

Pre-contractual information sheet

Effective Date: 29 May 2026

This Pre-Contractual Information Sheet is provided by PRZEMEK SAVJETOVANJE d.o.o. before a Consumer is bound by the Terms and Conditions of the Loanch Platform, in accordance with applicable law governing distance contracts for financial services.

1. Identity of the service provider

The service provider is **PRZEMEK SAVJETOVANJE d.o.o.**, a company incorporated under the laws of the Republic of Croatia, with its registered office at **Kačićeva ulica 2, 10000 Zagreb, Croatia**, company registration number **49535909257** (“LOANCH”), email: info@loanch.com.

LOANCH operates the Loanch platform as an online environment through which eligible users may access services related to registration, onboarding, account administration, viewing investment opportunities, acquiring Claims or parts of Claims through an assignment-based model, monitoring transactions and holdings, using Auto Invest where available, and receiving related servicing, support, communication, and account functionality.

2. Main characteristics of the service

The Platform operates primarily on an assignment-of-claims model.

This means that a user may acquire a Claim or part of a Claim through an Assignment Agreement within the transaction structure made available on the Platform. LOANCH operates the Platform and provides related operational, transaction-support, servicing, and administrative services.

Unless expressly stated otherwise in the relevant transaction documentation:

- LOANCH is not the lender;
- LOANCH is not the borrower;
- LOANCH is not the assignor;
- LOANCH is not the assignee;
- LOANCH is not the principal payment obligor in relation to a Claim or Assignment Agreement.

The rights acquired by a user are limited to the rights validly transferred under the relevant Assignment Agreement and are subject to the legal and contractual structure applicable to the relevant Claim.

3. Financial risks

Use of the Platform and acquisition of Claims involve financial risk.

A user may lose part or all of the funds invested through the Platform.

Claims made available through the Platform:

- are not bank deposits;
- are not protected by a deposit guarantee scheme;
- are, unless expressly stated otherwise by applicable law, not protected by an investor compensation scheme.

Payments connected with a Claim may depend on the performance of the borrower and, depending on the transaction structure, the performance of the lender, assignor, originator, servicer, buyback obligor, guarantor, payment service provider, or other third party.

A Claim may be illiquid. A user may not be able to exit an investment early or at all.

LOANCH does not provide tax advice and does not withhold tax on the income generated from the Claims. The Consumer is solely responsible for declaring and paying any applicable taxes in their country of tax residence.

4. Fees and charges

The user may be required to pay fees, charges, costs, or other amounts in connection with:

- use of the Platform;
- acquisition or holding of Claims;
- withdrawals or payment processing;
- additional services or features made available by LOANCH.

Applicable fees and charges are set out in the Price List, the relevant transaction documentation, or other disclosures made available on the Platform before the relevant fee or charge becomes applicable.

The user may also incur third-party charges, including bank fees, payment service provider fees, foreign exchange costs, transfer costs, taxes, duties, and other charges imposed by third parties or public authorities.

5. Payments and withdrawals

Payments and withdrawals are processed in accordance with the Terms and Conditions, the operational model of the Platform, and any applicable requirements of payment service providers, banks, or other counterparties.

Unless otherwise stated on the Platform:

- all payments and transactions are denominated and recorded in euro;
- the minimum withdrawal amount is EUR 10, unless the user's total available account balance is lower, in which case the full remaining balance may be withdrawn;

- valid withdrawal requests are normally processed within 3 Business Days, subject to verification, compliance review, payment-provider requirements, and other circumstances described in the Terms and Conditions.

6. Right of withdrawal

If the user is a Consumer, the user has the right to withdraw from the Terms and Conditions of the Loanch Platform, without giving any reason and without penalty, within 14 calendar days from the date on which the Terms and Conditions are concluded.

The Consumer may exercise this right by sending an unequivocal notice of withdrawal to LOANCH through the contact channels indicated on the Platform or by using any withdrawal functionality made available for that purpose.

The right of withdrawal applies to the framework agreement governing access to and use of the Platform. It does not automatically entitle the Consumer to unwind, cancel, or reverse an Assignment Agreement, Claim acquisition, or other transaction already concluded and fully executed before withdrawal, where applicable law provides that the withdrawal right does not apply, is excluded, or has been lost in relation to that specific transaction or service.

Further details are set out in the section Right of Withdrawal in the Terms and Conditions.

7. Duration of the agreement

The Terms and Conditions of the Loanch Platform are concluded for an indefinite period, unless terminated in accordance with their provisions.

However, rights and obligations connected with specific Claims, Assignment Agreements, active transactions, servicing arrangements, fees, complaints, privacy, and legal compliance may continue after termination to the extent required by law or by the nature of the relevant transaction.

8. Complaints and redress

A user may contact LOANCH or submit a complaint using the contact channels made available on the Platform or in the Complaints Handling Policy or Dispute Settlement Procedure.

Complaints are handled in accordance with the complaint procedure made available on the Platform.

If the user is a Consumer, the user may also have the right to refer an unresolved dispute to an applicable consumer dispute resolution body, supervisory authority, or other out-of-court redress mechanism, where available under applicable law.

9. Applicable law and dispute resolution

The Terms and Conditions, and any non-contractual obligations arising out of or in connection with them, are governed by the laws of the Republic of Croatia.

If the user is a Consumer, this choice of law does not deprive the user of any mandatory protection afforded under the law of the country in which the user has their habitual residence, to the extent such protection cannot be derogated from by agreement under applicable law.

Further details are set out in the section Applicable Law and Dispute Resolution in the Terms and Conditions.

10. Language

The Terms and Conditions and related contractual documents are made available in English and, where required by applicable law or where LOANCH so provides, may also be made available in another language.

If a Croatian language version is made available for Consumers resident in Croatia, that version shall be authoritative for those Consumers to the extent required by applicable law.

In other cases, the authoritative language version is determined in accordance with the Terms and Conditions and any mandatory requirements of applicable law.

11. Related documents

The user should read the following documents together with this Pre-Contractual Information Sheet:

- Terms and Conditions;
- Risk Disclosure Notice;
- Price List;
- Complaints Handling Policy or Dispute Settlement Procedure;
- Privacy Policy;
- Cookie Policy;
- any product-specific terms or transaction documentation applicable to a particular service or transaction.

12. Durable medium

The current versions of the Terms and Conditions and related documents are made available on the Platform in a form that allows the user to store and reproduce them.

Upon request, LOANCH shall provide the relevant contractual terms and, where applicable, transaction documents in a durable medium.