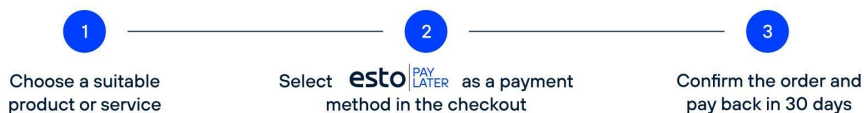




New innovative payment method



Be smart and choose ESTO Pay Later to pay for your purchases!

Confirm your purchase with just a few clicks and pay back without any extra cost. ESTO Pay Later is a smart way for people to pay - get your goods now and pay back on a flexible repayment schedule.

Get exactly what you need with just a few clicks - no interest, no surcharge and no deposit.

The block features the 'esto PAY LATER' logo at the top center. Below it are three blue rounded rectangular boxes, each containing an icon and text: 1. A calendar icon with the text 'Flexible payment schedule'. 2. A shopping bag icon with the text 'Get the goods now and pay back in 30 days'. 3. A star icon with the text '0% interest, 0€ extra fees'.

Pay Later payment method is provided and managed by ESTO AS.

WHAT IS ESTO?

ESTO is a financial services company that dates back to 2016 and was born out of the need for a new generation of payment solutions, suitable for both the end consumer and the merchant. Today ESTO offers the widest range of payment solutions in the Baltics and has a partner network of more than 2,000 partners and stores and over 200,000 customers.