

## Glossary

<u>Term</u>	<u>Definition</u>
Additional Payment	Any payment made to Customer Creditors after the Initial Scheme Payment is made.
Amigo	Amigo Loans Ltd, a company incorporated in England and Wales with the company number 04841153, having its registered office at Nova, 118-128 Commercial Road, Bournemouth, England, BH2 5LT.
Amigo Board	The board of directors of Amigo.
Amigo Companies	Amigo, AMSL and Holdings PLC.
Amigo Group	Holdings PLC and its subsidiaries, including Amigo, AMSL and SchemeCo.
AMSL	Amigo Management Services Ltd, a company incorporated in England and Wales with the company number 05391984, having its registered office at Nova, 118-128 Commercial Road, Bournemouth, England, BH2 5LT.
Bonds	The high yield bonds issued by Amigo Luxembourg SA pursuant to an indenture dated 20 January 2017, entered into between Amigo Luxembourg S.A. as issuer, Amigo and AMSL as guarantors, among others, as amended from time to time.
Bondholders	Holders of the Bonds.
Business Day	A day, other than a Saturday or a Sunday, on which banks are open for general business in London.
Claims Submission Deadline	The date which is six months after the Scheme Effective Date.
Contribution and Co-operation Agreement	The Contribution and Co-operation Agreements are the documents which require Amigo to provide the Scheme Fund.
Court	The High Court of Justice of England and Wales.
Creditors' Meeting	The meetings of the Customer Creditors convened under Section 896 of the Companies Act 2006 to consider the New Business Scheme and the Wind-Down Scheme.
Customer Advocate	An independent customer advocate in connection with the Schemes.
Customers' Committee	The committee of customers that Amigo arranged to consider and give feedback on the terms of the scheme proposals.

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Customer Creditor	A person who is or claims to be owed money by Amigo in respect of a Scheme Claim. This includes the FOS.
Deed Poll	The detailed text of the document that SchemeCo used to take on Amigo's liabilities (its obligations to pay debts) so that SchemeCo could enter into the Schemes.
EY Report	An independent review by Ernst & Young LLP of the financial position and estimated outcomes for Amigo.
Excluded Liabilities	A customer will have an Excluded Liability if, before 21 December 2020, they had: <ul style="list-style-type: none"> <li>(a) their claim accepted by Amigo or had accepted a settlement offer from Amigo;</li> <li>(b) received a settlement offer from Amigo dated on or after 21 June 2020, which they did not accept or reject;</li> <li>(c) been told that Amigo had accepted an opinion issued by an adjudicator at the FOS in respect of their claim; or</li> <li>(d) obtained a final decision in their favour from the FOS and Amigo had not notified them that it intends to judicially review that decision.</li> </ul>
Escrow Agreement	The trust agreement dated 24 December 2021 entered into by Amigo as trustee under which Amigo holds certain amounts on trust for certain Customer Creditors.
Fallback Date	The date that is 12 months and one day after the Scheme Effective Date (but only where the New Business Conditions have not been satisfied prior to such date), or any date before that on which Amigo's directors certify to the Scheme Supervisors that they do not expect the New Business Conditions to be satisfied.
Fallback Solution	The Fallback Solution is the method of implementing the New Business Scheme which is that scheme's second objective, to be implemented only if the Fallback Date occurs. Amigo's business will be wound down, without the new money being provided.
FCA	Financial Conduct Authority (Amigo's regulator).
Final Scheme Claim	A Scheme Claim which has been determined to be valid and given a particular value, whether by SchemeCo or (if the Customer Creditor disagreed with SchemeCo's determination) the Scheme Adjudicator. For the purposes of calculating a Final Scheme Claim, any amounts owed to the

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	Scheme Creditor under the Escrow Agreement shall be disregarded.
First Funding Payment	A payment of £60 million that Amigo would make to the Scheme Fund under the Preferred Solution in the New Business Scheme.
FOS	The Financial Ombudsman Service.
FOS Fee Claims	The information submitted to SchemeCo by the FOS in relation to the complaint handling fees Amigo owes to the FOS, including any supporting evidence.
Holdings PLC	Amigo Holdings PLC, a company incorporated in England and Wales with the company number 10024479, having its registered office at Nova, 118-128 Commercial Road, Bournemouth, England, BH2 5LT.
Initial Scheme Payment	A payment made by SchemeCo to a Customer Creditor under the New Business Scheme or the Wind-Down Scheme.
Intrum	Intrum UK Finance Limited, to whom Amigo has, from time to time, sold and transferred its rights, interests and obligations under certain Loans (including pursuant to agreements for the purchase of Loans from ALL).
Liquidity Reserve	A reserve of £8.4 million equal to three months' operating costs and to cover contingencies which in the Preferred Solution Amigo needs to hold and not pay into the Scheme Fund to make sure it can carry on as a business.
New Business Conditions	These apply to the New Business Scheme and are that: <ul style="list-style-type: none"> <li>(e) within nine months of the Scheme Effective Date Amigo starts lending again; and</li> <li>(f) within 12 months of the Scheme Effective Date, Holdings PLC issues at least 19 ordinary shares for every 1 ordinary share in issue immediately beforehand.</li> </ul>
New Business Scheme	The proposal Amigo recommends that Customer Creditors vote for. It contains both the Preferred Solution and the Fallback Solution.
Outstanding Redress Claim	A claim made against Amigo, in respect of a Scheme Liability, where: <ul style="list-style-type: none"> <li>(a) you complained to Amigo before 21 December 2020 (and Amigo has acknowledged receipt of that complaint), but</li> </ul>

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	<p>Amigo had not accepted <i>or rejected</i> your claim before 21 December 2020; or</p> <p>(b) the FOS had issued an opinion in respect of your complaint before 21 December 2020, but Amigo had not told you that it has accepted the FOS’s opinion before 21 December 2020; or</p> <p>(c) you complained to Amigo after 21 December 2020, and Amigo has acknowledged receipt of that complaint and confirmed that your complaint either does not need to be resubmitted; or</p> <p>(d) Amigo made you a settlement offer (known as a final response letter) dated between 21 December 2019 and 20 June 2020, and:</p> <p>(i) you have not accepted the offer; or</p> <p>(ii) you have (or someone acting on your behalf has) rejected the offer.</p>
Payment Percentage	This is used to determine what proportion of the Scheme Fund each Customer Creditor will be paid.
Practice Statement Letter	The document titled “Practice Statement Letter” that was uploaded to the Website on 13 December 2021.
Preferred Solution	<p>The Preferred Solution is the method of implementing the New Business Scheme which is that Scheme’s primary objective, and involves raising money to (among other things) increase the amount of money available to be paid to Customer Creditors.</p> <p>Amigo will start lending again (which requires FCA approval) and raise funds through the Share Issue. This will allow Amigo to pay more compensation to Customer Creditors than under the Fallback Solution, Wind-Down Scheme or in administration.</p>
Release Agreement	The Release Agreement will release the Amigo Companies from any obligations to Customer Creditors.
Scheme Adjudicator	The Scheme Adjudicator will assess claims where a Customer Creditor disagrees with SchemeCo’s decision as to whether the claim is valid or the value of the claim. The Scheme Adjudicator is an experienced financial services regulatory lawyer, who will be supported by a team with

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	relevant expertise, including affordability issues regarding credit providers.
Schemes	The New Business Scheme and the Wind-Down Scheme. Where used in the singular (i.e. “Scheme”), this refers to one of the two.
Scheme Claim	Claims made by Customer Creditors for compensation, including the FOS’ claim for unpaid fees.
SchemeCo	ALL Scheme Ltd, a company incorporated in England and Wales with the company number 13116075, having its registered office at Nova, 118-128 Commercial Road, Bournemouth, England, BH2 5LT. This is a separate company that has been set up solely for the purposes of a scheme.
Scheme Costs	The costs of designing implementing and administering the Scheme and winding down SchemeCo following completion of the Scheme.
Scheme Effective Date	The date on which either Scheme becomes effective, i.e. when the court order sanctioning the scheme is delivered to the Registrar of Companies in England and Wales for registration.
Scheme Fund	The balance from time to time of the Trust Account, held on trust by SchemeCo for the benefit of Customer Creditors.
Scheme Liability	A liability owed by SchemeCo (under the Deed Poll) to a customer or the FOS, but not including: (i) any amounts owed between any of ALL, AMSL, Holdings PLC and/or SchemeCo; and (ii) the Excluded Liabilities.
Scheme Payment	Payments made to Customer Creditors.
Scheme Supervisors	The persons appointed under Part 6 and any person who is employed by those persons and to whom functions under the Scheme are delegated.
Second Funding Payment	A payment of £37 million.
Share Issue	Within 12 months of the Scheme Effective Date, Holdings PLC issues at least 19 ordinary shares for every 1 ordinary share in issue immediately beforehand.
Top-up Amount	A payment of at least £15 million to be paid into the Scheme Fund following the Share Issue.
Trigger Event	The occurrence of any event, including the receipt by Amigo of a material fine from the FCA, which the Scheme

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	Supervisors determine would probably result in a worse outcome for Customer Creditors under the Scheme than in Amigo's administration.
Turnover Amount	Amigo's net collections on its existing loan book which exceed £97 million collected before 31 October 2023.
Website	<a href="http://www.amigoscheme.co.uk">www.amigoscheme.co.uk</a> .
Wind-Down Scheme	Essentially the Fallback Solution on its own, without trying the Preferred Solution first.