



Key Information Document related to the issuance of bonds.

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Purpose

This document contains key information about the investment product we offer. It includes information required by law that may help you understand the nature of the product, its risks, costs, potential gains and losses, and allows you to compare this product with other similar products on the market. This is not promotional material.

Product

Product name: Bond.

PRIIP issuer name: BETULA projekt d.o.o.

Contacts: BETULA projekt d.o.o., Kralja Zvonimira 82, 10000 Zagreb, T: +38512422374; M: +385913265356

Issuer website – contact form: <https://betulaprojekt.com/obveznice/>

E: info@betula-projekt.com

BETULA projekt d.o.o. and this product are not required to have a depositary.

Warning!

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

What is this product?

Type: This product is a bond.

Basic Information

- Target issuance amount: EUR 2,000,000.00
- Bond maturity: 3 years
- Repayment: Principal with the possibility of early repayment (early redemption in accordance with the issuance terms)
- Interest rate: 8%, annual, fixed
- Interest payment: Annually
- Minimum subscription: EUR 1,000.00
- Nominal value per bond: EUR 1,000.00

Objectives

BETULA projekt d.o.o. finances the completion of research and development and the strategic growth of the company. The company is registered for multiple revenue-generating activities (construction and services) and is also registered for research and development.

BETULA projekt d.o.o. generates revenue through production and services (construction projects) while simultaneously creating a portfolio of its own pharmaceutical products. Through the completion of research and

development and the implementation of a pilot study, the company plans to commercialize its own patent-protected technology by licensing it to a major pharmaceutical company.

The company aims to achieve further growth and opens the possibility of investing in corporate bonds.

The purpose of the bond issuance is to complete research and development, license the technology to a major pharmaceutical company, and accelerate the commercialization of finished products. Commercialization of the innovative patent-protected technology will enable company growth and global expansion, as the technology has global potential.

Target investors: Investors may include retail investors, professional investors, and qualified investors. Potential investors should be well-informed regarding risks, and if they do not have a predefined investment horizon, they should be prepared to assume a somewhat higher risk than typical investors in fixed-income instruments or bond funds.

Risks

- The summary risk indicator serves as guidance on the level of risk of this product compared to other products and shows how likely it is that you will lose money due to market movements or because we are unable to pay you.
- We have classified this product as 5 out of 7, which indicates an elevated risk category. This means that potential losses from future performance will be at a higher level, and adverse market conditions will affect our ability to pay you. The lowest category does not mean risk-free investment.
- This bond does not include any protection against future market movements, so you could lose part or all of your investment.
- If we are unable to pay what we owe you, you could lose your entire investment.
- The product may also be exposed to additional risks that may significantly affect its value and are not included in the summary risk indicator. All risks are listed in the Offering Document.

Performance Scenario

Recommended holding period: Until maturity or recall

Recommended holding period: 3 years (until maturity)

Example investment: EUR 10,000

Expected income: EUR 800 annually, total EUR 2,400

What happens if BETULA projekt d.o.o. is unable to make payments?

If the issuer cannot meet its obligations to investors, the return of investment will not be possible and the investor may lose the entire invested amount. This product is not covered by any investor protection or guarantee scheme. Return on investment is possible only in the case of successful business development and further expansion of the company.

What are the costs for investors?

The issuer does not charge any fees to investors related to the purchase, holding, or early maturity of this bond. The investor may incur costs only if using third-party services such as intermediaries, investment advisors, or banks. If you buy or sell the bond through an intermediary, they must inform you in advance of their fees. These costs are not part of this product and the issuer is not responsible for them.

Investors have no entry costs, no exit costs, no annual maintenance costs, and no performance fees.

How long should I hold it and can I withdraw money earlier?

Recommended holding period: until maturity.

Early exit is possible only if the investor finds a third party willing to purchase their bond.

How can I complain?

An investor may submit a complaint to the issuer via email or postal mail.

The complaint must include the investor's name, contact details, and a brief description of the reason for the complaint. The issuer will confirm receipt and act in accordance with internal complaint-handling rules.

Contact for complaints:

BETULA projekt d.o.o., Kralja Zvonimira 82, 10000 Zagreb

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Email: info@betula-projekt.com

The company must respond to the complaint within 7 days, using the same communication channel through which the inquiry was submitted.

Other relevant information

Additional information about the issuer, issuance terms, risk factors, and project activities is available on the issuer's website and other publications via social networks, blogs, or direct communication with investors. Upon investor request, the issuer may provide other publicly available documents related to this issuance.

Link:

<https://patentimages.storage.googleapis.com/eb/b3/af/ea3a22b3945f21/US11103891.pdf>