

From: OPR-Finance Oy (the “**Issuer**”)

To: Noteholders; and
Nordic Trustee Oy in its capacity as the Agent

Dated: August 5, 2019

Dear Sirs/Madams,

OPR-Finance Oy – Terms and Conditions of EUR 40,000,000 Senior Secured Fixed Rate Notes (ISIN: FI4000257530) (the “Terms and Conditions”)

This notice (this “Notice”) is addressed to the Agent and the Holders under the Terms and Conditions.

Save as otherwise defined in this Notice, words and expressions defined in the Terms and Conditions shall have the same meanings when used in this Notice and references to a “Clause” or “Clauses” in this Notice are references to that clause or those clauses in the Terms and Conditions.

1. Redemption of the Notes

We refer to Clause 8.3 (*Voluntary total redemption (call option)*) and hereby notify the Noteholders and the Agent that we will redeem the Notes in full during the period commencing on September 19, 2019 and ending on October 31, 2019 at an amount per Note equal to 100 percent of the Nominal Amount plus:

- a) 75 percent of the Interest Rate, if the redemption occurs prior to October 18, 2019, or
- b) 50 percent of the Interest Rate, if the redemption occurs on or after October 18, 2019,

in each case, together with accrued but unpaid Interest.

2. Conditionality of the Redemption

The completion of the redemption is conditional on the Issuer securing sufficient new financing to redeem the Notes.

The Issuer will notify the Agent and the Noteholders in the event that the condition for the redemption has not been fulfilled as soon as feasible after the non-fulfillment of the condition has become evident.

3. Other provisions

The provisions of Clauses 24.1 and 24.2 shall be deemed to be incorporated in this Notice *mutatis mutandis* as if fully set forth herein, save that references to “these Terms and Conditions” shall be construed as references to “this Notice”.

Yours faithfully,

For and on behalf of

OPR-Finance Oy

as the Issuer

By:



Name: Jouni Selin
Title: Acting CEO