

EVERAUS KINNISVARA AS
ISSUE OF UP TO EUR 5,000,000 UNSECURED BONDS

UNDER THE

TERMS AND CONDITIONS OF EVERAUS KINNISVARA AS UP TO EUR 8,000,000 UNSECURED BONDS ISSUE
PROGRAM DATED **22 APRIL 2025**

1. GENERAL PROVISIONS

1.1 These final terms of the Bonds (the „**Final Terms**“) constitute the specific terms and conditions of the Bonds issued by the Issuer, under the up to EUR 8,000,000 and unsecured bond program (the „**Program**“) and related terms and conditions of Everaus Kinnisvara AS and unsecured bonds dated 22 April 2025 (the „**Terms**“).

1.2 The Final Terms constitute an inseparable part of the Terms and will at all times be interpreted and applied together with the Terms. Words and expressions used, which are defined in the Terms, shall have the same meanings in the Final Terms. In the event of inconsistency between the provisions of Final Terms and provisions of the Terms, the Final Terms shall prevail.

1.3 This document constitutes the Final Terms for the Bonds described herein and must be read in conjunction with such Terms. Full information on the offer of the Bonds is only available on the basis of the combination of this Final Terms and the Terms made available in connection with the public offering of the Bonds.

1.4 The Final Terms and the Terms are available at the Issuer’s office located at the address indicated in these Final Terms and on Issuer’s website (<https://everaus.ee/en/for-investors/>).

1.5 Upon partial or full redemption of the Bonds the Issuer shall be entitled to take any and all actions necessary (including but not limited to submitting application to the Register) to cause deletion of the Bonds from Register.

1.6 Each potential investor of the Bonds must determine the suitability of that investment in light of its own circumstances. A potential investor should not invest in Bonds which are complex financial instruments unless it has the expertise (either alone or with a financial adviser) to evaluate how the Bonds will perform under changing conditions, the resulting effects on the value of the Bonds and the impact this investment will have on the potential investor’s overall investment portfolio.

2. TERMS OF THE BONDS

2.1	Issuer	Everaus Kinnisvara AS Vana-Tartu mnt 22c, 75304 Järveküla, Rae vald, Harju maakond, Estonia e-mail: investorid@everaus.ee
2.2	Number of Series	1
2.3	Aggregate Nominal Value of the Bonds in the Series	EUR 3,000,000, the aggregate nominal value of the Series may be increased by the Issuer up to EUR 5,000,000 until the Issue Date.
2.4	The Bond	
2.4.1	Currency:	EUR
2.4.2	Nominal value of the Bond:	EUR 1,000
2.4.3	Issue Price of the Bond:	100% of the Nominal Value of the Bond
2.4.4	Interest rate:	11 %
2.4.5	Interest Payment Date(s):	04.09; 04.12; 04.03; 04.06
2.4.6	Issue Date:	04.06.2025

2.4.7	Maturity Date:	04.06.2028
2.4.8	Early redemption date:	Any date at the Issuer's discretion after 04.06.2027
2.4.9	Redemption price:	Redemption at Nominal Value
2.4.10	ISIN Code:	EE0000000875
2.4.11	Register:	Nasdaq CSD SE, reg.no 40003242879, Estonian branch

3. TERMS OF THE OFFERING

3.1	Offer Period:	14.05.2025-27.05.2025
3.2	Disclosure of the allocation results of the Bonds:	28.05.2025
3.3	First day of trading on First North:	05.06.2025
3.4	Subscription Information:	See subscribing for the bonds in Section "Subscription of the Bonds" of the Information Document

By acquiring the Bond(s) the Investor confirms that it (i) has read and understands the Terms and the Final Terms; (ii) agrees and commits to adhere to the Terms and the Final Terms; (iii) as an investor has broad experience and knowledge in the matters related to investments into financial instruments (including the financial instruments similar to the Bond(s)); and (iv) has consulted to the extent necessary with its advisors in legal, tax, finance and other relevant matters.