

IuteCredit Finance S.à r.l.
("Issuer")

**GUIDELINES FOR THE SUBMISSION OF
EXCHANGE INSTRUCTIONS**

with respect to the

EXCHANGE OFFER INVITATION

dated 20 May 2025

(the "**Guidelines**")

Exchange Period:

Start: 20 May 2025, at 10.00 hrs (EEST)

End: 27 May 2025, at 15:30 hrs (EEST)

Reference is made to the exchange offer invitation of the Issuer dated 20 May 2025 (the "**Exchange Offer Invitation**") and the prospectus of the Issuer with respect to the up to EUR 175,000,000.00 bonds with ISIN number XS3047514446 dated 19 May 2025 (the "**Prospectus**"), available on the website of the Issuer at <https://iute.com/prospectus/>. These Guidelines should be read in conjunction with the Exchange Offer Invitation and the Prospectus. Terms used in these Guidelines have the meaning ascribed to them in the Exchange Offer Invitation and the Prospectus, unless otherwise defined herein.

These Guidelines set out the two alternative ways in which the Existing Holders can submit their Exchange Instructions under the Exchange Offer Invitation, as further described below.

- 1. Submission of Exchange Instructions through the Clearing System:** Exchange Instructions may be cast **during the Exchange Period** by submitting an electronic Exchange Instruction (including a special confirmation with blocking notice) to instruct and to block the relevant Existing Bonds in the relevant Clearing System until the end of the Exchange Period, given in such form as is specified by the Clearing System from time to time. Existing 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 Exchange Instructions:** Exchange Instructions may be cast during the Exchange Period by submitting the following documents:
 - i. the instruction form (available on the website of the Issuer at <https://iute.com/prospectus/>);
 - ii. the special confirmation with blocking notice (available on the website of the Issuer at <https://iute.com/prospectus/>); and
 - iii. proof of legal representation (only relevant if an Existing 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 Exchange Offer
Invitation and the Prospectus.
Only the full text of the final Exchange Offer Invitation and the Prospectus will be
legally binding; these guidelines are for information purposes only.**