

IuteCredit Finance S.à r.l.
(“Issuer”)

**GUIDELINES FOR THE SUBMISSION OF
EXCHANGE INSTRUCTIONS AND CASH TENDER INSTRUCTIONS**

with respect to the

CONDITIONAL EXCHANGE AND CASH OFFER INVITATION

dated 8 April 2025

(the “Guidelines”)

Exchange and Cash Tender Period:

Start: 9 April 2025

End: 2 May 2025, at 15:00 hrs (EEST)

Reference is made to the conditional exchange and cash offer invitation of the Issuer dated 8 April 2025 (the “**Conditional Exchange and Cash Offer Invitation**”), available on the website of the Issuer at <https://iute.com/investor/bonds/>. These Guidelines should be read in conjunction with the Conditional Exchange and Cash Offer Invitation. Terms used in these Guidelines have the meaning ascribed to them in the Conditional Exchange and Cash Offer Invitation, unless otherwise defined herein.

These Guidelines set out the two alternative ways in which the 2021/2026 Holders can submit their Instructions under the Conditional Exchange and Cash Offer Invitation, as further described below.

- 1. Submission of Instructions through the Clearing System:** Exchange Instructions and/or Cash Tender Instructions may be cast **during the Exchange and Cash Tender Period** by submitting an electronic Exchange Instruction and/or Cash Tender Instruction (including a special confirmation with blocking notice) to instruct and to block the relevant 2021/2026 Bonds in the relevant Clearing System until the end of the Exchange and Cash Tender Period, given in such form as is specified by the Clearing System from time to time. 2021/2026 Holders who wish to submit their vote through the Clearing System, **should contact their depository bank** as soon as possible to check the specific process set out with their bank.
- 2. Direct submission of Instructions:** Exchange Instructions and/or Cash Tender Instructions may be cast during the Exchange and Cash Tender Period by submitting the following documents:
 - i. the instruction form (available on the website of the Issuer at <https://iute.com/investor/bonds/>);
 - ii. the special confirmation with blocking notice (available on the website of the Issuer at <https://iute.com/investor/bonds/>); and
 - iii. proof of legal representation (only relevant if a 2021/2026 Holder is not a natural person)

by e-mail as signed scans directly to:

Aalto Capital AG
For the attention of Manfred Steinbeisser
e-mail: manfred.steinbeisser@aaltocapital.com
telephone: +49 175 2668901

or

IuteCredit Finance S.à r.l.
e-mail: investor@iute.com
telephone: +372 622 9177

These guidelines should be read together with the full text of the Conditional Exchange and Cash Offer Invitation.
Only the full text of the final Conditional Exchange and Cash Offer Invitation will be legally binding; these guidelines are for information purposes only.