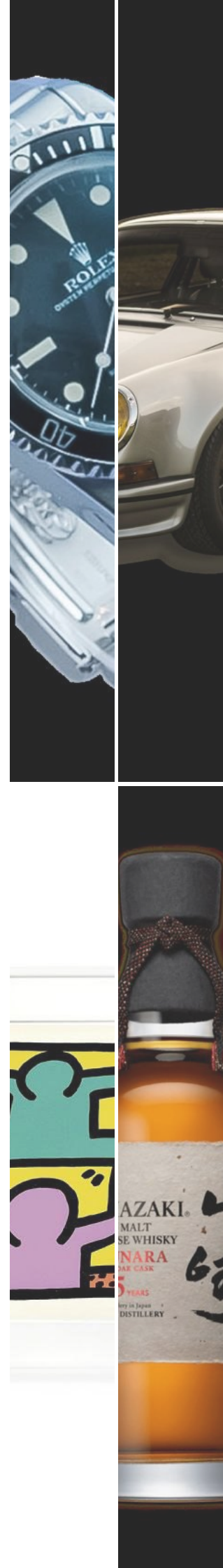


GUIDE

How to make your investment

The subscription step by step: what you do, why it is needed and which emails you receive along the way.



Six steps to your investment

The subscription is fully digital, and most steps take just a few minutes. This guide takes you through the start and the six steps: what you do, why it is needed and which email you receive.

What you need

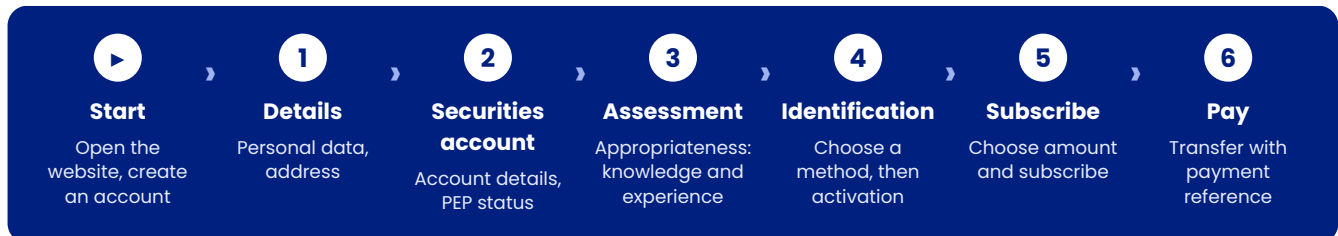
ID DOCUMENT

Your identity card or passport, a device with a camera and microphone and your mobile phone to receive a TAN by text message. Not needed if you are already identified with us.

SECURITIES ACCOUNT

Your securities account details: account holder, account number, BIC and bank code. You will find them on your securities account statement.

How it works



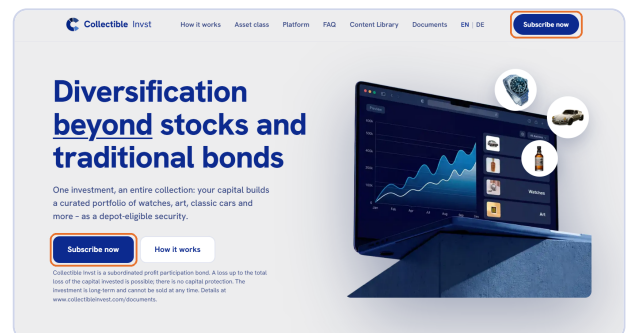
START Open the website

WHAT YOU DO

Go to www.collectible-invest.com and click "Subscribe now". This takes you to the subscription platform at now.collectible-invest.com.

WHY

The subscription runs on a secure platform operated by our partner Concedus, a licensed securities institution. You can find all product documents in advance at www.collectible-invest.com/documents.



Home page: "Subscribe now" at the top right or in the main area

Tips before you start. Check whether your bank can book the security into your securities account: most neobrokers currently cannot, while traditional banks and direct banks usually can. For the identification you need a stable internet connection. You can pause at any time: your details are saved. And if you get stuck, write to us at contact@collectible-invest.com.

Account and personal details

START Create an account

WHAT YOU DO

On the platform, you first create an account: under “Don’t have an account yet?”, click “Register” and enter your first name, last name, email address and a password. Then confirm your email address using the link we send you.

WHY

Your whole subscription runs through your account. Later, you will also find your subscriptions and documents there. The confirmation makes sure that all information reaches you.

YOUR EMAILS



Please confirm your email address

Click the link before you continue.



Your registration documents

Terms and privacy notices of Concedus. Keep for your records.



Discover our investment opportunities now

First name *

John



Last name *

Smith



Password *

.....



Confirm password *

.....



Email address *

john.smith@mail.com



Registration at now.collectible-invest.com

1 Personal details

On the first page of the platform, you enter your personal details, your residential address and your mobile number. Your securities account follows below (step 2). Required fields are marked with *.

My profile	
Salutation Mr	Title
First name *	Last name *
John	Smith
Date of birth *	Nationality *
10/03/1983	Germany
Place of birth *	
Berlin	

My profile

My residential address	
Street & house number *	Postcode *
Musterweg 10	10000
City *	Country *
Berlin	Germany
Mobile number *	
DE +491701111111	

Residential address and mobile number

NAME, DATE OF BIRTH AND ADDRESS

Name and date of birth as shown on your ID document, and, as your address, the address at which you are officially registered (Meldeadresse). This matters for your identification.

Securities account and PEP status

2 Securities account

We book the profit participation bond into your securities account. You enter the account holder, the account number and the BIC and bank code of your bank. If your bank cannot book the security, you will see this directly in the form and can enter a different securities account.

Securities account

We require your securities account details in order to credit the profit participation bond (Gewinnschuldverschreibung) to your securities account after receipt of payment and expiry of the withdrawal period.

Securities account holder *

John Smith

Securities account number *

1234567890

Securities account BIC *

INGDDEFF

Securities account bank code (BLZ) *

50010517

☐ Is this a joint securities account?

Apply & continue

Securities account details

CHECK YOUR SECURITIES ACCOUNT DETAILS CAREFULLY

We use these details to instruct the booking at your bank. If even one detail is wrong, the bank may reject the booking. The securities are then returned, and your booking moves to a later execution date. Ideally, have a current securities account statement at hand and compare every field.

Where to find your securities account details

ACCOUNT HOLDER

Your name, exactly as it appears on your securities account statement.

ACCOUNT NUMBER

Shown in your online banking under the securities account overview or at the top of your statement. Note: this is not your bank account number or IBAN.

BANK CODE (BLZ)

The eight-digit German bank code of the bank that holds your securities account. It is on your statement. If your current account is with the same bank, it is also part of your IBAN: the eight digits after the first four characters. Example: DE89 **3704 0044** 0532 0130 00.

BIC

The international identifier of your bank, 8 or 11 letters and digits, for example ABCDDEFFXXX. It is also on your statement or in your online banking under your bank details.

Joint account? Then switch on "Is this a joint securities account?". If you cannot find a detail, your bank will give it to you on request.

PEP status

On the next page, you state whether you are a politically exposed person (PEP), for example a minister, state secretary or ambassador, whether you are an immediate family member of a PEP or a person known to be a close associate of one. If none of this applies, leave the toggle off. By clicking "Apply & continue", you also confirm that you are investing for your own account.

Why: Both are required by the German Anti-Money Laundering Act.

PEP status

Politically exposed persons (PEPs) are individuals who, for example, hold high-ranking government offices, such as ministers, state secretaries or ambassadors. If you hold such a position or are closely associated with a politically exposed person, please confirm this accordingly.

☐ YES, I am a politically exposed person (PEP), an immediate family member of a politically exposed person or a person known to be a close associate of a politically exposed person.

By clicking "Apply & continue", I confirm that I am acting for my own account and in my own economic interest.

Back

Apply & continue

PEP status

Appropriateness assessment

3 Appropriateness assessment

Experience & knowledge

- i** We are legally obliged to assess whether an investment in a financial instrument offered here is appropriate for our investors (appropriateness assessment). For this purpose, we ask you to answer the following questions accurately and completely. If you do not wish to share this information with us, you may still invest, but we will not be able to assess whether the investment is appropriate for you. Please note: this appropriateness assessment does not constitute an individual recommendation as to whether the selected financial instrument is actually suitable for you (as opposed to investment advice). It merely assesses whether, in our opinion, you are able to evaluate the risks associated with the product. Thank you for your answers and your trust.
- Professional clients within the meaning of the German Securities Trading Act (WpHG) are presumed to have sufficient experience and knowledge to properly assess the risks associated with the investment.

Would you like to provide information on your investment experience?

- ☐ Yes
- ☐ No
- ☐ I would like to be classified as a professional client under the German Securities Trading Act (WpHG)

Back

Apply & continue

Experience and knowledge

How long have you had experience with financial products or securities transactions?

- ☐ No information provided
- ☐ No experience
- ☐ Less than 1 year
- ☐ 1 to 3 years
- ☐ More than 3 years

Example question: length of your experience

How many financial or securities transactions do you carry out on average per year?

- ☐ No information provided
- ☐ No transactions
- ☐ 1 to 5
- ☐ 6 to 15
- ☐ More than 15

Example question: transactions per year

WHAT YOU DO

At the start, you are asked: "Would you like to provide information on your investment experience?" It is your choice. If you do, you answer a few short questions, for example how long you have been trading securities and how many transactions you make per year.

WHY

The appropriateness assessment is required by law for securities like this one. Based on your information, our partner Concedus checks whether the product matches your knowledge and experience. If you do not provide any information, or if the product does not match your information, you will see a notice. This is not investment advice.

YOUR EMAILS No email in this step.

Identification

4 Identification

Already identified with us? If we already hold the required identification (KYC) for you, this step is skipped, and you go straight to step 5.

Three methods to choose from

BANK IDENT

Via your online banking. A small automatic transfer confirms your account. You complete it with a TAN.

VIDEO IDENT

A short video call with an ident agent, your ID is checked live. You complete it with a TAN.

EID

With the online ID function: you enter your 6-digit PIN, and your ID card is read via NFC. Currently only for German citizens.

WHAT YOU DO

Choose one of the three methods and click "Start identification". You are then forwarded directly to our partner WebID. The identification takes only a few minutes. When you start, you receive the email "Your identification with Collectible Invst", which you can use to resume if you pause. You will also receive an email directly from WebID, in German. It belongs to your identification, and you do not need to act on it.

WHY

The German Anti-Money Laundering Act requires every investor to be clearly identified once.

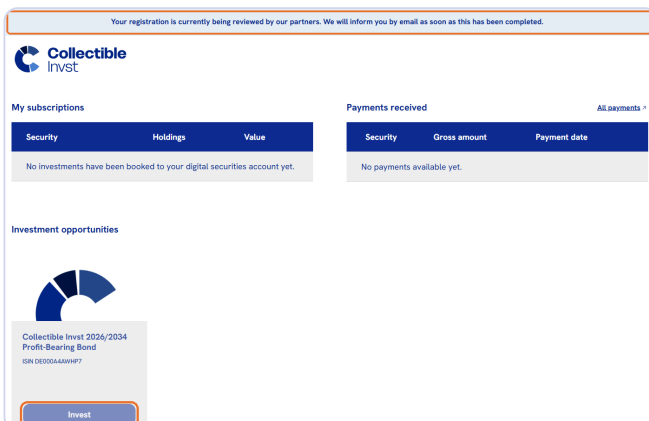
IMPORTANT: REASON FOR IDENTIFICATION

Depending on the availability of WebID agents, there may be waiting times. If you are asked why you are identifying yourself, answer: **"I would like to register on the Concedus subscription platform for Collectible Invst."**

AFTER THE IDENTIFICATION: A SHORT WAIT

Your identification is checked and your account is then activated. You do not need to do anything.

While the check is running, your dashboard shows the notice "Your registration is currently being reviewed by our partners", and the "Invest" button is still grey. Within the next few minutes, you receive the email **"Your registration is complete"**. Click **"Invest now"** in the email to continue your subscription. Alternatively, log in and click "Invest" in your dashboard.



Dashboard during the check

Registration complete

Dear John Smith,
Your identification was successful and your registration is complete. You can now invest in the Collectible Invst Gewinnschuldverschreibung 2026/2034 (profit participation bond).

Invest now

Email after activation

Choose amount and subscribe

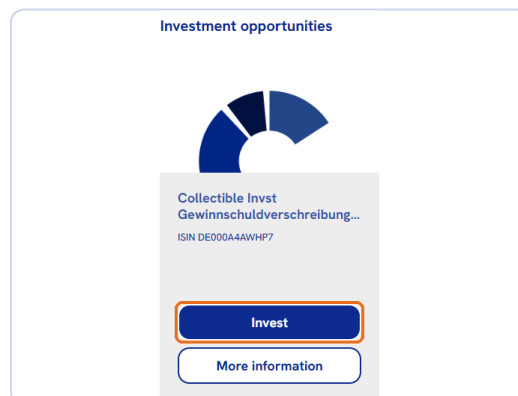
5 Choose amount and subscribe

WHAT YOU DO

Once your account is activated, the “Invest” button in your dashboard is active. Click it and choose your investment amount. You can subscribe from 1,000 euros: use the plus and minus buttons to change the amount in steps of 1,000 euros, or click the amount and enter it directly. On the right, you immediately see the summary with the agio and the total amount you will transfer.

WHY

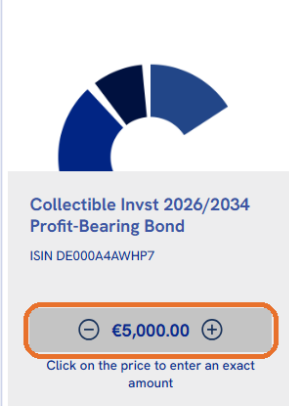
One security has a nominal amount of 1,000 euros. On top of this comes the issue surcharge (agio), whose percentage rate decreases as your investment amount increases. For 5,000 euros, for example, it is 1.50% or 75 euros, making 5,075 euros in total.



Dashboard: “Invest” is active

Collectible Invst 2026/2034 Profit-Bearing Bond

How much would you like to invest?



Summary

Investor	John Smith
Investment amount	€5,000.00
Quantity	5
Amount per security	€1,000.00
Agio (1.50 %)	€75.00
Total amount to be transferred	€5,075.00

Choose the amount and check the summary

THEN

Below the summary, you confirm that you are not subject to tax under US or Canadian law, that you are not a US citizen and that you do not have your domicile or habitual residence in the USA. Then click “Confirm and continue”.

☒ I confirm that I am not subject to tax under US or Canadian law, that I am not a US citizen, and that I do not have my (tax) domicile or habitual residence in the USA.

Cancel

Confirm and continue

Confirmation on tax liability

Review and subscribe

Confirmation

Please check your details

Personal details

Name: John Smith
Date of birth: 03.10.1983
Address: John Smith
Musterweg 10
10000 Berlin
Germany

Summary

Investor	John Smith
Investment amount	€5,000.00
Quantity	5
Amount per security	€1,000.00
Agio (1.50 %)	€75.00
Total amount to be transferred	€5,075.00

You will receive the information for transferring the purchase amount upon completion.

Confirmation: check your details and the summary

Who is it for? Collectible Invst is a subordinated profit-participating bond and suits investors looking for a long-term addition to their portfolio who can bear a loss up to the total loss of their capital.

The confirmation page shows your personal details and the summary of your subscription once more. Check your name, your address, the investment amount and the total amount. At this point, you will receive the contract documents by email. Read them, and then subscribe with **“Submit binding subscription and proceed to payment”**. This confirms that your details are correct, that you have received and read the documents and that you agree to the contractual terms. Please note: the contract documents are legally binding in their German version.

We have just sent you the Key Information Document, the terms and conditions of the bond, the risk warnings, the consumer information including the information on the right of withdrawal, the cost information and the customer information of Concedus GmbH by email. Please read these documents carefully.

By clicking “Submit binding subscription and proceed to payment”, you confirm that your personal details are correct, that you have received and read all documents, and that you agree to the contractual terms.

Cancel

Submit binding subscription and
proceed to payment

Completing the subscription

YOUR EMAILS



Your contract documents for the subscription

Before subscribing: Key Information Document, terms and conditions of the bond, risk warnings, consumer information including the withdrawal instructions, cost information, customer information of Concedus.

Pay

6 Pay



We have received your subscription!

You will shortly receive a confirmation of your investment by email.

Transfer details

Please transfer the total amount to the following bank account:

Recipient	NH Collectible 1 GmbH
IBAN	DE••••••••••••••••
BIC/SWIFT	COBADEFFXXX
Bank	COMMERZBANK AG
Amount	€5,075.00
Payment reference	BTKNZ3SM

Summary

Investor	John Smith
Investment amount	€5,000.00
Quantity	5
Amount per security	€1,000.00
Agio (1.50 %)	€75.00
Total amount to be transferred	€5,075.00

After subscribing: confirmation with transfer details (IBAN masked here)

WHAT YOU DO

Right after you subscribe, you see your transfer details: recipient, IBAN, BIC, amount and payment reference. You also receive the same details by email, and you can find them at any time under “My subscriptions” by clicking on your subscription. Transfer the total amount from your bank account and enter the payment reference exactly as shown.

WHY

There is no direct debit: you make the transfer yourself. The payment reference lets us match your payment to your subscription. If it is missing or the amount differs, the booking is delayed. For your subscription to be booked on the next execution date, the money must be received by the “Payment received by” date (see the subscription window on page 10). So it is best to transfer right after subscribing: a bank transfer usually takes one to two business days.

IMPORTANT

Every subscription has its own payment reference. Please only transfer using the details of your subscription, and never without subscribing first.

YOUR EMAILS

✉ **Your subscription has been received**
Order number and booking date. Keep for your records.

✉ **Payment details for your subscription**
Recipient, IBAN, BIC, amount, payment reference. You need this email for the transfer.

Payment details

Dear John Smith,

Thank you for your subscription. Please transfer the total amount to the following account of the issuer:

Recipient: **NH Collectible 1 GmbH**
IBAN: | DE••••••••••••••••
BIC: COBADEFFXXX
Bank: Commerzbank AG

Total amount (investment amount plus agio):
5 075,00 EUR
Payment reference:
BTKNZ3SM

Email “Payment details” (IBAN masked)

What happens after you subscribe

Withdrawal

After subscribing, you have a 14-day right of withdrawal. The easiest way to withdraw is via “Withdraw from contract” in your account. You will find all options in the withdrawal instructions. You then receive a confirmation, and any payment already made is refunded.

Booking

We execute all subscriptions together on fixed execution dates. After your payment has been received and the withdrawal period has expired, the profit participation bond is booked into your securities account on the next execution date. After that, we keep you regularly informed about how the portfolio develops.

CURRENT SUBSCRIPTION WINDOW

Subscribe by

End of Dec 2026

Payment received by

31 Dec 2026

Booked into your account

Mid-January 2027

Your subscription in your account

Under “My subscriptions” in your account, you can see your subscription. Until your money has arrived, it shows the status **“Payment pending”**.

My subscriptions

Security	Quantity	Date	Currency	Investment amount	Status
Collectible Invst 2026/2034 Profit-B...	5	27/09/2026	EUR	€5,000.00	Payment pending >

My subscriptions: subscription with the status “Payment pending”

Your emails at a glance

WHEN	EMAIL	WHAT YOU DO
Account created	Please confirm your email address	Click the link
Account created	Your registration documents	Keep for your records
Identification started	Your identification with Collectible Invst	Use it to resume if you pause
Identification checked	Your registration is complete	Click “Invest now”
Before subscribing	Your contract documents for the subscription	Read and keep
After subscribing	Your subscription has been received	Keep for your records
After subscribing	Payment details for your subscription	Make the transfer
Only if you withdraw	Confirmation of your withdrawal	—

No email received? Check your spam folder. And if you get stuck anywhere, write to us at contact@collectible-invest.com.