

Stockholm 6 April 2020

Dear Bond holders,

To holders of the up to SEK 400,000,000 senior unsecured floating rate bonds with ISIN SE0010985978 (the "Bonds") issued by **Moment Group AB** (publ) (the "Issuer").

Background

The Issuer has for some time faced several operational challenges in order to strengthen their financial position and enhance profitability. After the promising fourth quarter 2019, the COVID-19 outbreak severely affected the Issuer. It can be assumed that the now ongoing written procedure is only the initial concession to be requested by the company from us Noteholders. Hence, it is important that we start organizing ourselves in order to respond in a joint professional way, recognizing the fact that the bond is the only material debt of the listed holding company, Moment Group AB (publ).

We are a group of Noteholders together representing about 30% of the outstanding bond. We would like your support in establishing a bondholder committee to shoulder this task. The bondholder committee will then create a steering group of the Noteholders which can act as strong counterpart to the Issuer. The aim will be to help the Issuer and its advisors in finding acceptable solutions for the Issuer to become profitable with a healthy financial balance sheet when the present crisis has subsided. The negotiations intend to be carried out with the aim for an optimal financial outcome for the Noteholders, recognizing our financially senior position to the present owners.

We are positive to and will support the ongoing written procedure whereby the Noteholders accept that interest for three quarters are capitalized and added to the nominal amount of the bond. Both the company and the bondholders need the time window created by this to review the possible alternatives, which can be easier to assess once the present crisis has calmed down.

Problem

There is a major problem in regard to the possibility of contact between us Noteholders/Bond owners. *A register of who owns what and how much does not exist!* Most bonds are in reality listed as owned or controlled by a number of different banks, which in turn only hold those bonds as custodians for the actual owners.

What we need from you

Some of us are bondholders that have several years of experience from restructuring situation like this and are willing to make a joint effort to minimize the possible losses for all of us. But

without being able to communicate we are severely hampered in this effort. To be able to initiate this joint effort we need some information from you.

1. Your name as the ultimate owner of the bond issued by the Issuer.
2. The size of your holding.
3. The name of your contact person.
4. The E-mail address to said contact person.
5. The telephone number of that contact person.
6. An indication if you are willing to be part of the bondholding group. Also please let us know if you are willing to actively participate in the bond committee and in such a case if you have an interest in being part of the steering committee. It can be assumed that all members of the steering committee will be entrusted with confidential information, hence being listed at insiders, which limits the possibility to trade in the bond.

Given the urgency of this matter we would very much appreciate this information as soon as possible. Without the requested information, we cannot keep you informed about the further developments.

Should you have any questions please do not hesitate to contact us.

By mail to scandbond@outlook.com or Jonas Linderoth +46-708 61 62 16 or Gunnar M Carlsson +46-708 11 38 72.

On behalf of

Spiltan Högräntefond
Nicklas Segerdahl

IKC Avkastningsfond B
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