

# 3-Year Bonds

## LIOQA FINANCIAL SERVICES, s.r.o.

ZERO-COUPON



# Bonds maturing in 2025

Total issue amount €6,000,000

Bonds with a total nominal value of up to €6,000,000, maturity in 2025, issued by LIOQA FINANCIAL SERVICES, s.r.o., with its registered office at Rybné námestie 1, 811 02 Bratislava – Staré Mesto district, Slovak Republic, Company ID No.: 54 428 998, registered in the Commercial Register in the District Court of Bratislava I, Section: Sro, Insert: 158866/B, LEI: 9845006A0D7536D8AD62, are issued under Slovak law in the form of a book-entry security as a bearer security. LIOQA FINANCIAL SERVICES, s.r.o. is a member of the **LIOQA Group**.

The Bonds are secured by a **guarantee** of the parent company LIOQA RESORT d.o.o.

The yield is determined as the difference between the nominal value of the Bonds and their issue price. The Bonds are payable on a one-time basis on 30 June 2025. **Issue price: 81.63%** of the nominal value of the Bonds. Neither the minimum amount nor the maximum amount of the order has been set. **Investors will not be charged any fees.** The Bonds are freely transferable.

The purpose of using the funds obtained by issuing the Bonds is to finance the construction of the LIOQA project.

## Basic characteristics of the Bond issue:

<b>Issuer:</b>	LIOQA FINANCIAL SERVICES, s.r.o.
<b>Guarantor:</b>	LIOQA RESORT d.o.o.
<b>Name:</b>	LIOQA I 2025 Bonds
<b>Type:</b>	Covered, zero-coupon bonds
<b>Form:</b>	Book-entry, bearer security in CSD
<b>Sale:</b>	28 June 2022 – 29 June 2025
<b>Date of issue:</b>	30 June 2022
<b>Maturity date:</b>	30.06.2025
<b>Total amount:</b>	€6,000,000
<b>Nominal value:</b>	€1,000
<b>Order:</b>	Without a set minimum and maximum amount
<b>Yield to maturity:</b>	Determined as the difference between the nominal value of the Bonds and their issue price
<b>Offered to:</b>	Natural and legal persons
<b>ISIN:</b>	SK4000020947
<b>Marketability:</b>	Regulated free market of the Bratislava Stock Exchange
<b>Transaction adviser:</b>	Slovenská sporiteľňa, a.s.
<b>Target market:</b>	Eligible counterparties, professional clients and retail clients

In connection with the public offer of the Bonds, the National Bank of Slovakia approved the Basic Prospectus. Approval of the Basic Prospectus cannot be understood as approval or recommendation of the Issuer or Bonds by the National Bank of Slovakia. The Basic Prospectus, the Terms and Conditions and the Issue Summary have been published and are available in a separate section of the Issuer's website (<http://lioqafinancial.com/bonds>). This document contains only basic information about the Bonds; it does not constitute complete information about the issue of the Bonds in question. This document is not an offer to sell or buy a security and serves only as a supplementary source of information for potential investors in the Bonds. Investors should carefully read the Basic Prospectus, including its section 'Risk Factors', as well as the Terms and Conditions and the Issue Summary, including its sections 'What are the key risks specific to the Issuer?', 'What are the key risks specific to the Guarantor?' and 'What are the key risks specific to the Bonds?', to understand the potential risks and benefits associated with the decision to invest in the Bonds. A detailed description of the terms used in this document can be found in the Basic Prospectus.