Form 3 — English translation

FINANCIAL AGENCY (FINA)
Croatian identification number (OIB): 85821130368
Mažuranićevo šetalište 24b, 21000 Split
(Regional Centre Split)

FINANCIJSKA AGENCIJA
RC SPLIT
1
28 -10- 2026
PREDSTEČAJNE NAGODBE
PRIMANJE I OTPREMA POŠTE
KLASA 034-011/26-10/18
UR. BROJ 118-08-5012-26-920

Competent commercial court: Commercial Court in Split
Case reference: St-431/2026

LODGEMENT OF A CREDITOR'S CLAIM IN PRE-BANKRUPTCY PROCEEDINGS

CREDITOR DETAILS:

Full name / company name
DINMETO AB

OIB 556941-6893

Address / registered office
ADELGATAN 9, 211 22 MALMÖ SWEDEN

DEBTOR DETAILS:

Full name / company name: STUDENAC d.o.o.
OIB: 02023029348
Address / registered office:
Četvrt Ribnjak 17, 21310 Omiš, Croatia

CLAIM DETAILS:

Legal basis of the claim (e.g. contract, decision of a court or another authority; if court proceedings are pending, state the case reference and the court)
ST-431/2026

Amount due 9640 (EUR)
Principal 9640 (EUR)
Interest REF. RATE + 8% (EUR)
Amount falling due after the opening of pre-bankruptcy proceedings
3212,50 (EUR)
Evidence supporting the claim (e.g. invoice, extract from accounting records)
ATTACHED IS 3 INVOICES

The creditor holds an enforceable instrument: YES / NO
For the amount of _____ (EUR)
Description of the enforceable instrument

DETAILS OF SECURITY / RIGHT TO SEPARATE SATISFACTION:

Legal basis of the security / right to separate satisfaction

_____

_____

Assets subject to the security / right to separate satisfaction

_____

_____

Amount of the claim _____ (EUR)

The secured creditor waives the right to separate satisfaction: I WAIVE / I DO NOT WAIVE

The secured creditor consents to deferral of satisfaction from the asset subject to the security for implementation of the restructuring plan: I CONSENT / I DO NOT CONSENT

DETAILS OF THE RIGHT TO EXCLUDE ASSETS:

Legal basis of the right to exclude assets

_____

_____

Assets subject to the right to exclusion

_____

_____

The creditor consents to exclusion of the asset subject to the right to exclusion for implementation of the restructuring plan: I CONSENT / I DO NOT CONSENT

Place and date

MALMÖ, SWEDEN 2026-10-21

Creditor's signature

HENRIK SCHMIDT

ANNEX II

1. THE INSOLVENCY PROCEEDING CONCERNED:

1.1. Name of the court opening insolvency proceedings*:

TRGOVAČKI SUD, SPLIT

1.2. Reference number of the case (to be filled in if there is any):**

ST-431/2026

1.3. Name of the insolvency practitioner(s) appointed in the proceedings (to be filled in if there are any):**

DOMAGOJ POLJAK

2. DEBTOR:

2.1. Name* STUDENAC D.O.O

2.1.1. Name (if the debtor is a company or a legal person):

or

2.1.2. Surname:

2.1.3. First name(s):

(if the debtor is a natural person)

2.2. Registration number (to be filled in if there is one under the national law in the Member State where the debtor has its centre of main interests):**

02030293 48

2.3. Address (unless point 2.4 applies)**: ČETVRT RIBNJAK 17,

2.3.1. Street and number/PO box:

2.3.2. Place and postal code: OMIŠ, 21310

2.3.3. Country: CROATIA

2.4. Date and place of birth (to be filled in if the debtor is a natural person and his/her address is protected):**

Points marked with *: the provision of information is mandatory.
Points marked with **: the provision of information is mandatory subject to a condition.
Point without any specific marking: the provision of information is facultative/optional.

3. INFORMATION ABOUT THE CREDITOR WHO OWNS THE CLAIM(S):

3.1. Name*: PINMETO AB

3.1.1. Name: HENRIK SCHMIDT

3.1.2. Legal representative:

(if the creditor is a company or a legal person)

or

3.1.3. Surname:

3.1.4. First name(s):

(if the creditor is a natural person)

3.2. Postal address*:

3.2.1. Street and number/PO box: ADELGATAN 9

3.2.2. Place and postal code: 211 22 MALMÖ

3.2.3. Country: SWEDEN

3.3. Personal identification number or registration number (if either applies):

3.4. Contact person

3.4.1. Name (if different from you):

3.4.2. E-mail address:

3.4.3. Telephone number:

3.5. Reference number of the creditor:

4. INFORMATION ABOUT THE PERSON WHO IS LODGING THE CLAIM IN THE NAME OF THE CREDITOR IN POINT 3:

☒ the same person as indicated in point 3;

or

☐ a different person from the creditor indicated in point 3, whose details are the following:

Points marked with *: the provision of information is mandatory.
Points marked with **: the provision of information is mandatory subject to a condition.
Point without any specific marking: the provision of information is facultative/optional.

4.1. Name*:

4.2. Postal address*:

4.2.1. Street and number/PO box:

4.2.2. Place and postal code:

4.2.3. Country:

4.3. E-mail address:

4.4. Telephone number:

4.5. Fax:

4.6. His/her relationship to the creditor indicated in point 3*:

☐ lawyer (on the basis of a power of attorney); or

☐ director of the creditor or other representative of the creditor legally authorized by the applicable company law; or

☐ employee of the creditor; or

☐ association for the protection of the creditors; or

☐ insolvency practitioner appointed in territorial/secondary proceedings; or

☐ insolvency practitioner appointed in a main proceeding; or

☐ other (please, specify):

5. DETAILS OF THE BANK ACCOUNT TO WHICH ANY DISTRIBUTION ON THE BASIS OF THE CLAIMS LODGED SHOULD BE TRANSFERRED:

5.1. Account holder's name: NORDEA

5.2. Member State where the account is maintained (please indicate the country code): SE

Points marked with *: the provision of information is mandatory.
Points marked with **: the provision of information is mandatory subject to a condition.
Point without any specific marking: the provision of information is facultative/optional

5.3. account number:

5.3.1. IBAN: SE9395000099601821284500

5.3.2. BIC: NDEASESS

6. THE CLAIM LODGED :

6.1. Amount of the claim*: 9640 EUR

6.1.1. Principal*:

6.1.2. Is interest claimed?*

☒ No

☐ Yes

6.1.3. If yes, is the interest:

☐ Contractual interest or

☐ Statutory interest

If statutory, to be calculated in accordance with (please specify relevant statute):

6.1.4. Interest due from: (date (dd/mm/yyyy) or event)

to (date (dd/mm/yyyy) or event).

6.1.5. Interest rate

6.1.5.1. ... % from (date) to (date)

6.1.5.2. ... % from (date) to (date)

6.1.5.3. ... % from (date) to (date)

6.1.6. The capitalized amount of the interest:

6.1.7. Total amount of the claim (point 6.1.1 + point 6.1.6)*:

9640 EUR

Points marked with *: the provision of information is mandatory.
Points marked with **: the provision of information is mandatory subject to a condition.
Point without any specific marking: the provision of information is facultative/optional

6.1.8. Currency*:

☒ Euro (EUR) □ Bulgarian lev (BGN) □ Czech koruna (CZK) □ Croatian kuna (HRK) □ Hungarian forint (HUF) □ Polish zloty (PLN) □ Romanian leu (RON) □ Swedish krona (SEK) □ United Kingdom pound (GBP) □ Other (please specify using the ISO code):

6.2. The date on which the claim arose*:

2024-08-30

6.3. The date on which the claim became due (if different from point 6.2):

6.4. Costs that arose from the assertion of the claim prior to the opening of insolvency proceedings (to be filled in if claimed)**:**

6.4.1. amount of such costs:

6.4.2. details of the costs:

6.4.3. Currency:

□ Euro (EUR) □ Bulgarian lev (BGN) □ Czech koruna (CZK) □ Croatian kuna (HRK) □ Hungarian forint (HUF) □ Polish zloty (PLN) □ Romanian leu (RON) □ Swedish krona (SEK) □ United Kingdom pound (GBP) □ Other (please specify using the ISO code):

6.5. Nature of the claim*:

☒ the claim relates to a contractual obligation of the debtor

☐ liability of the debtor resulting from a willful, tortious act

☐ arises from other non-contractual obligation

☐ relates to a right *in rem* of the creditor

☐ [outstanding statutory maintenance arrears that the debtor, in breach of his duty, has intentionally not paid]

☐ claims resulting from a contract of employment

☐ tax claim

☐ claims with regard to contributions to social security bodies

☐ other (please specify)

Points marked with *: the provision of information is mandatory.
Points marked with **: the provision of information is mandatory subject to a condition.
Point without any specific marking: the provision of information is facultative/optional.

7. DO YOU CLAIM A PREFERENTIAL POSITION*

☒ no

☐ yes

if yes, please, specify:

8. DO YOU CLAIM

☐ any security in rem;

☐ any reservation of title;

☐ any other right granting separate satisfaction from certain items of the debtor?

8.1. description of the assets covered by the security, by the reservation of title or by the other right granting separate satisfaction invoked:

8.2. the date on which the charge, mortgage, other security (please specify), the reservation of title or the other right granting separate satisfaction was formally given:

8.3. If the security, the reservation of title or the other right granting separate satisfaction has been registered with an appropriate public authority, the date and location of registration and any number with regard to registration:*

9. DOES THE DEBTOR HAVE A CLAIM AGAINST YOU (THE CREDITOR) WHICH MAY RESULT IN A SET OFF?*:

☐ yes (in this case, please indicate the details below)

☒ no

9.1. Amount of the claim of the debtor which may result in set-off against the creditor on the date when insolvency proceedings were opened:

9.2. The date on which the claim of the debtor in point 9.1 arose:

Points marked with *: the provision of information is mandatory.
Points marked with **: the provision of information is mandatory subject to a condition.
Point without any specific marking: the provision of information is facultative/optional.

9.3. The amount claimed net of set-off (points 6.1.7 to 9.1):

9.4. Currency:

□ Euro (EUR) □ Bulgarian lev (BGN) □ Czech koruna (CZK) □ Croatian kuna (HRK) □ Hungarian forint (HUF) □ Polish zloty (PLN) □ Romanian leu (RON) □ Swedish krona (SEK) □ United Kingdom pound (GBP) □ Other (please specify using the ISO code):

9.5. Identification of the debtor's claim against which the creditor demands set-off:

10. LIST OF COPIES OF SUPPORTING DOCUMENTS ENCLOSED:

AGREEMENT

3 INVOICES

I declare that the information provided in this application is true and complete to the best of my knowledge.

Done at MALMÖ, SWEDEN, date 21/10/2026

Signature..... / HENRIK SCHMIDT

Points marked with *: the provision of information is mandatory.
Points marked with **: the provision of information is mandatory subject to a condition.
Point without any specific marking: the provision of information is facultative/optional.

INVOICE

Invoice number	I-516395
Invoice date	2026-08-06
Due date	2026-09-05
Payment term	30 days
To pay	EUR 3 213,75
Overdue interest	Ref. Rate + 8%
PO number	
Reverse charge applies	

Studenac d.o.o.

Četvrt Ribnjak 17,
21310, Omiš
Croatia
Org number 0203029348

Description	Quantity	List Price	Discount	Price	Subtota
Listings 2026-08-18 to 2026-09-17	1 371 locations	3 213,75		3 213,75	3 213,7
				Net amount	3 213,7
				VAT 25%	0,0
				Invoice total	**EUR 3 213,7**

NEW BANK DETAILS:

IBAN: SE9395000099601821284500
SWIFT: NDEASESS

INFORMATION SECURITY MANAGEMENT SYSTEM
DNV
ISO/IEC 27001

Address
PinMeTo AB
Adelgatan 9
211 22 Malmö
Sweden

Org no.
556941-6893
VAT-reg no.
SE556941689301

Bank account: 333-3119
IBAN: SE9395000099601821284500
SWIFT: NDEASESS

PG 2128450-0

Contact
Email: billing@pinmeto.com
Tel: +(46) 760-09 31 81
http://www.pinmeto.com
Företaget innehar F-skattebevis

INVOICE

Invoice number	I-516702
Invoice date	2026-09-03
Due date	2026-10-03
Payment term	30 days
To pay	EUR 3 213,75
Overdue interest	Ref. Rate + 8%
PO number	
Reverse charge applies	

Studenac d.o.o.

Četvrt Ribnjak 17,
21310, Omiš
Croatia
Org number 0203029348

Description	Quantity	List Price	Discount	Price	Subtota
Listings 2026-09-18 to 2026-10-17	1 371 locations	3 213,75		3 213,75	3 213,7

Net amount	3 213,7
VAT 25%	0,0
Invoice total	**EUR 3 213,7**

NEW BANK DETAILS:

IBAN: SE9395000099601821284500
SWIFT: NDEASESS

Address
PinMeTo AB
Adelgatan 9
211 22 Malmö
Sweden

Org no.
556941-6893
VAT-reg no.
SE556941689301

Bank account: 333-3119
IBAN: SE9395000099601821284500
SWIFT: NDEASESS

PG 2128450-0

Contact
Email: billing@pinmeto.com
Tel: +(46) 760-09 31 81
http://www.pinmeto.com
Företaget innehar F-skattebevis

INVOICE

Invoice number	I-516942
Invoice date	2026-09-22
Due date	2026-10-22
Payment term	30 days
To pay	EUR 3 212,50
Overdue interest	Ref. Rate + 8%
PO number	
Reverse charge applies	

Studenac d.o.o.

Četvrt Ribnjak 17,
21310, Omiš
Croatia
Org number 0203029348

Description	Quantity	List Price	Discount	Price	Subtota
Listings 2026-10-18 to 2026-11-17	1 370 locations	3 212,50		3 212,50	3 212,5(
				Net amount	3 212,5(
				VAT 25%	0,0(
				Invoice total	**EUR 3 212,5(**

NEW BANK DETAILS:

IBAN: SE9395000099601821284500
SWIFT: NDEASESS

INFORMATION SECURITY MANAGEMENT SYSTEM
DNV
ISO/IEC 27001

Address
PinMeTo AB
Adelgatan 9
211 22 Malmö
Sweden

Org no.
556941-6893
VAT-reg no.
SE556941689301

Bank account: 333-3119
IBAN: SE9395000099601821284500
SWIFT: NDEASESS

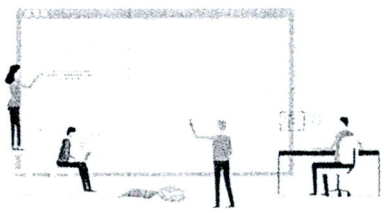
PG 2128450-0

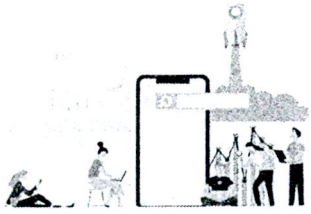
Contact
Email: billing@pinmeto.com
Tel: +(46) 760-09 31 81
http://www.pinmeto.com
Företaget innehar F-skattebevis

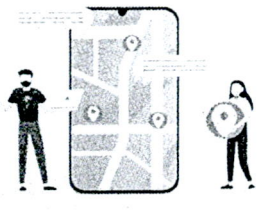
Licensor	Licensee
Name PinMeTo	**Company Name** Studenac d.o.o.
Trade Registration Number SE556941-689301	**Trade Registration Number** 0203029348
Address Adelgatan 9, 211 22 Malmö, Sweden	**Address** Četvrt Ribnjak 17, 21310, Omiš
PinMeTo Reference Person **Name** Adrijana Krajina	***Company Reference Person*** **Name** Jure Leko
Phone +46760078031	**Phone** +385 91 489 0464
E-mail adrijana.krajina@pinmeto.com	**E-mail** jure.leko@studenac.hr

Purpose

Using PinMeTo technology the Licensee will be able to grow its online presence on hundreds of supported search- maps and social media networks. Amongst them the largest and most widely used networks such as Google, Facebook, Instagram, Apple Maps, Bing, Here and TomTom.







Costs

Implementation

Name	Description	Billing frequency	Amount
Implementation	Integration on supported networks; Location data review and accuracy check.	One-time Fee	12.000€ PinMeTo Offer FREE

Total: 0€

Products

Name	Description	Unit price	Quantity	Amount (month)
Listings	This pricing is valid for up to **1200 locations**; thereafter, each additional location costs **1.25€ per month**.	€2.50	1200	€3,000.00

Total: €36,000.00

Billing Frequency: **Annually**

Included in costs

- Unlimited user access to PinMeTo platform.
- Access to PinMeTo's customers success services and integrated support chat during office hours, 08:30-16:30 CET.
- Online training sessions.

Invoicing details

Company Name
Studenac d.o.o.

Trade Registration Number
0203029348

Address
Četvrt Ribnjak 17, 21310, Omiš

Customer Reference
Jure Leko

Invoice E-mail
studenac@studenac.hr

VAT Number
HRSR.0811688

Payment and Bank Details

Bank Name: Nordea Corporate Bank
Bank Address: Carlsgatan 6-8, 211 20 Malmö, Sweden

IBAN: SE 9395 0000 9960 1821 2845 00
BIC/Swift: NDEASESS

Swedish customers pay to BG: 333-3119

By signing this document, you confirm that you have read and accepted the Terms and Conditions attached.

Terms & Conditions

- PinMeTo shall, during the contract term, make the Services available to the Licensee and use commercially reasonable efforts to make the PinMeTo platform available 24 hours a day, 7 days a week.
- The Licensee possesses the rights of all its data and all of the Licensee's accounts on all supported networks.
- 30 days payment terms.
- Invoicing.
    - The subscription costs and implementation costs are invoiced from the start-up meeting or 30 days after signing the agreement, whichever date comes first, and onwards.
- Overdue invoices will incur an interest fee per annum in accordance with the Swedish Interest Law Reference Rate (Svensk räntelag 1975:635) plus an additional 8%.
- Product discounts in the contract are valid for up to 24 months following the initial invoice date.
- Agreement terms.
    - Subscription period twelve (12) months.
    - The subscription will automatically renew for a new period if the agreement has not been canceled by either Party at least three (3) months before the end of the subscription period.
    - Invoice date serves as the reference point for calculating contract renewals and notice periods.
    - All notices regarding the contract shall be delivered by email. Notices to PinMeTo shall be sent to PinMeto at the e-mail address: support@pinmeto.com.
- PinMeTo reserves the right to adjust prices to up to maximum 5% per annum at the time of contract renewal in order to compensate for general cost increases or new features - however the price will not be adjusted during the initial 12 months of the contract or during a prepaid period.
- PinMeTo will quality check location data provided by the Licensee and do implementations according to the guidelines of each supported network.
- To enable PinMeTo to fulfill the items outlined in the scope of work and functionality described in this offer, the Licensee agrees to provide PinMeTo with all the necessary information and give access to supported networks and services. PinMeTo reserves the right to cancel the subscription if the Licensee does not follow the guidelines from the Networks.
- The Licensee declares and warrants that it possesses authority to represent the locations and location data in accordance with the terms of this Agreement. In the event that the Licensee represents a third party, it further guarantees and warrants that it holds the contractual authorization required to manage the location data for the duration of the contract.
- PinMeTo will, for the purposes related to the performance of this agreement and the services provided, process the personal data on its own behalf (Controller) as well as on behalf of the client (Processor).
    - For above data processing, PinMeTo commits to comply with requirements of the General Data Protection Regulation (EU Regulation 2016/679 - Regulation of the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC). When acting as a data Controller, relevant privacy notice is presented for the data subject to comply with the art. 13 of the GDPR (link to privacy notice for performance of this agreement). When the processor is acting on behalf of the Controller, the Parties have agreed to enter into the DPA (Data Processing Agreement) which shall remain effective for as long as PinMeTo processes personal data of the Client. (DPA, as stated in the art. 28 of GDPR, is a legal instrument required by the law and it has to be signed as an attachment to Terms and Conditions.)
- The PinMeTo platform is provided as is, and PinMeTo reserves the right of making changes to the platform at any time.
- PinMeTo will not be liable for incomplete delivery of the services in this offer if the failure is caused by a condition beyond PinMeTo's reasonable control. Examples of such conditions include, but are not limited to, change of terms from 3rd party supported networks, labor conditions, governmental action and Internet disturbance.
- PinMeTo declares and warrants that it is the owner of all the intellectual property rights in relation to the PinMeTo Technology and Services under the terms of this Agreement, and do not and will not infringe any third party's intellectual rights, exclusivity and/or any other rights.
- This Agreement overrides all previous agreements and versions between PinMeTo and the Licensee, and the most recent Terms & Conditions will apply to all agreements. If there are any disagreements, the conditions in this document prevail. By accepting this Agreement, any conflicting earlier terms are void.
- If this contract involves add-on products to an existing agreement, the following will apply:
    - Contract lengths, billing periods, and their associated settlement dates in the two agreements will be synchronized. The contract length and billing period of the existing contract will apply also to this new agreement.
    - The invoicing of this new agreement will have a value proportional to the time remaining until the next renewal date of the existing agreement.
- This Agreement shall be governed by the laws of Sweden. Any dispute or claim arising out of it shall be settled by a Swedish court of general jurisdiction and the court of first instance shall be Malmö District Court (Malmö tingsrätt). The language to be used in the arbitral proceedings shall be English.

Participants

PINMETO AB SE556941-689301 Sweden

Signed with E-sign — *08/30/2024 10:00:13 UTC*

Bernardo Pinto Candeias
bernardo.candeias@pinmeto.com

Date

Delivery channel: Email
IP Address: 148.63.65.24

Signed with E-sign — *08/30/2024 10:00:31 UTC*

Adrijana Krajina
adrijana.krajina@pinmeto.com

Date

Delivery channel: Email
IP Address: 213.80.122.238

STUDENAC Croatia

Viewer

Jure Leko
jure.leko@studenac.hr

Delivery channel: Email

STUDENAC Croatia

Signed with E-sign — *08/30/2024 11:21:41 UTC*

Miranda Mladin
miranda.mladin@studenac.hr

Date

Delivery channel: Email
IP Address: 195.29.121.98

ZA PRIJEDSTEČAJNI POSTUPAK
STUDENAC D.O.O. SE-431/2026

FINANCIJSKA AGENCIJA
REGIONALNI CENTAR SPLIT 1
Neposredno, poštom (obično - preporučeno)
Primljeno: 28 -10- 2026
Br.pošiljke _____ potpis _____

Rek Utrikes
Paym. Type: KONTANTBETALD
From Buy: 2026-10-21
Pinmeto AB
Adelgatan 9
211 22 MALMÖ
Sweden

PP Sverige, Port Payé

Reference:
Contact: Pinmeto AB
Phone:

To
FINA Regionalni Centar Split
Mazuranicevo Setaliste 24B
210 00 SPLIT
Croatia

Door #:
Phone:

Scan

Weight:
0.25 kg

R
Item-ID

DELIVERY CONFIRMATION
RR078540808SE
PostNord Software V3

FINA
REGIONALNI CENTAR SPLIT
MAŽURANIĆEVO ŠETALIŠTE 24B
21000 SPLIT

Security Declaration

I, the undersigned, whose name and address are given on the item certify that the particulars given in this declaration, if stated, are correct and that this item does not contain any dangerous article or articles prohibited by legalisation or by other regulations.

2026-10-21 Jiri Dahlgren

Date, sender's signature