FINEXITY GROUP

MARKETING COMMUNICATION

– FINEXITY AG BOND 2026/2030 · SUBSCRIPTION FROM 06.11.2026

6.00% above 6M Euribor – at least 7.00% p.a.

Four-year term, semi-annual interest, redemption at 100%. Subscription from €1,000 – into your securities account (Series A) or as a crypto security into your wallet (Series B).

VALUE DATE 27.11.2026 · MATURITY 27.11.2030

ISIN A DE000A5GS8A5 · ISIN B DE000A5GS8B3

THE BOND AT A GLANCE

RATE P.A.

6M Euribor + 6.00%

At least 7.00% p.a. (Euribor floor 1.00%), no cap

TERM

4 years

27.11.2026 to 27.11.2030 · redemption at 100%

INTEREST PAID

Semi-annually

27 May and 27 November, first payment on 27.05.2027

SUBSCRIPTION

From €1,000

Issue price 100% · account (A) or wallet (B)

HOW THE INTEREST WORKS

- At least 7.00% p.a.: If the 6M Euribor is below 1.00%, 1.00% is used.
- No cap: If Euribor rises, the rate rises.
- Reset every six months: two TARGET business days before each interest period, first on 25.11.2026 · day count Act/Act (ICMA).

> 6M EURIBOR OF 02.11.2026[1]
>
> 2.994% + 6.00% = **8.994% p.a.** – the rate for the first interest period is set on 25.11.2026.

RATE BY 6M EURIBOR

6M EURIBOR	RATE P.A.	PER €1,000 · HALF-YEAR[2]
≤ 1.00% (floor)	7.00%	€35.00
2.00%	8.00%	€40.00
2.994%[1]	**8.994%**	**€44.97**
4.00%	10.00%	€50.00
5.00%	11.00%	€55.00

THE BOND IN BRIEF

ISSUER	Finexity AG, Hamburg – shares listed on XETRA
VOLUME	Up to €4.5m – Series A and Series B together
RANKING	Senior, unsecured, ranking pari passu among themselves
OFFER	Public in Germany only, 06.11.2026 to 05.11.2027 · no prospectus, key information document per series · no entitlement to an allocation
ISSUER CALL	From 27.11.2027 / 2028 / 2029 at 103 / 101.5 / 100% plus interest · clean-up below 20% · for tax reasons
YOUR RIGHTS	Termination for cause · put at 101% on a change of control
COVENANTS	Negative pledge · dividends and payments on subordinated shareholder liabilities together capped at 50% of prior-year net income · cross default from €3m

THE BIGGER PICTURE

The capital market is being rebuilt right now. FINEXITY Group is building its infrastructure – for Europe and the UAE: primary market since 2020, trading as the next step, from 2030 the technology as white label. The 2026/2030 bond helps to finance this path.

Only the terms and conditions, the key information document and the subscription form of the respective series are authoritative – available at finexity-group.com, Investor Relations, section “Anleihe 2026/2030”.

[1] 6M Euribor of 02.11.2026 (2.994%, source: EMMI); only the reference rate published on the respective fixing date is decisive – the actual rate may be higher or lower, at least 7.00% p.a. Not a forecast. · [2] Interest per €1,000 nominal and half-year, simplified: nominal × rate ÷ 2, before taxes and costs. · Important notes, subscription and risks on page 2.

How to subscribe – account or wallet

SERIES A · ACCOUNT ISIN DE000A5GS8A5 · WKN A5GS8A

Classic, into your securities account

- Bearer bond, global note held with Clearstream · denomination €1,000
- Delivery after receipt of payment on the value date to your custodian bank – free of charge
- Interest and repayment via the paying agent mwb fairtrade Wertpapierhandelsbank AG and your custodian bank
- Inclusion in the open market possible – no commitment

SERIES B · WALLET ISIN DE000A5GS8B3 · WKN A5GS8B

As a crypto security into your wallet

- Crypto security under the eWpG · register: Cashlink Technologies GmbH · denomination €1, at least 1,000 units
- Wallet at the qualified crypto custodian Tangany GmbH – requested automatically with the subscription
- Interest and repayment paid by the issuer directly to your bank account
- Transferable – currently no liquid secondary market

Economically identical: same interest, same term, same rights – together at most €4.5m. Each series has its own terms and conditions, key information document and subscription form.

IN THREE STEPS

01 Subscribe

Online at bond.finexity-group.com – choose Series A or Series B – or with the subscription form for your series, also via your intermediary. Read the key information document first.

02 Transfer

Investment amount to the subscription account of Finexity AG (details in the subscription form and on the subscription platform). Receipt no later than two bank business days before the value date – otherwise the next value date applies.

03 Delivery and interest

After receipt of payment on the value date: Series A to your custodian bank, Series B into your wallet. Interest accrues from 27.11.2026 – for all subscribers with value dates up to 31.12.2026 without accrued interest.

DATES

06.11.2026	25.11., 12 noon	27.11.2026	11.12. · 23.12.	from 27.01.2027	27.05.2027	27.11.2030
Start of subscription	Payment cut-off first value date	First value date – interest starts	Further value dates 2026, no accrued interest	Monthly value dates, with accrued interest	First interest payment	Redemption at 100%

Accrued interest from 2027: For value dates from 01.01.2027 you also pay accrued interest for the period since 27.11.2026 or the last interest payment date. Example from the subscription form: value date 27.01.2027 at 7.0% p.a. = €11.80 per €1,000 nominal. The accrued interest per value date is published on the subscription platform.

THE ISSUER

FINEXITY Group is building the infrastructure of the digital capital market – for Europe and the UAE. Four brands cover the chain from structuring, tokenisation, register and liability umbrella to the investor app: nolivius, Nundara, Effecta[3] and VolksInvest – with 300+ tokenised bonds from 50+ issuers since 2020. The next step is our own trading: DLT TSS licence for the EEA (application H2 2026), MTF and settlement licence in the UAE (target 2028)[4] – from 2030 the technology as white label. Finexity AG is listed on XETRA; 9M 2026 pro forma incl. Effecta[3]: revenue €7.31m, +18.8% above budget[5]. The sole debtor of the bond is Finexity AG; the group is in its growth phase.

OPPORTUNITIES

+ Minimum rate 7.00% p.a., paid semi-annually, no cap
+ Fixed term – redemption at 100% scheduled for 27.11.2030
+ Covenants: negative pledge, 50% distribution cap, cross default
+ Put at 101% on a change of control
+ Choice between account (Series A) and wallet (Series B)

RISKS

– Total loss possible: If the issuer defaults, interest and repayment may not be paid – unsecured, no deposit protection.
– Growth phase: negative EBITDA and negative cash flow; plans may be missed, the Effecta acquisition depends on BaFin[3].
– Rate and term: the rate falls with Euribor down to 7.00%; no ordinary termination by you, early redemption by the issuer possible.
– Sale: no liquid secondary market. Wallet: technical risks, e.g. loss of access.

IMPORTANT NOTICE

Prospectus notice: The information in this document is addressed exclusively to persons who are resident or habitually resident in the Federal Republic of Germany. The information constitutes neither an offer to purchase or subscribe for the bonds nor an invitation to make an offer to acquire the bonds of the issuer. The information is of a purely promotional nature. In particular, this information does not constitute financial or other investment advice and cannot replace advice tailored to the individual circumstances of the investor. The issuer expressly points out that for the assessment of the bonds only the information in the key information document and in the terms and conditions of the respective series is authoritative; these have been published on the issuer's website (finexity-group.com, Investor Relations, section "Anleihe 2026/2030"), where they can be downloaded free of charge. Statutory risk warning: The acquisition of these securities (Series A bonds, tokenised Series B bonds) involves considerable risks. The maximum risk is a total loss. Subject to printing errors, mistakes and changes. Issuer: Finexity AG, Holzdamm 28–32, 20099 Hamburg, HRB 153232. · [3] Acquisition of 90.1% of Effecta GmbH subject to the BaFin ownership control procedure · [4] Subject to licensing; non-binding planning, not a forecast · [5] Preliminary, unaudited (corporate news of 29.10.2026).