

BEST TREASURE LIMITED  
保晉有限公司  
CR No. 2220572  
2/F, Shui Yee Factory Building,  
15 Ash Street, Tai Kok Tsui,  
Kowloon, Hong Kong

To: WiseFund platform investors

In Hong Kong, 19/8/2019

*Re investment buy-back guarantee*

Best Treasure Limited hereby confirms its undertaking to secure collective investment of WiseFund Capital OÜ (the "Platform") investors (the "Assurance letter"), namely:

1. The Best Treasure Limited provides a buy-back guarantee (the "Guarantee") for the investment projects listed in Appendix A to this Assurance letter (the "Project" and the "Projects"). The Guarantee is issued pursuant to the 02 May 2019 Buy-back Guarantee Agreement between the Platform and the Best Treasure Limited.
2. Appendix A will be modified from time-to-time as (i) new Projects are added to the Platform and (ii) at such time as existing Project financing is repaid in full to the Platform's investors.
3. Inclusion of projects in Appendix A to this Assurance letter shall be conditional on performance by the Platform of prior due diligence and anti-money laundering checks on the project in question.
4. **Subject-matter of the Guarantee.** Only the principal amount of the Project loan (initial full loan amount) is subject to the Guarantee under this Assurance letter. The maximum sum of the Guarantee pursuant to this Assurance letter is limited to EUR 250'000.
5. **Early repurchase guarantee.** The Platform's investor may request that the Platform repurchases the Project investment from the investor prior to the term of the non-defaulting Project. In this case, Best Treasure Limited will repurchase the relevant Project investment amount from the Platform's investor at a discount rate stated in the Project description (for example, if the discount rate is 10% then the repurchase is done at 90 euro cents for each 1 euro invested by the investor).
6. **Default repurchase guarantee.** Without prejudice to Clause 5 of this Assurance letter, the Platform's investor may request that Best Treasure Limited repurchases relevant investment of the Platform's investor, i.e. requests performance of the Guarantee, in the event all of the pre-conditions specified below are true:
  - 6.1. The Project has undergone proper due diligence, including anti-money-laundering checks, prior to inclusion in the list of funded Projects with the Platform.
  - 6.2. The select Project has been fully funded through the Platform by third-party investors on the terms specified by the Platform.
  - 6.3. The Guarantee may be utilized only in the event the Project in question has been in default for more than 60 (sixty) days (the "Default period"), that is, the interest on the Project has not been paid for the full interrupted Default period. If the arrears on the project have been covered and distributed to the investors prior to

the lapse of the Default period, the calculation of the Default period automatically resets.

7. Under no circumstances shall the Guarantee be considered an insurance policy, product or similar.
8. This Assurance letter is subject to the laws and regulations of Hong Kong.

On behalf of Best Treasure Limited:

**BEST TREASURE LIMITED**

(保晉有限公司)

HONG KONG (香港)

Chun Yuen Wong reg. nr. 2220572