

Important information

Lendermarket Limited (trading as Lendermarket) is regulated by the Central Bank of Ireland.

Risk warning: Investing in crowdfunding projects involves risk, including the risk of losing part or all of your investment. Investments are not covered by any deposit guarantee scheme or investor compensation scheme.

Please read the Key Investment Information Sheet (KIIS) and the applicable contractual documentation before investing.

This memo is provided for information purposes only. In case of any inconsistency, the KIIS and contractual documentation prevail.

Introduction of Gatelink as a new Loan Originator on the Lendermarket Platform

Purpose of This Memo

This memo explains the introduction of Gatelink International OU (“Gatelink”) as an independent Loan Originator for certain offers involving but not limited with Creditstar-related consumer lending exposure on the Lendermarket platform. It summarises the roles of each party, how the Gatelink structure works, and how this approach supports governance separation and transparency under the regulated crowdfunding framework.

On the platform, we use the term ‘Loan Originator’ to refer to the entity seeking funding and borrowing from investors. Under Regulation (EU) 2020/1503, this entity is the ‘project owner’.

Background: Transparency and Maturity of the Platform

Lendermarket and Creditstar maintain a long-standing, supportive and trusted business relationship. This cooperation played an important role in the platform’s early development and helped bring a range of investment opportunities to market.

As Lendermarket moves into a more mature and regulated phase, especially under Regulation (EU) 2020/1503, it is important to establish clear operational and governance boundaries.

To support governance boundaries and conflict-of-interest controls, certain new offers involving Creditstar-related lending exposure will be offered through Gatelink as the Loan Originator. Other offers may continue under existing arrangements, depending on the product and transition plan.

What's Changing, and What's Not

- **What stays the same:** During the transition to Gatelink and other independent Loan Originators, Creditstar will continue to originate and service consumer loans. These loans-trusted by investors for their consistency and performance, will remain available on the platform, with no changes to their structure, credit quality, or investor-facing terms.
- **What changes:** For certain offers, the contractual structure will be different: investors lend directly to Gatelink under standardised terms, and Gatelink provides business financing to its partners, e.g Creditstar lending entities.

Why This Structure Benefits Investors

Introducing the Gatelink structure is intended to improve clarity of roles, governance separation and consistency of disclosures for investors, and it strengthens the platform in the following key ways:

- **Legal Separation**
Gatelink is legally and operationally separate from Creditstar Group entities and from Lendermarket and is treated as independent for conflict-of-interest purposes.
- **Operational Independence**
Gatelink operates under its own governance and decision-making processes for its investor obligations and business financing activities.
- **Regulatory Neutrality**
This setup ensures that all loan originators are treated equally and without influence on listing decisions, in full alignment with EU crowdfunding regulations.
- **Investor Transparency**
Investors receive clear disclosures on the Loan Originator, cash flows and key risks through the KIIS and supporting materials.

Conclusion

The introduction of Gatelink is a positive evolution for the Lendermarket platform.

During the transition to Gatelink and other independent Loan Originators, Creditstar will continue to originate and service consumer loans. This Gatelink structure is intended to provide clearer separation of roles and transparent disclosures, while investors continue to have access to Creditstar-related opportunities, as described in the KIIS.

We believe this development will further strengthen trust in the platform and support long-term success for all stakeholders.

Lendermarket is introducing Gatelink as an independent Loan Originator for certain offers involving Creditstar-related lending exposure on the Lendermarket platform. Under this Gatelink structure, investors will lend directly to Gatelink under standardised terms, and Gatelink provides business financing to established lending companies, which may include Creditstar Group entities. During the transition to Gatelink and other independent Loan Originators,

Creditstar will continue to originate and service consumer loans. Some Creditstar offers may also continue to be available on Lendermarket under existing arrangements, while other offers will be presented through Gatelink as part of the platform's transition to the regulated crowdfunding model under Regulation (EU) 2020/1503.

This approach is intended to support clearer governance boundaries, consistent disclosures, and conflict-of-interest controls in how opportunities are presented. Investors continue to have access to Creditstar-related opportunities with a clear contractual counterparty and transparent information on cash flows and key risks. Overall, the aim is to provide a clearer, more transparent structure while maintaining continuity for investors during the transition.