i.e.: credit institutions, investment firms, other authorised or regulated financial institutions, insurance companies, collective investment schemes and the management of such schemes, pension funds and the management of such funds, commodity and commodity derivatives dealers, *local* exchange access tenants, other institutional investors;

- (b) large undertakings meeting two of the following size requirements: (i) total balance sheet: EUR 20 million; (ii) net turnover: EUR 40 million; (iii) own funds: EUR 2 million;
  - (c) national and regional governments, including public authorities managing public debt at national or regional level, central banks, international and supranational institutions (e.g. the World Bank, the International Monetary Fund, the European Central Bank and other similar international organisations);
  - (d) other institutional investors whose principal activity is investment in financial instruments, including entities engaged in asset securitisation and other financing transactions.
- 3.1.2. legal persons fulfilling at least one of the following criteria:
- (a) have own funds of at least EUR 100 000;
  - (b) a net turnover of at least EUR 2 000 000;
  - (c) a balance of at least EUR 1 000 000.
- 3.1.3. physical persons meeting at least two of the following criteria:
- (a) a personal gross income of at least EUR 60 000 per fiscal year or a portfolio of financial instruments of more than EUR 100 000, consisting of cash deposits and financial assets;
  - (b) the Investor is employed or has been employed for at least one year in the financial sector in a professional capacity requiring knowledge of the transactions or services envisaged, or the Investor has held for at least 12 months a management position in a legal entity, the criteria set out in point 3.1.2;
  - (c) In the last four quarters of the year, the Investor has executed an average of 10 Large Transactions per quarter in the capital markets.
- 3.2. Entities referred to in the Procedures 3.1.1, 3.1.2 shall be deemed to be Experienced Investors. However, these entities may request to be treated as Inexperienced Investors and the Company may agree to provide them with enhanced protection.
- 3.3. If the Company's client is a Schedule 3.1.1, 3.1.2, the Company shall, before providing services, inform the Company that, on the basis of the information available to the Company, such client shall be deemed to be a professional client and shall be treated as such, unless otherwise agreed between the Company and the client. The Company must inform such client that it has the right to request a change in the terms of the agreement in order to secure greater protection.
- 3.4. An Experienced Investor shall be an undertaking specified in the Schedule 3.1.1, 3.1.2. It is the responsibility of the Investor to make a request for enhanced protection if it considers that it will not be able to adequately assess and manage the risks involved. Such enhanced protection will be granted where the firm referred to in the Schedule to the Rules of Procedure is deemed to be an Experienced Investor 3.1.1, 3.1.2, enters into a written agreement with the Company that it will not be treated as an Experienced Investor under the applicable business ethics rules. Such agreement shall specify whether this applies to one or more of the services provided by the Company.
- 3.5. An investor may only be considered by the Company to be an Experienced Investor if he or she meets the following criteria 3.1. If the Investor meets the requirements of this Schedule 3.1.1 p., he/she shall provide the Company with information to that effect by completing the form set out in Annex 1 to this Schedule. If the Investor seeks to be treated as an Experienced Investor in accordance with the provisions of this Schedule 3.1.2 or 3.1.3, the Investor shall provide the Company with the information in the form set out in Annex 2 to this Schedule. If the Investor fails to provide the information and to complete the form set out in Annex 2 to this Schedule and fails to provide the Investor with information as to its eligibility under this Schedule 3.1.1, the Company shall consider such Investor to be an Inexperienced Investor.
- 3.6. Where an Investor has provided information on its compliance with this Procedure 3.1.1, the Company shall automatically consider such Investor to be an Experienced Investor.
- 3.7. Upon application by an Investor to be treated as an Experienced Investor in accordance with the provisions of this Schedule 3.1.2 or 3.1.3, the Company shall comply with the Investor's request to be treated as an Experienced Investor unless it has reasonable doubts as to the accuracy of the

information provided in the request. Once the status of an Investor has been confirmed, the Company shall clearly inform the relevant Investor thereof.

- 3.8. The confirmation referred to on page 3.4 is valid for two years. Investors who wish to retain their status as an Experienced Investor after the expiry date must submit a new application to the Company in the form set out in Annex 2 to this Schedule.
- 3.9. Experienced investors are responsible for informing the Company of any changes that may affect their categorisation. If the Company becomes aware that an Investor no longer meets the initial conditions for being recognised as an Experienced Investor, the Company shall inform the Investor that the Investor will be treated as an Inexperienced Investor.

#### **4. THE REQUIREMENT TO ASSESS THE INVESTOR SUITABILITY OF CROWDFUNDING TRANSACTIONS AND TO APPLY LOSS ABSORBENCY MODELLING**

- 4.1. The Company shall assess whether and which crowdfunding services offered are suitable for a prospective Inexperienced Investor before providing the Inexperienced Investor with the opportunity to fully invest in crowdfunding projects on the Platform.
- 4.2. For the purposes of the assessment referred to on page 4.1, the Company shall request information on the experience, investment objectives, financial situation and general understanding of the risks involved in investing in the types of investments offered on the Platform from prospective Inexperienced Investors. The information required for the assessment shall be detailed in the Procedures 5 Section 6.
- 4.3. The Company shall review the valuation referred to in paragraph 4.2 for each Inexperienced Investor every two years after the initial valuation.
- 4.4. For the purposes of the assessment referred to in paragraph 4.1 of the Schedule, the Company shall also require prospective Inexperienced Investors to simulate their loss-absorbing capacity, calculated as 10% of their net worth. Such modelling shall be carried out in accordance with the procedure set out in Section 8 of the Schedule.
- 4.5. The Company shall, in respect of each Inexperienced Investor, shall review the modelling set out on page 4.4 on a regular basis following the initial modelling.
- 4.6. Whenever, prior to a prospective Inexperienced Investor accepting an individual crowdfunding offer and investing an amount in excess of EUR 1 000 or 5% of that Investor's Net Worth calculated in accordance with Section 8, whichever is greater, the Company shall ensure that such Investor:
  - 4.6.1. be warned of the risks;
  - 4.6.2. give the Company their express consent; and
  - 4.6.3. demonstrate to the Company that the prospective inexperienced investor understands the investment and its risks. The evaluation of the suitability of the crowdfunding transaction and the modelling of the loss-absorbing capacity may be used as evidence that a prospective Inexperienced Investor or an Unseasoned Investor understands the investment and its risks. The procedure for the submission and processing of this assessment and the modelling of loss-absorbing capacity is set out in the Procedures 5 - 8 Sections.
- 4.7. In order to comply with the Company's Rules of Procedure 4.6.1 p. the Company shall provide the prospective Inexperienced Investor with an easily understandable risk warning in accordance with the provisions of Schedule 7.
- 4.8. For procedures 4.6.2 p. aspects of the form of explicit consent and the procedure for giving explicit consent are set out in the Procedures 7.2 - 7.4 p.

#### **5. INFORMATION NEEDED FOR THE ASSESSMENT AND ITS COLLECTION**

- 5.1. In order to assess whether and which crowdfunding services offered are suitable for a prospective Inexperienced Investor, the Company shall take into account whether:
  - 5.1.1. A prospective investor who is inexperienced has the necessary experience and knowledge to understand the risks associated with investing in general;
  - 5.1.2. the prospective Inexperienced Investor has the necessary experience and knowledge to understand the risks associated with the types of investments offered on the Platform.

- 5.2. For the purposes of clause 5.1.2, the Company shall assess a prospective Inexperienced Investor's understanding of what crowdfunding services are and the risks associated with them.
- 5.3. In order to obtain the information necessary for the assessment, the Company shall provide the Inexperienced Investor with a questionnaire on the Investor Suitability of Crowdfunding Transactions prepared by the Company (Appendix 3 to these Procedures), each question of which shall be associated with a relevant score.
- 5.4. The Investor shall complete the questionnaire set out in Appendix 3 to the Regulations electronically directly on the Company's Platform. If the Investor is a legal entity, the aforementioned questionnaire shall be completed by the person authorised to take decisions on crowdfunding on behalf of the legal entity (Annex 4).
- 5.5. The Company shall take reasonable steps to ensure that the information collected from prospective Inexperienced Investors in accordance with the questionnaire set out in Appendix 3 to this Schedule is reliable and accurately reflects the Inexperienced Investor's knowledge, skills, experience and financial situation, investments, objectives and understanding of the risks involved.
- 5.6. Having regard to the Rules of Procedure 5.5, the Company shall take at least the following actions:
  - 5.6.1. draws the attention of prospective Inexperienced Investors to the importance of accurate and up-to-date information;
  - 5.6.2. ensure that the tools used to collect information are fit for purpose and tailored to the needs of prospective inexperienced investors;
  - 5.6.3. Ensure that the questions used in the questionnaire are understandable to prospective Inexperienced Investors and are sufficiently detailed to provide information that adequately and accurately reflects the situation of prospective Inexperienced Investors.

## **6. PROCEDURE FOR ASSESSING THE ELIGIBILITY OF CROWDFUNDING TRANSACTIONS**

- 6.1. Each question in the questionnaire in Annex 3 to the Rules of Procedure has a choice of possible answers. Each answer chosen carries a number of points (the number of points for each answer chosen is indicated next to the corresponding answer in Annex 3 to the Rules of Procedure).
- 6.2. The Company's information systems shall, upon receipt of the responses to the questionnaire set out in Appendix 3 to the Regulations from a prospective Inexperienced Investor, automatically calculate the total number of points scored by such Investor. If the Prospective Inexperienced Investor has scored at least 36 points, the Crowdfunding Transaction shall be acceptable to such Investor, unless the Prospective Inexperienced Investor has scored less than 36 points or has selected at least one answer indicating that the Crowdfunding Transactions are not acceptable (answers indicating that the Crowdfunding Transactions are not acceptable are highlighted in red beside the relevant answer in Annex 3 to the Rules. 3) means that the crowdfunding transaction is unacceptable to the prospective Inexperienced Investor.
- 6.3. In assessing the financial position of prospective non-experienced investors, the Company shall take into account the results of the modelling detailed in Chapter 8.

## **7. PROVIDING A WARNING TO AN INEXPERIENCED INVESTOR**

- 7.1. If a potential Inexperienced Investor fails to provide the information required by Annex 3 or if the Company determines, based on the information received in accordance with Annex 3, that the potential Inexperienced Investor has scored less than 36 points or has selected at least one response indicating that the crowdfunding transactions are not acceptable, the Company shall issue a warning to such potential Inexperienced Investor stating that:
  - 7.1.1. the services offered on the Platform may not be suitable for a potential inexperienced investor;
  - 7.1.2. investing in a crowdfunding project involves risks, including the risk of losing some or all of the money invested;
  - 7.1.3. future investments are not covered by the deposit guarantee schemes set out in Directive 2014/49/EU of the European Parliament and of the Council;

- 7.1.4. Future investments are also exempt from investor compensation schemes established under Directive 97/9/EC of the European Parliament and of the Council.
- 7.2. For inexperienced investors the warning referred to on page 7.1 shall be provided in an easy-to-read manner and in a prominent place on the Company's website by means of a separate window on the website.
- 7.3. Window showing the warning referred to in clause 7.1 must be displayed on the screen of the Inexperienced Investor until such Investor by his active action expressly acknowledges that he has received and understood the Company's warning. The acknowledgement and understanding choice provided in the window shall be presented in such a form as to enable the potential Inexperienced Investor to choose whether to give such acknowledgement and consent.
- 7.4. Prospective investors without experience may invest on the Platform only upon approval of these investors.
- 7.5. Confirmations from inexperienced investors shall be retained by the Company for the purpose of proving, where necessary, that such consent has been obtained and is valid.

## **8. MODELLING LOSS-ABSORPTION**

- 8.1. The Company shall make available on its website a tool that allows prospective Inexperienced Investors to model their capacity to bear losses. Such tool shall in all cases be easy to use and shall not require prospective Inexperienced Investors to perform any tasks other than providing the information set out in paragraphs 8.5 to 8.8.
- 8.2. The loss absorbency modelling tool operates in such a way that the Company cannot independently access the information that a potential Inexperienced Investor enters into the tool. Nor may the Company in any way record additional information or otherwise influence the results of the loss absorbency modelling tool. However, the loss capacity modelling tool may include a feature that allows a prospective Inexperienced Investor to communicate the result of the modelling to the Company.
- 8.3. In addition to the tool available on the Company's website, the Company may also make it possible to model loss-absorbing capacity using a different method, which shall be communicated to prospective Non-expert Investors.
- 8.4. For the purposes of modelling loss-absorbing capacity, the net value of the assets invested by future inexperienced investors is calculated as follows:

$$\text{Net value of invested assets} = (\text{annual net income}) + (\text{total liquid assets}) - (\text{annual financial liabilities})$$

- 8.5. Net Annual Income is understood as the total annual income received by an Inexperienced Investor after deduction of related expenses, social contributions and taxes. Net annual income consists of:
- 8.5.1. employment income, which includes wages, unemployment benefits and pension benefits received by an Inexperienced Investor, but excludes exceptional benefits;
- 8.5.2. interest on bank deposits or other debt instruments, including payments on bank deposits or other debt instruments received by the Inexperienced Investor during the preceding calendar year, but excluding payments that are of an exceptional nature;
- 8.5.3. dividend payments, which include payments received by an Inexperienced Investor in respect of a holding in shares or other equity instruments in a collective investment scheme, but exclude any capital gains arising from the sale of all or part of such holding;
- 8.5.4. income from immovable property, which includes any payments received for the rental of immovable property, but excludes capital gains on the sale of all or part of such immovable property.
- 8.6. Total liquid assets shall be understood as the sum of all funds held by the Inexperienced Investor in savings and current accounts, as well as the value of assets that can be easily and quickly realised, including but not limited to:
- 8.6.1. savings products that can be converted into funds within a maximum of 30 calendar days;
- 8.6.2. financial instruments negotiated on a regulated market within the meaning of Article 4(1)(21) of the Directive;

- 8.6.3. shares and units in collective investment schemes offering redemption rights at least once a week.
- 8.7. It is not considered a liquid asset:
  - 8.7.1. real estate;
  - 8.7.2. the amount of pension contributions;
  - 8.7.3. shares in a company that are not freely redeemable or transferable, including previous crowdfunding investments.
- 8.8. Annual financial commitments shall be understood as all expenditure that binds the Non-Experiential Investor in a given calendar year, including, but not limited to:
  - 8.8.1. alimony and child maintenance payments
  - 8.8.2. rent and mortgage payments
  - 8.8.3. loan repayments;
  - 8.8.4. for paying insurance premiums;
  - 8.8.5. utility bills, including electricity, heating and water costs;
  - 8.8.6. service subscription fees;
  - 8.8.7. income and property taxes
- 8.9. The liquid assets referred to in paragraph 8.6 and the annual financial liabilities referred to in paragraph 8.8 shall be valued as at 31 December of the calendar year preceding that in which the modelling is carried out unless the valuation as at such date does not accurately reflect the current state of the future position of the Inexperienced Investor. In that case, the valuation shall be carried forward to a later date. The later date may be any date between 31 December of the calendar year preceding that in which the modelling is carried out and the date on which the modelling is performed. In all cases, liquid assets and annual financial liabilities shall be valued at the same date. In determining such a date, prospective inexperienced investors must consider whether the choice of such a date will permit an accurate measurement of all three values in paragraph 8.4.
- 8.10. The annual net revenue referred to in point 8.5 is the revenue for the calendar year preceding the year in which the modelling is carried out. However, where the valuation of liquid assets and annual financial liabilities is carried out for a later date in accordance with paragraph 8.9, the net annual income shall be that received in the twelve months preceding that later date.
- 8.11. In all cases, the Company shall ask prospective Inexperienced Investors to provide the Company with the results of their loss absorbency modelling.

## **9. FINAL PROVISIONS**

- 9.1. Amendments and/or additions to these Rules shall enter into force on the day following the date of their adoption, unless a different effective date is specified. The Company's Manager shall ensure that the Company's employees are informed in a timely manner of amendments and/or additions to the Schedule.
- 9.2. The proper implementation and control of the Procedure shall be the responsibility of the Company's CEO.
- 9.3. All employees of the Company shall be made aware of and shall comply with these Procedures and any amendments thereto.

## FORM FOR THE SUBMISSION OF INFORMATION ON PROFESSIONAL CLIENT STATUS

Date and place of application:

Name of investor:

Investor registration code and LEI code (if applicable):

The address of the investor's place of residence or registered office:

Investor contact details:

- Address:
- Telephone number:
- Email address:

I hereby inform you that I am a professional client within the meaning of points 1, 2, 3 or 4 of Section I of Annex II to Directive 2014/65/EU: *(tick the criteria for which the investor is eligible and provide relevant evidence of eligibility)*:

<input type="checkbox"/> An investor is an entity authorised or regulated to operate in financial markets:	<input type="checkbox"/> credit institution; <input type="checkbox"/> investment firm; <input type="checkbox"/> another authorised or regulated financial institution: <i>specify</i> ; <input type="checkbox"/> insurance company; <input type="checkbox"/> collective investment schemes and the management undertaking for such schemes; <input type="checkbox"/> a pension fund and the management company of such funds; <input type="checkbox"/> a trader in commodities and commodity derivatives; <input type="checkbox"/> exchange access tenant ( <i>local</i> ); <input type="checkbox"/> other institutional investor: <i>specify</i> .  <i>Please provide documentation and/or a link to the supervisory authority's website confirming the relevant information above: Please refer to</i>
<input type="checkbox"/> The investor is a large company that meets two of the following criteria:	<input type="checkbox"/> a balance sheet of at least EUR 20 million; <input type="checkbox"/> a net turnover of at least EUR 40 million; <input type="checkbox"/> own funds of at least EUR 2 million.  <i>Please provide audited financial statements for the most recent year, or a link to the relevant statements: Please refer to</i>
<input type="checkbox"/> The investor is a national and/or regional public authority (including public authorities managing public debt at national or regional level, a central	<i>Please refer to</i>

bank, an international and/or supranational institution:	
<input type="checkbox"/> An investor is another institutional investor whose principal activity is investment in financial instruments, including entities engaged in asset securitisation and other financing transactions:	<i>Please refer to</i>

Attached documents:

1. [...]

2. [...]

Name, surname, signature



### APPLICATION FORM FOR DESIGNATION AS AN EXPERIENCED INVESTOR

Date and place of application:

Name of investor:

Investor registration code and LEI code (if applicable):

The address of the investor's place of residence or registered office:

Investor contact details:

- Address:
- Telephone number:
- Email address:

I request to be considered as an experienced investor on the following basis(s): *(please tick the criteria for which the investor is eligible and provide relevant evidence of eligibility)*:

1.	Legal persons meeting at least one of the following criteria:	
(a)	at least EUR 100 000 of own resources;	
(b)	a net turnover of at least EUR 2 000 000;	
(c)	a balance of at least EUR 1 000 000	
2.	Physical persons who meet at least two of the following criteria:	
(a)	a personal gross income of at least EUR 60 000 per fiscal year or a portfolio of financial instruments of more than EUR 100 000, consisting of cash deposits and financial assets;	
(b)	the investor is employed or has been employed for at least one year in the financial sector in a professional capacity requiring knowledge of the transactions or services envisaged, or the investor has been in a managerial position for at least 12 months in a legal person corresponding to paragraph 1;	
(c)	In the last four quarters of the year, the Investor has executed an average of 10 Large Transactions per quarter in the capital markets.	

By signing this application, I declare and certify that:

- I understand the consequences of losing investor protection for inexperienced investors;
- I take responsibility for the accuracy of the information provided in the application.

Attached documents:

1. [...]

2. [...]

Name, surname, signature

### QUESTIONNAIRE FOR ASSESSING THE SUITABILITY OF CROWDFUNDING TRANSACTIONS FOR INEXPERIENCED INVESTORS

*In accordance with Regulation (EU) 2020/1503, we have to carry out an assessment of the suitability of crowdfunding transactions for you before you can finance projects on the platform of "Trečia diena", UAB. This will allow us to assess your knowledge and experience in the investment field. Please complete this questionnaire carefully, providing relevant and complete information. If you do not understand the questions or the results of the assessment, or if you encounter any technical difficulties, please contact us at the contact details (telephone, e-mail) indicated on the website of "Trečia diena", UAB.*

*By completing the questionnaire, you confirm that all the information you provide in this questionnaire is true, accurate, complete and not misleading.*

#### General information about you

Question for	Tick the appropriate one(s)
Age of investor	<input type="checkbox"/> Up to 20 years [0] <input type="checkbox"/> From 20 to 30 years [2] <input type="checkbox"/> From 30 to 45 years [3] <input type="checkbox"/> From 45 to 64 years old [2] <input type="checkbox"/> From 64 years [0]
What are your investment objectives	<input type="checkbox"/> Periodic savings for other purposes [1] <input type="checkbox"/> Saving for retirement [1] <input type="checkbox"/> Creation of a permanent additional passive income source [1] <input type="checkbox"/> Saving for children's future [1] <input type="checkbox"/> One-time sum investment [0]

Your education	<input type="checkbox"/> Basic education [0] <input type="checkbox"/> Secondary education [0] <input type="checkbox"/> Vocational education [0] <input type="checkbox"/> College [1] <input type="checkbox"/> University degree [2]
I have a university degree (if applicable) in the following fields	<input type="checkbox"/> Business and Management [3] <input type="checkbox"/> Business analytics, economic analysis [3] <input type="checkbox"/> Economics [3] <input type="checkbox"/> Banking [3] <input type="checkbox"/> Accounting, auditing, financial management [4] <input type="checkbox"/> Financial or economic engineering [3] <input type="checkbox"/> Business development [2] <input type="checkbox"/> Law [3] <input type="checkbox"/> Other [0]
Have you ever worked as an investment analyst, broker, asset manager, as an investment adviser, crowdfunding provider or similar?	<input type="checkbox"/> Yes [4] <input type="checkbox"/> No [0]
How much time you have or have had as an investment analyst, broker, asset manager, as an investment adviser, employee of a crowdfunding provider or similar (if relevant)?	<input type="checkbox"/> Up to 1 year [2] <input type="checkbox"/> From 1 year to 5 years [3] <input type="checkbox"/> More than 5 years [4]

What are your main sources of regular income?	<input type="checkbox"/> <b>Regular income</b> [the appropriate amount of points based on the answers given]
	<i>Additional window if "Regular income" is checked:</i>
	<input type="checkbox"/> Salary [3]
	<input type="checkbox"/> Dividends, interest, royalties and/or rental income [2]
	<input type="checkbox"/> Scholarship, pension or other social benefits [1]
<i>Additional window if "Regular income" is checked:</i>	
What is your average monthly income (EUR)?	
<input type="checkbox"/> 0 - 1500 [1]	
<input type="checkbox"/> 1500 - 3000 [2]	
<input type="checkbox"/> > 3000 [3]	
<i>Additional window if "Regular income" is checked:</i>	
What is the approximate amount of your monthly financial commitments (for housing, leasing or other loan payments) (EUR)?	
<input type="checkbox"/> 0 - 200 [3]	
<input type="checkbox"/> 200 - 500 [1]	
<input type="checkbox"/> > 500 [0]	
<i>Additional window if "Regular income" is checked:</i>	
What is the total value of your savings and investments? (cash and cash in bank accounts, deposits, securities, investment life insurance contracts) (EUR)	
<input type="checkbox"/> 0 - 1000 [0]	

	<input type="checkbox"/> 1000 - 2500 [1] <input type="checkbox"/> 2500 - 5000 [2] <input type="checkbox"/> 5000 - 10 000 [3] <input type="checkbox"/> > 10 000 [4]
	<input type="checkbox"/> <b>I have no regular income</b> [0]

**Your experience in investing in crowdfunding projects:**

<p><b>Have you invested in crowdfunding projects in the past?</b></p>	<p><b>Amount of investments made in crowdfunding projects in the last calendar year</b></p> <p><i>(an additional question if the answer to the first question is "Yes")</i></p>	<p><b>Amount (EUR) invested in crowdfunding projects in the last calendar year</b></p> <p><i>(an additional question if the answer to the first question is "Yes")</i></p>	<p><b>How long has it been since the last investment in a crowdfunding project</b></p> <p><i>(an additional question if the answer to the first question is "Yes")</i></p>
<p><input type="checkbox"/> Yes [2] <input type="checkbox"/> No [0]</p>	<p><input type="checkbox"/> 1-5 [1] <input type="checkbox"/> 6-10 [2] <input type="checkbox"/> 11-50 [3] <input type="checkbox"/> &gt; 50 [4]</p>	<p><input type="checkbox"/> 0 - 500 [1] <input type="checkbox"/> 500 - 1000 [2] <input type="checkbox"/> 1000 - 5000 [3] <input type="checkbox"/> &gt; 5000 [4]</p>	<p><input type="checkbox"/> Less than 1 year [3] <input type="checkbox"/> From 1 to 3 years [2] <input type="checkbox"/> More than 3 years [1]</p>
<p><b>Have you (or the company you are a director of) received funding through a crowdfunding platform in the past?</b></p>			
<p><input type="checkbox"/> Yes [1] <input type="checkbox"/> No [0]</p>			
<p><b>Have you invested in bonds in the past?</b></p>	<p><b>Amount of investments made in bonds in the last calendar year</b></p> <p><i>(an additional question if the answer to the first question is "Yes")</i></p>	<p><b>Amount (EUR) invested in bonds in the last calendar year</b></p> <p><i>(an additional question if the answer to the first question is "Yes")</i></p>	<p><b>How long has it been since you last invested in bonds</b></p> <p><i>(an additional question if the answer to the first question is "Yes")</i></p>
<p><input type="checkbox"/> Yes [2] <input type="checkbox"/> No [0]</p>	<p><input type="checkbox"/> 1-5 [1] <input type="checkbox"/> 6-10 [2] <input type="checkbox"/> 11-50 [3] <input type="checkbox"/> &gt; 50 [4]</p>	<p><input type="checkbox"/> 0 - 500 [1] <input type="checkbox"/> 500 - 1000 [2] <input type="checkbox"/> 1000 - 5000 [3] <input type="checkbox"/> &gt; 5000 [4]</p>	<p><input type="checkbox"/> Less than 1 year [3] <input type="checkbox"/> From 1 to 3 years [2] <input type="checkbox"/> More than 3 years [1]</p>

<b>Have you invested in shares on a stock exchange in the past?</b>	<b>Amount of investments in shares on stock exchanges in the last calendar year</b>  <i>(an additional question if the answer to the first question is "Yes")</i>	<b>Amount invested in stock exchanges (EUR) Invested in shares in the last calendar year</b>  <i>(an additional question if the answer to the first question is "Yes")</i>	<b>How long has it been since you last invested in shares through the stock market</b>  <i>(an additional question if the answer to the first question is "Yes")</i>
<input type="checkbox"/> Yes [2] <input type="checkbox"/> No [0]	<input type="checkbox"/> 1-5 [1]  <input type="checkbox"/> 6-10 [2]  <input type="checkbox"/> 11-50 [3]  <input type="checkbox"/> > 50 [4]	<input type="checkbox"/> 0 - 500 [1]  <input type="checkbox"/> 500 - 1000 [2]  <input type="checkbox"/> 1000 - 5000 [3]  <input type="checkbox"/> > 5000 [4]	<input type="checkbox"/> Less than 1 year [3]  <input type="checkbox"/> From 1 to 3 years [2]  <input type="checkbox"/> More than 3 years [1]

**Additional questions to assess your general knowledge of the financial market and your investment experience**

Question for	Tick the right one
<b>The lower the Loan-to-Value (LTV) ratio attached to a crowdfunding project, the lower my risk as an investor is</b>	<input type="checkbox"/> Higher [0] <input type="checkbox"/> Lower [2] <input type="checkbox"/> Don't know [0]
<b>As the market interest rate rises, the market price of the bond:</b>	<input type="checkbox"/> Increases [0] <input type="checkbox"/> Decreases [2] <input type="checkbox"/> Stays the same [0] <input type="checkbox"/> Don't know [0]
<b>When are my funds that I have chosen to invest in a crowdfunding project reserved?</b>	<input type="checkbox"/> After my investment in the project, after my investment has been approved by "Trečia diena", UAB and only after all the funds to be raised by the crowdfunding project have been collected [0] <input type="checkbox"/> After I have invested in the project and after "Trečia diena", UAB confirmed my investment [2] <input type="checkbox"/> Don't know [0]
<b>What is a promotion?</b>	<input type="checkbox"/> Debt security. Shareholders become creditors of the issuer [0] <input type="checkbox"/> Equity security giving the right to a share in a company [2] <input type="checkbox"/> Shares confer both a right to a share in the company and make the investor a creditor [0] <input type="checkbox"/> Don't know [0]
<b>What is a bond?</b>	<input type="checkbox"/> Equity security conferring an interest in the company [0] <input type="checkbox"/> Debt security. Bondholders become creditors of the bond issuer [2] <input type="checkbox"/> Bonds give both a right to a share in the company and make the investor a creditor [0] <input type="checkbox"/> Don't know [0]
<b>If you invest in shares of Company X through the Platform, and Company X pays</b>	<input type="checkbox"/> You will receive a return on your investment in Company X shares [2]



<p><b>dividends to its shareholders, you will:</b></p>	<p><input type="checkbox"/> You will not receive a return on your investment in Company X [0]</p> <p><input type="checkbox"/> Don't know [0]</p>
<p><b>If you invest in a bond through the platform, will you be required to maintain your existing claim rights until the maturity date of the bond?</b></p>	<p><input type="checkbox"/> Yes. The Platform will NOT give me the right to transfer claims on the bonds before their maturity date [0]</p> <p><input type="checkbox"/> No. The platform will give me the right to assign claims on the bonds until their maturity date [2]</p> <p><input type="checkbox"/> Don't know [0]</p>
<p><b>What happens to my money if the project I invested in doesn't raise the full amount it needs?</b></p>	<p><input type="checkbox"/> In this case, I can continue to use the funds in my account (e.g. to invest in other projects) [2]</p> <p><input type="checkbox"/> My funds are automatically transferred to the next crowdfunding project [0]</p> <p><input type="checkbox"/> Don't know [0]</p>
<p><b>When investing in shares on stock exchanges, their prices are constantly changing. What causes share prices to change?</b></p>	<p><input type="checkbox"/> Set by banks and other major credit institutions [0]</p> <p><input type="checkbox"/> The Central Depository is responsible for determining the fairness of share prices [0]</p> <p><input type="checkbox"/> The price of shares is determined by supply and demand [2]</p> <p><input type="checkbox"/> Don't know [0]</p>
<p><b>To which of the following persons can you lend funds through the "Trečia diena", UAB crowdfunding platform?</b></p>	<p><input type="checkbox"/> The owner of a project that can be financed on the crowdfunding platform [2]</p> <p><input type="checkbox"/> For crowdfunding service provider UAB "Trečia diena" [0]</p> <p><input type="checkbox"/> Other [0]</p> <p><input type="checkbox"/> Don't know [0]</p>
<p><b>What risks do you face when investing in real estate development loans on the platform?</b></p>	<p><input type="checkbox"/> Delays in the real estate project's timetable and the risk of incurring higher-than-expected costs to complete the real estate project [1]</p> <p><input type="checkbox"/> Risk of changes in the economic situation and the tax system [1]</p> <p>Default/misperformance of the financial obligations set out in the loan agreement [1]</p> <p><input type="checkbox"/> None of the above [0]</p> <p><input type="checkbox"/> All of the above [3]</p> <p><input type="checkbox"/> Don't know [0]</p>

<p><b>Do you agree with the statement that the stage of the economy (boom or bust) can have a significant impact on the success of a real estate development project?</b></p>	<p><input type="checkbox"/> Yes [1]</p> <p><input type="checkbox"/> No [0]</p> <p><input type="checkbox"/> Don't know [0]</p>
<p><b>How can I protect my investment in the crowdfunding platform of "Trečia diena", UAB?</b></p>	<p><input type="checkbox"/> Collateral (mortgages, guarantees, mortgages, etc.) provided by the project owner and/or other persons [2]</p> <p><input type="checkbox"/> Investment and deposit insurance [0]</p> <p><input type="checkbox"/> By both means [0]</p> <p><input type="checkbox"/> Don't know [0]</p>
<p><b>How does "Trečia diena", UAB safeguard your interests in the event of insolvency of the borrower (project owner)?</b></p>	<p><input type="checkbox"/> Provides you with all the information about the borrower again, advises you on how to recover the debt efficiently, but does not represent you in the debt recovery process [0]</p> <p><input type="checkbox"/> Representing you to the best of our ability in the debt recovery process to ensure your best interests [2]</p> <p><input type="checkbox"/> Don't know [0]</p>
<p><b>Is "Trečia diena", UAB supervised/regulated as a provider of crowdfunding services?</b></p>	<p><input type="checkbox"/> Yes, regulated and supervised (supervisor Bank of Lithuania) [2]</p> <p><input type="checkbox"/> No, the activity is not supervised/regulated [0]</p> <p><input type="checkbox"/> Don't know [0]</p>
<p><b>Does "Trečia diena", UAB assess the reputation and creditworthiness of borrowers before publishing a crowdfunding project on its platform?</b></p>	<p><input type="checkbox"/> Yes [1]</p> <p><input type="checkbox"/> No [0]</p> <p><input type="checkbox"/> Don't know [0]</p>
<p><b>What is usually the first thing I am entitled to in debt recovery</b></p>	<p><input type="checkbox"/> From "Trečia diena", UAB own funds [0]</p> <p><input type="checkbox"/> From collateral provided by the borrower and/or other persons [2]</p>

**proceedings (when the project owner becomes insolvent)?**

Don't know [0]

**AUTHORISATION TO TAKE DECISIONS ON CROWDFUNDING ON BEHALF OF THE LEGAL ENTITY**

2022 [month] [day]

[*Company name*], legal entity code [*legal entity code*], address [registered office address] ("**Company**") hereby authorises:

To perform all actions necessary to make decisions on crowdfunding on behalf of the Company on the crowdfunding platform of the crowdfunding service provider UAB "Trečia diena" <https://rontgen.lt/lt>, on behalf of the Company, by [*name of the employee*], [*name of the employee*], personal ID [*personal ID*].

This mandate shall be valid for a period of one year from the date of its conclusion.

---

[company name]  
Manager  
[name of company manager]