

Approved in accordance with:

- decision of the shareholders' meeting of AS "mogo" dated 13 February 2019 (number of meeting minutes 2019/02-13); and
- procedure stipulated in Section 5.5. of the Terms of the Issue, on a basis of AS "mogo" application for receipt of the noteholders' consent dated 6 March 2019

**AMENDMENTS TO  
AS "mogo"  
TERMS OF THE NOTES ISSUE  
(ISIN: LV0000880029)  
(hereinafter – the Terms of the Issue)**

Riga, 29 March 2019

1. To amend third paragraph of part C.8 and C.9 of the summary of the Terms of the Issue and to express it as follows:

*The Coupon starts to accrue on the First Settlement Date - 1 December 2017. Interest payments start from 31 December 2017 and are made on the last day of each month. The maturity date of Notes is 31 March 2021.*

2. To amend Section 2.6. of the Terms of the Issue by deleting third paragraph of this Section.
3. To amend definition “F” included in formula of calculation of amount of the Coupon payment in sixth paragraph of Section 4.2.7. of the Terms of the Issue and to express it as follows:

*F – Nominal value of one Note at the beginning of the relevant Coupon calculation period, i.e. the initial Nominal Value is reduced for the payments made during the previous periods in accordance with Section 4.2.9. “Early redemption”.*

4. To amend first and second paragraph of Section 4.2.8. of the Terms of the Issue and to express them as follows:

*The Nominal Value of one Note is EUR 1,000.00 (one thousand euro). Maturity date of Notes is 31 March 2021.*

*Notes are repaid on the day when the Issuer has repaid the Nominal amount in full, the accrued Coupon, and a penalty, if such has been calculated.*

5. To amend third paragraph of Section 4.2.8. of the Terms of the Issue and to express it as follows:

*The Issuer will pay the Nominal amount in accordance with Nasdaq CSD intermediary and applicable Nasdaq CSD regulations. Nasdaq CSD regulations applicable on the day of preparation of the Terms of the Issue are Nasdaq CSD Rulebook and Corporate Action Service Description. Noteholders list eligible to receive the Nominal will be fixed at the end of the previous Business Day before Nominal repayment date.*

6. To amend first sentence of first paragraph of Section 4.2.9. of the Terms of the Issue and to express it as follows:

*Regardless of the repayment of the Nominal amount of Notes in accordance with Section 4.2.8. “Procedure of Notes repayment”, the Issuer can carry out early redemption (call option), either full or partial, starting from 31 December 2017 on the last day of each month.*

7. To amend definition “F” included in formula of calculation of the Coupon in Section 4.2.10. of the Terms of the Issue and to express it as follows:

*F – Nominal Value of one Note at the beginning of the relevant Coupon calculation period, i.e. the initial Nominal Value is reduced for the payments made during the previous periods in accordance with Section 4.2.9. “Early redemption”.*