



What is Buyback?

Buyback is a free service that allows an investor to reduce the risk of their investment by providing them with a basket of up to €1 000 in buybacks. Buybacks of investments referred by FinoMark are initiated in the event of insolvency, when the contract with the debtor is terminated. The investments will then be repurchased after 90 days with the investor's consent.

In the case of automatic redemption of a specified investment, the investor is paid an amount equal to the amount of the portion of the investment outstanding at the time of termination of the loan agreement.

How Buyback works?

FinoMark will terminate the contract with the borrower when the borrower is 45 days or more in arrears with its obligations under the financing contract. Upon termination of the agreement with the borrower, the specified investor investments will be repurchased 90 days after the termination. The Buyback service applies to loans that have been marked with a special flag on the FinoMark platform. If a loan with this designation becomes insolvent (default loans) and the contract with the borrower is terminated, it will be redeemable at the investor's request on the terms set out above.

The Buyback service itself does not cost anything, but it will apply to a limited investor basket (investments up to €1 000). The most important thing to know is that the Buyback service will only apply to loans with a marking and investors will receive a Buyback basket of EUR 1 000, the investments of which will be redeemed.