

**MEMORANDUM OF GOFINGO GROUP ON CROSS-CORPORATE
GUARANTEE**

2020-02-24
Vilnius, Lithuania

Group of companies of Gofingo Group hereby are called companies which operate under the Gofingo Group name and which have concluded cooperation agreements with its business partner SIA AV Marketplace (PeerBerry), company code: 40203073653. List of companies of Gofingo Group are specified in the Annex of this Memorandum and also can be found on the web: <https://peerberry.com/loan-originators/>

The undersigned hereby represents to and covenants and agrees as follows:

For and in consideration of the extension of liabilities and obligations by group of companies of Gofingo Group which issue credits (hereinafter called "**GFG Creditors**") to group of companies of Gofingo Group which receive loans, (hereinafter called "**GFG Debtors**") and for other good and valuable consideration, the undersigned, group of companies of Gofingo Group (hereinafter called "**GFG Guarantors**") hereby unconditionally guarantees the payment of all indebtedness, liabilities and obligations of every kind and nature of **GFG Debtors** to **GFG Creditors**, whether existing or to exist in the future, whether absolute or contingent including liability pursuant to any guaranty or endorsement by **GFG Debtors** direct or indirect, due or to become due, heretofore or hereafter created, arising or existing, (all hereinafter referred to as the "**Indebtedness**") without limitation as to amount.

Memorandum of Gofingo Group on cross-corporate guarantee is legally binding in the scope of business situations when direct beneficial (shareholder) or ultimate beneficial owner issues binding decision that one or several financially strong companies of Gofingo Group shall guarantee the payment of all indebtedness, liabilities and obligations of other company (-ies) of Gofingo Group which may have incurred critical losses and no longer is (are) able to maintain financial obligations. GFG Guarantor companies are selected by discretion in proportions by shareholder or ultimate beneficial owner regarding to the financial situation within the Gofingo Group on particular time when such cross-corporate guarantee shall be executed.

IN WITNESS WHEREOF, the undersigned has caused this agreement to be executed this 24th day of February 2020.

By: 

CEO of Gofingo Group
Ignas Dundulis

List of companies of Gofingo Group

2020-12-01
Vilnius, Lithuania

1. Orange finance s.r.o., company code: 04488237 (Czech Republic);
2. LLC “European Credit Group”, company code: 40203427 (Ukraine);
3. LLP “Gofingo”, company code: 42059219 (Ukraine);
4. LLC “Investrum”, company code: 42201361 (Ukraine);
5. PHUC LOC THO SERVICE CO., LTD, company code: 0315439665 (Vietnam).

By: 

CEO of Gofingo Group
Ignas Dundulis