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Guarantee Services OÜ

and

SVEA EKONOMI d.o.o.

TRANSFER AGREEMENT

This transfer agreement (the "**Agreement**") is made on 22.12.2025 by and between:

Guarantee Services OÜ, Hobujaama 4 Tallinn 00100, Estonia, Social security number: 231072-077Y, represented by Saku Timonen hereinafter referred to as the Assignor (the Guarantee Services), and

SVEA EKONOMI d.o.o., a limited liability company duly established in accordance with the laws of Croatia, having its seat in Zagreb, Croatia, and its business address at Zagreb, Ulica Damira Tomljanovića Gavrana 11, registered with the Court Registry of the Commercial Court in Zagreb under registration number (MBS): 080750758, PIN (OIB): 17863542417, as assignee (the "**SVEA**");

Definitions and interpretation

In this Agreement, including in the recitals hereto, unless the context otherwise requires or unless otherwise specified hereinafter, the following words shall have the following meaning:

"**Assigned Rights**" means the monetary claims deriving from overdue unpaid debts according to the list attached to this Agreement which forms its integral part.

1. Assignment

Guarantee Services hereby irrevocably and unconditionally assigns and transfers to SVEA the Assigned Rights and SVEA accepts such assignment and transfer.

2. Final clause

This Agreement enters into force on the date when it is executed by the Parties, under the condition that SVEA had paid in full the purchase price for the Assigned Rights.

Guarantee Services OÜ

i

SVEA EKONOMI d.o.o.

UGOVOR O PRIJENOSU

Ovaj ugovor o prijenosu ("UGOVOR") sklopili su dana 22.12.2025. godine:

Guarantee Services OÜ, Hobujaama 4 Tallinn 00100, Estonia, Broj socijalnog osiguranja: 231072-077Y, zastupan po Saku Timonen kao ustupitelj (the Guarantee Services), and

SVEA EKONOMI d.o.o., društvo s ograničenom odgovornošću valjano osnovano sukladno pravu Republike Hrvatske, sa sjedištem u Zagrebu, Republika Hrvatska, na adresi u Zagrebu, Ulica Damira Tomljanovića Gavrana 11, upisano u sudski registar Trgovačkog suda u Zagrebu pod brojem (MBS): 080750758, OIB: 17863542417, kao primatelj (**"SVEA"**);

Definicije i tumačenje

U ovom UGOVORU, uključujući njegove uvodne odredbe, osim ako kontekst ne iziskuje drukčije ili ako je drukčije navedeno u daljnjem tekstu, sljedeće riječi imaju sljedeća značenja:

"Preneseni plasmani" znači, novčane tražbine koje proizlaze iz Osnova za plaćanje prema popisu koji se nalazi u prilogu ovog Ugovora i čini njegov sastavni dio.

1. USTUP

Guarantee Services ovime neopozivo i bezuvjetno ustupa i prenosi na SVEU Prenesene plasmane, a SVEA prihvaća takav ustup i prijenos.

2. Završna odredba

Ovaj UGOVOR stupa na snagu na datum kada ga STRANKE potpišu, pod uvjetom da je SVEA u cijelosti platila cijenu za Prenesene plasmane.

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Guarantee Services OÜ

Signed by:
0C13ADE0D8ED449...

SVEA EKONOMI d.o.o.

Signed by:
Dyan Petricko
18802C044E30406...

Appendix 1.

List of claims/Popis tražbina

Loan Number/Broj kredita	First Name/Ime	Last Name/Prezime	Address/Adresa	City/Grad	ZIP/PB
PLG162858	Monika	Štraubert	šišićeva Ulica 9	Zagreb	10000