



Public Offering of E Series Bonds of HM Inwest S.A.

ISSUER



HM Inwest S.A.

INVESTMENT COMPANY



Investment in corporate bonds is associated with the risk of losing part or all of the invested funds

ESSENTIAL INFORMATION ABOUT THE ISSUER

The main object of economic activity of HM Inwest S.A. involves implementation of real property projects. HM Inwest S.A. – the parent company of the capital group – has experience on the Polish and foreign real property markets. The Company has changed the legal form of its business activity in 2012. So far, the Issuer and subsidiaries of HM Inwest S.A. Group have successfully implemented over 70 projects of residential and multi-family buildings in the entire Poland.

DETAILS OF THE OFFER

Issuer	HM Inwest S.A.
Subscription term	10 December - 30 December 2021
Purchase term	30 March 2024
Issue price	PLN 1,000 per Bond
No. of bonds	10,000 Bonds
Min. subscription	PLN 5,000
Interest rate	fixed 7.7%
Interests payment	quarterly (6m per coupon)

HM INWEST S.A. GROUP IN NUMBERS



7.7%

Fixed interest rate

Check
the risk
factors

PURPOSE OF THE ISSUANCE

The purpose of issuance of E Series Bonds is obtaining funds that will be used by the Issuer: on account of granting a loan to a subsidiary of the Issuer, i.e., Sitges Quality Developments S.L., established in Vilanova i la Geltrú, Calle Col.Legi 35, Bajos, Local 20, Vilanova i la Geltrú 08800, Barcelona (Spain), tax identification number B67213645 ("Borrower") in order to provide additional financing of the statutory activity of the company, including recapitalization of development investments implemented by the Borrower in Spain, Vilanova i la Geltrú Ametller 8, Vilanova i la Geltrú Calle Casernes 12, Vilanova i la Geltrú Calle Unio/Calle Sitges, and to cover current operating costs of the Issuer.

INVESTMENT RISK

Detailed information regarding risk factors associated with this investment are provided in **chapter II Risk Factors, page 9 of the Information Memorandum**. We advise the Investors to take notice that investment in corporate bonds may lead to loss of a part of or the entire capital. This material was not confirmed or verified in anyway by the Financial Supervision Authority.

COLLATERAL

- Promissory Note and Promissory Note Agreement (up to 150% of the total nominal value of assigned E Series Bonds).
- Act of Submission to Collection Proceedings by HM Inwest S.A. (up to 150% of the total nominal value of assigned E Series Bonds).
- Assignment of Receivables from the loan between HM Inwest S.A. and SQL Developments S.L.
- Registered pledge on shares of HM Inwest S.A. (up to 135% of the total nominal value of assigned E Series Bonds).
- Act of Submission to Collection Proceedings by the Shareholder as a limited debtor in relation to the established pledge on shares (up to 135% of the total nominal value of assigned E Series Bonds).

Prosper Capital Dom Maklerski S.A.

Polna Corner, VIII p. REGON: 016637802
 ul. Waryńskiego 3A NIP: 5252199110
 00-645 Warsaw KRS: 0000065126

Share capital PLN 8,306,691.00 fully paid



22 201 11 41



obligacje@pcdm.pl



www.pcdm.pl

WANT TO LEARN MORE?

CONTACT US!

This material was prepared in connection with E Series Bonds Public Offering by HM Inwest S.A. and has solely promotional nature and does not constitute an offer within the meaning of the Civil Code, recommendation of purchase of a financial instrument, or any basis for decision on purchase of a financial instrument. The material is not an investment advice or an indication that any investment or strategy is appropriate for the individual situation of the investor. The only legally binding document that contains information about the Issuer, Series E Bonds Public Offering and the risk factors is the Information Memorandum available in an electronic form on the website of PCDM: <https://www.pcdm.pl/emisja/grupa-hm-inwest-s-a-seria-e/> and on the Issuer's website: <https://www.grupainwest.pl/> Detailed information regarding risk factors associated with this investment are provided in **chapter II Risk Factors, page 9 of the Information Memorandum**. We advise the Investors to take notice that investment in corporate bonds may lead to loss of a part of or the entire capital. This material was not confirmed or verified in anyway by the Financial Supervision Authority.