



## Key Information Document

### Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

You are about to purchase a product that is not simple and may be difficult to understand.

Product	
Name:	Notes backed by receivables from business loans issued by the Loan Originator to Nectaro related companies (the Borrowers).
ISIN:	
Manufacturer:	SIA Nectaro
Contacts of Manufacturer:	www.nectaro.eu, support@nectaro.eu, +371 67783589
Competent authority:	The Bank of Latvia (Latvijas Banka)
Issuer:	SIA "Nectaro Charlie"
Loan Originator:	SIA "Abele Finance"
Date of the document:	2026-03-17 00:00:00

### What is this product?

**Type:** Notes are asset-backed securities (financial instruments) issued by the Issuer (SIA "Nectaro Charlie", registration number 40203568286) and offered by Nectaro under an offer program. These securities are secured by a pool of loan receivables, which were issued by the Loan Originator (SIA "Abele Finance") to Nectaro-related companies and acquired by the Issuer from the Loan Originator, providing new investment opportunities for investors and releasing capital for Nectaro-related companies. Acquiring Notes grants you the right to receive payments of both principal and interest whenever payments are executed on the loans that underlie these Notes.

**Term:** The maturity date of the Note is determined individually for each issue and cannot be unilaterally altered by either the Issuer or the investor. Maturity date shall be automatically postponed in certain cases specified in the Base prospectus. Additionally, the Note could be susceptible to early repayment or an extension of the redemption period due to various reasons outlined in the Base prospectus.

**Objectives:** Notes are financial instruments issued by the Issuer via Nectaro, which allows investors to invest in loans issued the Loan Originator. Thus, it enables you to gain returns tied to the repayments made by the Borrowers on their loans.

Whenever a Borrower pays back the loan, the funds are sent from the Borrower to the Loan Originator. After receiving these repayments, the Loan Originator then passes the funds to Nectaro. Nectaro will act as the paying agent for the Issuer and will make repayments for the relevant series of Notes to the respective investors.

If a Borrower makes repayments late, the corresponding payments to the investor will also be delayed due to the subsequent flow of payments from the Loan Originator to Nectaro as a paying agent for the Issuer. Likewise, if the Borrower fails to make any repayments and the Loan Originator cannot recover funds from the Borrower, the investor won't receive any repayments.

To mitigate this risk, the Loan Originator might offer a buyback obligation, requiring the Loan Originator to repay the loan receivables and interest to Nectaro as the paying agent for the Issuer, if the Borrower's repayments are delayed by more than 60 days, buyback obligation is subject to certain limitations as described in Base prospectus.

Detailed information on the underlying loans can be found in the Final Terms.

**Intended retail investors:** The product is aimed at retail investors seeking steady interest earnings from their investment while aiming to broaden their investment portfolio. The product is designed for investors with appropriate financial sophistication and experience and whose financial

situation allows them to bear the potential loss of their invested capital up to the full amount invested, considering the lack of capital protection.

## What are the risks and what could I get in return?

Lower risk	Higher risk					
1	2	3	4	<b>5</b>	6	7

The risk indicator assumes you keep the product until maturity date.

The Notes are illiquid securities and there is no active market for them, and the Notes are not admitted to any trading venue, nor is it possible to trade Notes on Platform among other investors on the secondary market. Therefore, you may not be able to sell your product easily or you may have to sell at price that significantly impacts on how much you get back.

The summary risk indicator provides insight into the relative risk level of the product in comparison to others. It indicates the probability of potential losses due to market fluctuations or the inability to fulfil payments.

This product is classified as 5 out of 7, which is 5 - a medium-high' risk class. This assesses the expected future performance losses at a 5 - a medium-high level, and unfavourable market conditions are likely to affect the ability of Borrowers and/or the Loan Originator to make payments. This categorization accounts for the credit and market risks associated with the Notes, which are outlined in the Base prospectus.

**Performance Scenarios:** The figures shown include all the costs of the product itself. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The scenarios shown are illustrations based on certain assumptions. The stress scenario shows what you might get back in extreme market circumstances. You can exit the investment earlier than the maturity, only if you find a purchaser who is already or is willing to become user of the Platform and to buy Notes from you.

Scenarios (Nominal amount 1000 EUR)	If you hold investment until maturity	
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.	
Stress scenario	What you might get back after costs	820 EUR
	Average annual return	-18%
Unfavourable scenario	What you might get back after costs	1000 EUR
	Average annual return	0%
Moderate scenario	What you might get back after costs	1090 EUR
	Average annual return	9%
Favourable scenario	What you might get back after costs	1120 EUR
	Average annual return	12%

## What happens if Nectaro or Loan Originator is unable to pay out?

If Nectaro fails to pass payments received from the Loan Originator to you, e.g., Nectaro becomes insolvent, you may be entitled to compensation under the investor protection scheme of the Republic of Latvia. More information available at [www.nectaro.eu/documents](http://www.nectaro.eu/documents).

If the Loan Originator is unable to pay out, you may lose some or all of your investment.

## What are the costs?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

## Costs over time

Nectaro does not apply any fees to your investment. Therefore, regardless of how much you invest and how long you hold the product, there is no

cost impact.

Litigation costs may be incurred as an incidental cost of the investment, for example, if loan receivables need to be recovered from the Loan Originator. These costs, if any, are not included in the stated ongoing charges and may add to the total cost of the investment over time.

## Composition of costs

The table shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period;
- the meaning of the different cost categories.

**This table shows the impact on return per year**

One-off costs	Entry costs	0.00%	The impact of the costs you pay when entering your investment
	Exit costs	0.00%	The impact of the costs of exiting your investment before maturity, which consists of selling the Notes
Recurring costs	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the product
	Other ongoing costs	0.00%	The impact of the costs that we take each year for managing your products
Incidental costs	Performance fees	0.00%	There is no performance fee
	Carried interests	0.00%	There are no carried interests

## How long should I hold it, and can I take money out early?

Notes have been designed to be held to maturity and do not offer potential early exit or redemption possibilities prior to the maturity. The asset-backed securities are exclusively available on Nectaro platform, with no secondary market provided by Nectaro for this product. If you want to exit early, you may sell the investment only if you find a purchaser who is already or who must become a user of Nectaro platform. Therefore, even if you find a suitable purchaser, you may only be able to sell the Note at a discount, which would reduce the return on investment.

## How can I complain?

If you have any complaints, please email us at [support@nectaro.eu](mailto:support@nectaro.eu) or send us a letter to the Nectaro office at Jeruzales iela 1, Riga, LV-1010, Latvia. You can find more information on [www.nectaro.eu/documents](http://www.nectaro.eu/documents)

## Other relevant information

You can find more information about each Note, including the Base prospectus and Final Terms, here [www.nectaro.eu/documents](http://www.nectaro.eu/documents).