INFLUENCER PARTNERSHIP DECK

Partner with Hive5 — the EU marketplace to invest in loans, *built on buyback, transparency, and audited results.*

Why this deck exists

Everything you need to feature Hive5 accurately, persuasively, and in a balanced way — sourced, approved, and ready to use.

Prepared by
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Head of Marketing & Communications

THE OPENING LINE

Hive5 is the *EU marketplace to invest in loans* founded by Ruptela Group — a 17+ year Lithuanian tech company already operating in 130+ countries.

USE THIS VERBATIM · ANSWERS THE UNSPOKEN “WHO IS BEHIND THIS?”

HIVE5 · HEADLINE FIGURES

The numbers *that sell.*

All figures from hive5.com and the April 2026 monthly review — safe to quote on camera, in scripts, and on graphics.

FUNDED SINCE LAUNCH	FUNDED IN APRIL	REGISTERED INVESTORS	INTEREST PAID OUT
€191.5*M*	€8.54*M*	29,535	€5.2*M*
Total invested through the platform	Monthly origination volume	+305 new in April · full KYC	Returned to investors to date

AVG. NOMINAL RATE	MIN. INVESTMENT	LOAN DURATION	TRUSTPILOT
12.4*%*	€10	30*d*–2*y*	4.4*/5*
Up to 13.5% with loyalty bonus	Low barrier to start	Short to mid-term across originators	Across 451 reviews · “Excellent”

WHY HIVE5

Five reasons — *use them verbatim.*

Five evidence-based reasons — pick the angle that fits your audience. Every claim is verifiable on hive5.com or in the published 2024 audited accounts.

01 / 05

Profitable EU fintech parent

Hive Finance Group has been profitable since 2024 — not a story, a result.

2024 AUDITED ACCOUNTS

02 / 05

Founders' track record

The Ruptela ecosystem — two decades of building real, audited businesses.

RUPTELA · SINCE 2007

03 / 05

Audited financials

Annual statements are independently audited and published in full.

INDEPENDENT AUDITOR

04 / 05

Full transparency page

Group structure, financials and reporting — all in one place on hive5.com.

HIVE5.COM/TRANSPARENCY

05 / 05

Identifiable team

Real people, clean payout history. References available on request.

HIVE5.COM/TEAM

Source · Karolina Tomaševičė, official talking points (April 2026)

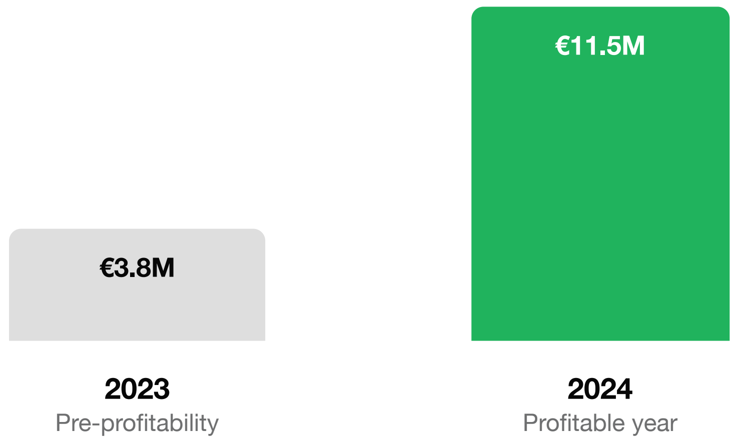
THE PROOF

Audited & *profitable* parent.

Hive Finance Group · 2024 audited consolidated financials — published proof, not safety promises. The credibility data investors can verify themselves.

REVENUE · 2023 → 2024

Tripled year-on-year (~€3.8M → €11.5M)



NET PROFIT SWING

−€410K → +€63K

"The shift from a €410K loss in 2023 confirms the business model is working."

Revenue	× 3.0	2023 → 2024
EBITDA	× 6.0	operating profitability
Operating cash flow	× 3.7	real cash generated
Audited accounts	2024	independent · consolidated

> *"The shift from a €410K loss in 2023 confirms that the business model is working."*

WHO YOU'RE LENDING TO

Originators in *Spain, Poland & Romania.*

ORIGINATOR	COUNTRY	LOAN TYPE	TERM	RATE
Finjet ES	Spain 🇪🇸	Consumer Loans	up to 45 days	13.0%
Credilink RO	Romania 🇷🇴	Business Loans	up to 3 months	13.5%
Credilink RO	Romania 🇷🇴	Business Loans	24 months	15.0%
Firmeo PL	Poland 🇵🇱	Business Loans	up to 3 months	13.0%
Firmeo PL	Poland 🇵🇱	Business Loans	up to 24 months	14.5%

All originators are subsidiaries within the Hive Finance Group / Ruptela Group ecosystem — directly aligned with investor outcomes, and disclosed honestly as concentration risk too.

Source · April 2026 platform update

BEYOND THE BASICS OF SAFETY

High yield, more transparency than expected — risk understanding still on the investor.

01 · BUYBACK OBLIGATION

Loans 60+ days late are bought back in full — with accrued interest.

Every loan on Hive5 carries a Buyback Obligation from its originator. If a borrower is more than 60 days late, the originator buys the loan back in full, including the interest you'd have earned.

- Applied to 100% of loans on the platform

★★★★☆

4.4 / 5

Trustpilot · 451 reviews

Recurring praise: payments always on time, withdrawals processed within 24h, responsive support.

02

Zero investor losses since 2022

Since the platform launched, not a single investor has lost funds on Hive5 — every loan has been repaid or bought back.

03

Buybacks executed on time

When a loan crosses 60 days late, the originator buys it back on schedule — principal and accrued interest, paid in full.

04

Active debt collection by originators

Originators run their own debt-recovery process — late borrowers are pursued directly, so capital keeps moving back into the system.

OUTSIDE THE REGULATOR, INSIDE THE LAW

Hive5 on licensing — *marketplace, not counterparty.*

THE LEGAL STRUCTURE

An intermediary, not a financial institution.

Hive5 facilitates the **assignment of loan claim rights** between investors and loan originators. It does not issue loans, take deposits, or hold investor funds in custody — none of the activities that would trigger a licensing requirement under Croatian or EU law.

Investors enter into **assignment agreements directly with the lenders.** Hive5 is the marketplace, not the counterparty — which is why it sits outside the regulated financial-services perimeter.

INDEPENDENT LEGAL OPINION

“Hive5 currently does not perform regulated activities that would require a specific license issued by the competent Croatian authorities.”

Divjak, Topić, Bahtijarević & Krka Law Firm
Croatian counsel · with ECOVIS ProventusLaw (Lithuania)

Read the full legal opinion →

FRAMEWORKS REVIEWED IN THE LEGAL OPINION

- Capital Markets Act
- Credit Institutions Act
- National Bank Act
- Financial Services Supervisory Agency Act
- Consumer Credit Act
- Factoring Act

BACKED BY RUPTELA GROUP

Now part of an international *technology group.*

2007
Year Ruptela was founded — 17+ years of operating history.

120+
Countries Ruptela Group operates in today.

250+
Engineering & operations professionals on the team.

What Ruptela Group also owns alongside Hive Finance Group

Ruptela Transport Telematics	GPS hardware
LINQO	GPS tracking · also a Hive5 originator
Hive Finance Group portfolio	Hive5, Ekspres Pożyczka, Credilink, Finjet

“ Being part of Ruptela Group connects us to a strong international network and decades of technology leadership. ”

Andrius Rupšys
Principal shareholder · 65% of Hive Finance Group

Source · Karolina Tomaševičė, approved framing · 21 April 2026

TEAM & SHAREHOLDERS

The Hive5 team. *On the record.*

Hive5 is the EU marketplace to invest in loans, founded by **Ruptela Group** *— a 17+ year Lithuanian tech company already operating in 130+ countries. Today,* **45 people** *across Hive Finance Group.*

GROUP STRUCTURE Ruptela Group › Hive Finance Group › **Hive5**

REGISTERED & OPERATING **Hive5 marketplace d.o.o.** · Zagreb · Croatian reg. 081441259 · **Hive Finance UAB** · Vilnius · Originating in **Spain** · **Poland** · **Romania**

MANAGEMENT TEAM · HIVE5.COM/TEAM

3 leaders · 25+ yrs combined

Andrius Rupšys

Co-founder & principal shareholder

Founder of Ruptela — one of Lithuania's largest IT businesses, 250+ team operating in 130+ countries. CEO of the Year in Lithuania (2015); Ruptela named Most Attractive Employer in Lithuania (2017).

Krišjānis Znotiņš

Group CEO

15+ yrs in international fintech, banking and leasing. Former CEO of Wandoo Finance Group across Spain, Poland and Romania — the same three markets Hive5 originates in today. Earlier ran Eleving Group's Latvian business; nearly a decade at DNB and Luminor.

Inga Zubanovė

Head of Operations

3+ yrs leading operations at **PeerBerry** — one of Europe's largest loan marketplaces — before joining Hive5. Financial and legal background; focused on process automation, customer-care metrics, and operational efficiency at scale.

OWNERSHIP · HIVE FINANCE GROUP

65 / 35 split

65% Andrius Rupšys | 35% Ruptela Group

- **Andrius Rupšys — 65%** Personal stake; sets the strategic direction.
- **Ruptela Group — 35%** Corporate stake held by the parent technology group.

YOUR MAIN CONTACT

replies within 24h

CONTACT

Karolina Tomaševičė

Head of Marketing & Communications

10+ yrs in fintech and e-commerce marketing. Previously Head of Digital Marketing at **PeerBerry** — one of Europe's largest loan marketplaces — helping it rank among the top in Europe. Leads investor engagement, brand visibility, and performance campaigns at Hive5.

linkedin.com/in/karolina-tomasevice

PROS & CONS

Show *both sides* — that’s how we earn trust.

What works

- **Profitable EU parent.** Hive Finance Group has been profitable since 2024, with independently audited financials.
- **Buyback Obligation on every loan.** Originators repurchase loans 60+ days late, with accrued interest.
- **Zero investor losses since 2022.** Every loan to date has been repaid or bought back — no missed returns on the platform.
- **Real, identifiable team.** Founders, management, ownership split — all public.
- **Operationally reliable.** Trustpilot 4.4/5 · withdrawals typically within 24h.
- **Backed by Ruptela Group.** 17+ years, 120+ countries, 250+ professionals.

What to disclose

- **2025 financials not yet published.** 2024 audit is out; consolidated 2025 group audit expected late May / early June 2026.
- **Secondary market launching September 2026.** Until then, no early-exit option (short terms help).
- **Short track record.** Platform launched end of 2022 — limited data through a broader stress event.
- **Auto-Invest is still basic** compared to more mature platforms.
- **Not a regulated bank.** No deposit-insurance scheme; tax filing is on the investor.
- **Concentration risk.** Most originators are inside the Hive Finance Group — disclose honestly.

Tip · present pros & cons in the same visual block, not hidden at the back

WHAT'S COMING NEXT

Secondary Market launching — *answering the #1 community ask.*

Announced June 2026 on the hive5.com blog: investors will be able to sell eligible loans to other investors before maturity. Development is underway, with planned launch by September 2026 — directly addressing the most consistent ask from the community.

FOR YOUR AUDIENCE

What it does.

- **Early-exit option.** Sell eligible loans to other investors before maturity — instead of holding to term.
- **Portfolio adjustment.** Sellers rebalance; buyers find investments matching their preferred return, term, and strategy.
- **Addresses the #1 ask.** Liquidity — the most consistent feedback from the investor community.

CAVEAT HONESTLY

What it isn't.

- **Not deposit insurance.** Execution depends on finding a buyer at the price you want.
- **Conditions and fees TBA.** Eligibility rules and pricing mechanism will be published before launch.
- **Primary market stays primary.** The Secondary Market complements — it doesn't replace — funding new loans.

Source · hive5.com/blog · secondary market development announcement, June 2026

HOW WE WORK WITH CREATORS

Six rules — *simple, non-negotiable.*

Content approval *01*

Every script, video edit and written piece is reviewed and approved by Hive5 before publishing.

Balanced reviews only *02*

Pros AND cons in the same piece. We provide approved cons. No one-sided “pure promo” content.

Logo & brand *03*

The official Hive5 logo appears whenever Hive5 is mentioned visually — thumbnail, on-screen, end card. Assets supplied by us.

Disclosure *04*

The partnership is clearly disclosed (sponsored video / paid partnership) per local advertising rules.

Risk language *05*

Include a clear risk line: “This is not financial advice. Investing in loans through a marketplace carries risk including loss of capital. Hive5 does not offer deposit insurance.”

Approved facts only *06*

Figures, originator info and ownership splits come from materials we provide — so nothing goes out of date.

NEXT STEP

Let's build a piece your audience *actually trusts.*

Your point of contact

Karolina Tomaševičė

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