SUPPLEMENT TO THE INFORMATION NOTE

relating to the offering for the issuance of

PARTICIPATORY NOTES (Crowd Cooks)

by

Spreds Finance

This document was established by Spreds Finance.

THIS DOCUMENT HAS NOT BEEN VERIFIED OR APPROVED BY THE FINANCIAL SERVICES AND MARKETS AUTHORITY.

12 November 2019

This supplement (the "Supplement") to the Information Note of 10 October 2019 relating to the offering for the issuance of Participatory Notes (Crowd Cooks), constitutes a supplement to the said Information Note in accordance with Article 15 of the law of 11 July 2018 relating to the public offers of investment instruments and to the admission of investment instruments to trading on regulated markets.

The purpose of this Supplement is to inform the investors that the minimum amount of the Capital Increase, initially set at 200,000 EUR by the Information Note, is reduced to 100,000 EUR. Spreds Finance will thus participate in the Capital Increase if the total amount of firm commitments of subscription to this Capital Increase is at least EUR 100,000, and insofar as all other conditions precedent to the issuance of the Notes are fulfilled.

This Supplement completes and is inseparable from the Information Note. It should be read in conjunction with the Information Note, which includes important information about the characteristics of the offer and the risks attached to it.

Right of revocation: in accordance with article 15 of the law of 11 July 2018 relating to the public offers of investment instruments and to the admission of investment instruments to trading on regulated markets, investors who have already agreed to subscribing to the Participatory Notes (Crowd Cooks) prior to the publication of this Supplement have the right to revoke their acceptance for two business days after the publication of this Supplement. This right of revocation ends on 14 November 2019 included. Investors wishing to exercise their right of revocation must inform Spreds Finance by email before the expiry of the deadline at info@spreds.com.