

SUPPLEMENT TO THE INFORMATION NOTE

relating to the offering for the issuance of

PARTICIPATORY NOTES (CarJo)

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.

10 December 2019

This supplement (the "**Supplement**") to the Information Note of 8 November 2019 relating to the offering for the issuance of Participatory Notes (CarJo), 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 Subscription Period being determined to run until 10 December 2019, is extended to run until 20 December 2019 and that minimum amount of the offering, being determined at €50 000, is reduced to at €40 000.

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 (CarJo) 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 17 December 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.