02 / PRODUCT FACT SHEET

# The facts behind the story.

Dated product information for publishers and affiliate partners. Check the live offer before publishing a campaign.

## What an investor buys

Hive5 provides access to contractual claim rights linked to loans. The Investment Agreement identifies the borrower, loan originator, interest rate and repayment terms. Repayments reach the investor's Hive5 balance when received.

**Entry point:** investments from €10. **Selection:** manual investing or Auto Invest. Available loan products and terms vary. [1, 2]

## A published repayment track record

In its 15 July 2026 anniversary update, Hive5 reported no overdue loans on the platform and attributed this to early repurchases by loan originators. This is a dated company-reported result. It does not mean every borrower paid on time or that future investments will always repay at maturity. [3]

## Maturity and access to money

Select a loan term with your investment horizon in mind. The latest dated launch update, published 9 September 2026, described the Secondary Market as planned for the end of September, subject to development and testing. Treat it as planned until launch is confirmed. A future sale would require an eligible investment and a buyer. [4]

### Capital is at risk

Repayments may be delayed or fail. Investors may lose some or all of their capital. Investments are not bank deposits and have no deposit-guarantee or investor-compensation protection. A buyback obligation depends on the loan originator's ability to pay. Past repayment results do not guarantee future performance.

[1] Hive5 website: minimum investment and investing options

[2] Transparency Hub, reviewed 17 September 2026

[3] Hive5 anniversary update, 15 July 2026

[4] August platform update, published 9 September 2026

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# Compare the term and rate.

Published loan rates effective 10 August 2026. This table is a dated reference, not a live inventory feed.

| Loan originator | Product | Term | Annual rate |
|---|---|---|---|
| Finjet ES | Consumer | Up to 45 days | 13% |
| Finjet ES | Business | Up to 3 months | 13.5% |
| Credilink RO | Business | Up to 3 months | 14% |
| Credilink RO | Business | 6 months | 14.5% |
| Credilink RO | Business | 12 months | 15% |
| Credilink RO | Business | 24 months | 16% |
| Firmeo PL | Business | Up to 3 months | 13.5% |
| Firmeo PL | Business | 6 months | 14% |
| Firmeo PL | Business | 12 months | 14.5% |
| Firmeo PL | Business | 24 months | 15.5% |

Source: Hive5 announcement dated 6 August 2026. Rates and loan availability can change. A stated annual rate is not a guaranteed realised return; a short loan term does not pay a full year's interest. Bonuses and cashback are separate from the base rate.

## Use the rate with its product

Example: “The schedule effective 10 August 2026 listed a 16% annual rate for Credilink business loans with a 24-month term.” Do not label 16% as a platform-wide rate or claim the highest market return without a dated, like-for-like comparison.

Review the investment terms, originator risk and expected holding period alongside the rate. A longer term can limit access to invested money.

Published rate schedule: Interest rate changes from August 10

Investment structure, repayment process and risks