

THIS NOTICE IS NOT FOR DISTRIBUTION TO ANY PERSON LOCATED OR RESIDENT IN ANY JURISDICTION WHERE IT IS UNLAWFUL TO DISTRIBUTE THIS NOTICE

THIS NOTICE CONTAINS IMPORTANT INFORMATION THAT IS OF INTEREST TO THE NOTEHOLDERS AND REQUIRES THEIR IMMEDIATE ATTENTION. IF APPLICABLE, ALL DEPOSITORIES, CUSTODIANS AND OTHER INTERMEDIARIES RECEIVING THIS NOTICE ARE REQUIRED TO EXPEDITE TRANSMISSION HEREOF TO THE NOTEHOLDERS BEING BENEFICIAL OWNERS OF THE NOTES IN A TIMELY MANNER. IF NOTEHOLDER OR BENEFICIAL OWNERS OF THE NOTES ARE IN ANY DOUBT AS TO THE MATTERS REFERRED TO IN THIS NOTICE, THEY SHOULD CONSULT THEIR STOCKBROKER, LAWYER, ACCOUNTANT OR OTHER PROFESSIONAL ADVISER WITHOUT DELAY

7 May 2025

**"COOPERATION IN INTERNATIONAL SETTLEMENTS"
LIMITED LIABILITY COMPANY
("CIS LLC")**

**NOTICE OF THE NOTES REDEMPTION PROGRAMME
("Notice")**

CIS LLC hereby announces pursuant to the terms set out in the consent solicitation memorandum dated 7 March 2025 (the "**Memorandum**") and the extraordinary resolution of the Noteholders dated 31 March 2025 (the "**Extraordinary Resolution**") to the Noteholders of the following outstanding notes (the "**Notes**") issued by, but with limited recourse to, Eurasia Capital S.A. (the "**Issuer**") for the sole purpose of financing the subordinated loan to Home Credit & Finance Bank Limited Liability Company which was subsequently merged with PJSC "Sovcombank" on 7 April 2025:

| Notes | ISIN | Aggregate Principal Outstanding Amount |
|---|--------------------------------|---|
| Series 4 U.S.\$200,000,000 2.000 per cent. perpetual loan participation notes | XS2075963293 (Regulation S) | US\$43,940,000 |

CIS LLC hereby notifies the Noteholders who hold Foreign Custodian Notes about redemption programme of the Notes (the "**Redemption Programme**") pursuant to paragraph (e) and paragraph (f) (ii) of sub-section 3.2 of the section headed "Terms of the Consent Solicitation" of the Memorandum.

Electronic copies of the Redemption Programme and Form of Redemption Application can be obtained via application to the Trustee at e-mail: cis@lcpis.ru. Together with Form of Redemption Application, Noteholders are required to provide the Supporting documents specified in the Redemption Programme.

This Notice is for informational purposes only. The Noteholders should carefully consider the "Risk Factors and Other Considerations" section in the Memorandum.

Capitalised terms used, but not defined in this Notice shall have the meanings given to them in the Memorandum and the Redemption Programme.

This Notice shall be read in conjunction with the Memorandum and the Redemption Programme.