

THIS NOTICE CONTAINS IMPORTANT INFORMATION OF INTEREST TO THE BENEFICIAL OWNERS OF THE NOTES. IF APPLICABLE, ALL DEPOSITARIES, CUSTODIANS AND OTHER INTERMEDIARIES RECEIVING THIS CLARIFICATION ARE REQUESTED TO PASS THIS CLARIFICATION TO SUCH BENEFICIAL OWNERS IN A TIMELY MANNER

**MBA Community Loans p.l.c.
2nd Floor, Block 5
Irish Life Centre
Abbey Street Lower
Dublin 1
D01 P767**

(a public limited company with registered number 486917)

(the “Issuer”)

To the holders of:

USD 4,293,213 Series 19 Notes due 15 January 2028
(ISIN: XS1040434026)

USD 1,500,000 Series 37 Notes due 15 August 2026
(ISIN: XS1066896520)

USD 2,070,000 Series 41 Notes due 15 July 2027
(ISIN: XS1084572103)

USD 7,156,747 Series 44 Notes due 15 February 2027
(ISIN: XS1125754132)

USD 2,050,000 Series 45 Notes due 15 February 2027
(ISIN: XS1091100781)

USD 3,210,000 Series 47 Notes due 15 January 2028
(ISIN: XS1196035791)

USD 3,000,000 Series 48 Notes due 15 October 2027
(ISIN: XS1195738825)

USD 6,648,437 Series 52 Notes due 15 April 2027
(ISIN: XS1195701401)

USD 4,500,000 Series 68 Notes due 15 July 2027
(ISIN: XS1305308345)

USD 835,000 Series 69 Notes due 15 July 2027
(ISIN: XS1320524090)

USD 1,695,000 Series 80 Notes due 15 October 2029
(ISIN: XS1368748379)

USD 1,267,109 Series 83 Notes due 15 October 2029
(ISIN: XS1368748619)

USD 745,809 Series 84 Notes due 15 October 2029
(ISIN: XS1368748700)

USD 1,916,938 Series 85 Notes due 15 January 2029
(ISIN: XS1368748882)

USD 1,296,422 Series 87 Notes due 15 October 2029
(ISIN: XS1368749187)

USD 5,475,167 Series 89 Notes due 15 April 2029
(ISIN: XS1368749427)

USD 4,233,532 Series 90 Notes due 15 October 2029
(ISIN: XS1368749690)

USD 694,706 Series 93 Notes due 15 October 2029
(ISIN: XS1484833535)

USD 3,568,449 Series 95 Notes due 15 October 2029
(ISIN: XS1492590747)

USD 3,059,773 Series 98 Notes due 15 January 2029
(ISIN: XS1404163120)

USD 910,000 Series 101 Notes due 15 January 2029
(ISIN: XS1404157155)

USD 1,846,028 Series 105 Notes due 15 January 2029
(ISIN: XS1439448322)

USD 9,544,521 Series 115 Notes due 15 October 2029
(ISIN: XS1480250965)

USD 3,035,589 Series 117 Notes due 15 October 2029
(ISIN: XS1539590643)

USD 3,712,087 Series 118 Notes due 15 October 2029
(ISIN: XS1539589801)

of the Issuer presently Outstanding

We refer to:

- (a) the USD 4,293,213 Series 19 Notes due 15 January 2028 (ISIN: XS1040434026) constituted under the terms of a principal trust deed dated 12 August 2015 and issued by the Issuer on 3 September 2015 under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 12 August 2015 (the “**Series 19 Notes**”);
- (b) the USD 1,500,000 Series 37 Notes due 15 August 2026 (ISIN: XS1066896520) constituted under the terms of a principal trust deed dated 5 September 2014 and issued by the Issuer on 18 September 2014 under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 5 September 2014 (the “**Series 37 Notes**”);
- (c) the USD 2,070,000 Series 41 Notes due 15 July 2027 (ISIN: XS1084572103) constituted under the terms of a principal trust deed dated 12 August 2015 and issued by the Issuer on 27 August 2015 under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 12 August 2015 (the “**Series 41 Notes**”);
- (d) the USD 7,156,747 Series 44 Notes due 15 February 2027 (ISIN: XS1125754132) constituted under the terms of a principal trust deed dated 5 September 2014 and issued by the Issuer on 5 March 2015 under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 5 September 2014 (the “**Series 44 Notes**”);
- (e) the USD 2,050,000 Series 45 Notes due 15 February 2027 (ISIN: XS1091100781) constituted under the terms of a principal trust deed dated 5 September 2014 and issued by the Issuer on 23 January 2015 under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 5 September 2014 (the “**Series 45 Notes**”);
- (f) the USD 3,210,000 Series 47 Notes due 15 January 2028 (ISIN: XS1196035791) constituted under the terms of a principal trust deed dated 12 August 2015 and issued by the Issuer on 18 August 2015 under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 12 August 2015 (the “**Series 47 Notes**”);
- (g) the USD 3,000,000 Series 48 Notes due 15 October 2027 (ISIN: XS1195738825) constituted under the terms of a principal trust deed dated 12 August 2015 and issued by the Issuer on 20 August 2015 under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 12 August 2015 (the “**Series 48 Notes**”);
- (h) the USD 6,648,437 Series 52 Notes due 15 April 2027 (ISIN: XS1195701401) constituted under the terms of a principal trust deed dated 12 August 2015 and issued by the Issuer on 1 October 2015 under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 12 August 2015 (the “**Series 52 Notes**”);
- (i) the USD 4,500,000 Series 68 Notes due 15 July 2027 (ISIN: XS1305308345) constituted under the terms of a principal trust deed dated 12 August 2015 and issued by the Issuer on 26 November 2015 under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 12 August 2015 (the “**Series 68 Notes**”);
- (j) the USD 835,000 Series 69 Notes due 15 July 2027 (ISIN: XS1320524090) constituted under the terms of a principal trust deed dated 12 August 2015 and issued by the

Issuer on 26 November 2015 under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 12 August 2015 (the "**Series 69 Notes**");

- (k) the USD 1,695,000 Series 80 Notes due 15 October 2029 (ISIN: XS1368748379) constituted under the terms of a principal trust deed dated 12 August 2015 and issued by the Issuer on 22 September 2016 under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 12 August 2015 (the "**Series 80 Notes**");
- (l) the USD 1,267,109 Series 83 Notes due 15 October 2029 (ISIN: XS1368748619) constituted under the terms of a principal trust deed dated 29 July 2016 and issued by the Issuer on 2 September 2016 under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 29 July 2016 (the "**Series 83 Notes**");
- (m) the USD 745,809 Series 84 Notes due 15 October 2029 (ISIN: XS1368748700) constituted under the terms of a principal trust deed dated 29 July 2016 and issued by the Issuer in two tranches on 2 September 2016 (Tranche 1) and 19 January 2017 (Tranche 2) respectively, under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 29 July 2016 (the "**Series 84 Notes**");
- (n) the USD 1,916,938 Series 85 Notes due 15 January 2029 (ISIN: XS1368748882) constituted under the terms of a principal trust deed dated 29 July 2016 and issued by the Issuer on 4 August 2016 under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 29 July 2016 (the "**Series 85 Notes**");
- (o) the USD 1,296,422 Series 87 Notes due 15 October 2029 (ISIN: XS1368749187) constituted under the terms of a principal trust deed dated 29 July 2016 and issued by the Issuer on 22 September 2016 under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 29 July 2016 (the "**Series 87 Notes**");
- (p) the USD 5,475,167 Series 89 Notes due 15 April 2029 (ISIN: XS1368749427) constituted under the terms of a principal trust deed dated 29 July 2016 and issued by the Issuer in two tranches on 4 August 2016 (Tranche 1) and 22 September 2016 (Tranche 2) respectively, under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 29 July 2016 (the "**Series 89 Notes**");
- (q) the USD 4,233,532 Series 90 Notes due 15 October 2029 (ISIN: XS1368749690) constituted under the terms of a principal trust deed dated 29 July 2016 and issued by the Issuer in two tranches on 2 September 2016 (Tranche 1) and on 17 November 2016 (Tranche 2) respectively, under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 29 July 2016 (the "**Series 90 Notes**");
- (r) the USD 694,706 Series 93 Notes due 15 October 2029 (ISIN: XS1484833535) constituted under the terms of a principal trust deed dated 29 July 2016 and issued by the Issuer on 2 September 2016 under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 29 July 2016 (the "**Series 93 Notes**");
- (s) the USD 3,568,449 Series 95 Notes due 15 October 2029 (ISIN: XS1492590747) constituted under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 29 July 2016 and issued by the Issuer in three tranches on 22 September 2016 (Tranche 1), on 29 December 2016 (Tranche 2) and on 26 January 2017 (Tranche 3) respectively, under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 29 July 2016 (the "**Series 95 Notes**");
- (t) the USD 3,059,773 Series 98 Notes due 15 January 2029 (ISIN: XS1404163120) constituted under the terms of a principal trust deed dated 29 July 2016 and issued by

the Issuer on 4 August 2016 under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 29 July 2016 (the "**Series 98 Notes**");

- (u) the USD 910,000 Series 101 Notes due 15 January 2029 (ISIN: XS1404157155) constituted under the terms of a principal trust deed dated 29 July 2016 and issued by the Issuer on 6 October 2016 under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 29 July 2016 (the "**Series 101 Notes**");
- (v) the USD 1,846,028 Series 105 Notes due 15 January 2029 (ISIN: XS1439448322) constituted under the terms of a principal trust deed dated 12 August 2015 and issued by the Issuer on 4 August 2016 under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 12 August 2015 (the "**Series 105 Notes**");
- (w) the USD 9,544,521 Series 115 Notes due 15 October 2029 (ISIN: XS1480250965)) constituted under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 29 July 2016 and issued by the Issuer in five tranches on 22 September 2016 (Tranche 1), 15 December 2016 (Tranche 2), 2 March 2017 (Tranche 3), 22 March 2017 (Tranche 4) and 13 April 2017 (Tranche 5) respectively, under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 29 July 2016 (the "**Series 115 Notes**");
- (x) the USD 3,035,589 Series 117 Notes due 15 October 2029 (ISIN: XS1539590643) constituted under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 29 July 2016 and issued by the Issuer in four tranches on 29 December 2016 (Tranche 1), 20 January 2017 (Tranche 2), 13 April 2017 (Tranche 3) and 14 June 2017 (Tranche 4) respectively, under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 29 July 2016 (the "**Series 117 Notes**"); and
- (y) the USD 3,712,087 Series 118 Notes due 15 October 2029 (ISIN: XS1539589801) constituted under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 29 July 2016 and issued by the Issuer in three tranches on 29 December 2016 (Tranche 1), 12 January 2017 (Tranche 2) and 22 March 2017 (Tranche 3) respectively, under the terms and conditions of the notes set out in the base prospectus of the Issuer dated 29 July 2016 (the "**Series 118 Notes**"),

(each a "**Series**" and together the "**Series**" or the "**Notes**").

We refer to the terms and conditions applicable in respect of each abovementioned Series (in each case, the "**Conditions**") as set out in the Section entitled "*Terms and Conditions of the Notes*" of the base prospectus applicable in respect of each of the Series (in each case, the "**Base Prospectus**"), in each case as such Conditions are supplemented by the Supplemental Trust Deed (as defined below) applicable to each Series.

We refer to the notice given by the Issuer to the Noteholders of each Series (in respect of each Series, the "**Noteholders**") dated 15 August 2024 (the "**15 August Notice**") of a meeting of the Noteholders of each Series, to be held for the purposes of considering and, if thought fit, passing the resolution attached at Schedule 1 or Schedule 2 thereto.

Capitalised terms used in this Notice but not otherwise defined herein shall have the meanings given to them in the 15 August Notice.

How to Vote

We refer to paragraph 2 (*Voting in person*), paragraph 3 (*Voting by proxy*) and paragraph 5 (*Blocking of accounts*) in the section titled 'How to Vote' of the 15 August Notice and by way of clarification, refer you to the information set out below which supersedes those paragraphs of the 15 August Notice.

Voting in person

2. If a Noteholder wishes to attend and vote at the Meeting in person the Noteholder must produce at the Meeting a completed voting certificate relating to the Notes in respect of which he/she wishes to vote. To complete the voting certificate, at least 48 hours before the time fixed for the Meeting, the Noteholder must produce to Prodigy Finance Limited (the "Transfer Agent") a statement of account from the relevant clearing system evidencing that the Notes in his/her account have been blocked. The voting certificate is available from the Transfer Agent upon request from the following email address:

Legal@prodigyfinance.com

Electronic voting will not be available.

NOTEHOLDERS SHOULD CONSIDER THAT THE VOTING CERTIFICATE MAY BE OBTAINED FROM THE TRANSFER AGENT UPON REQUEST AT LEAST 48 HOURS BEFORE THE TIME FIXED FOR THE MEETING

Voting by proxy

3. If a Noteholder wishes to appoint a proxy to attend and vote at the Meeting on his/her behalf, the Noteholder may do so by executing an instrument to appoint such proxy in the English language and delivering such executed instrument to the Transfer Agent at least 24 hours before the time fixed for the Meeting. The form of instrument to appoint a proxy is available from the Transfer Agent upon request from the following email address:

Legal@prodigyfinance.com

Blocking of accounts

5. Any Noteholder who wishes to obtain a voting certificate to vote at the Meeting or give voting instructions in respect of his/her Notes must request the relevant clearing system (Clearstream Banking, société anonyme (Clearstream, Luxembourg) and/or Euroclear Bank S.A./N.V.) to block the Notes in his/her own account, not later than 48 hours before the time appointed for holding the Meeting. Any such Noteholder must request that the Notes in his/her account are blocked by the relevant clearing system until the conclusion of the Meeting, at which point the Notes will be unblocked automatically. Any Noteholder who requests that the Notes in his/her account are blocked by the relevant clearing system will be issued a statement of account and block voting certificate by the relevant clearing system and must produce such statement of account and block voting certificate when requesting a voting certificate or an instrument to appoint a proxy from the Transfer Agent.

NOTEHOLDERS SHOULD CONSIDER THAT THE NOTES IN THEIR ACCOUNT WILL NOT BE BLOCKED AUTOMATICALLY AND HE/SHE MUST REQUEST THE RELEVANT CLEARING SYSTEM TO BLOCK THE NOTES IN HIS/HER OWN ACCOUNT UNTIL THE CONCLUSION OF THE MEETING

Further Information

Requests for further information should be addressed to:

MBA Community Loans p.l.c.
Attention: The Directors
Telephone: +353 1 920 3562
E-mail: clientoperations@apexgroup.com

This notice is given by:

MBA Community Loans p.l.c.

23 August 2024