



NOTICE ON THE CHANGE OF THE TERMS AND CONDITIONS OF NOTES ISSUED BY THE COMPANY HOME CREDIT B.V.

Home Credit B.V., with its registered office at Strawinskylaan 933, 1077XX Amsterdam, the Netherlands, registered with the Trade Register of the Chamber of Commerce for Amsterdam under File No. 34126597 (hereinafter the “**Issuer**“),

as the issuer of the notes with the title: HOME CR. 3,75/20, issued in a total nominal value of CZK 1,998,000,000, due in 2020, with fixed interest rate in the amount of 3.75 % per annum on the basis of the prospectus of notes elaborated on 4 January 2017 and approved by the decision of Czech National Bank No. 2017/016005/CNB/570, File No. S-Sp-2016/00055/CNB/572, as of the date 1 February 2017, which entered into force on 3 February 2017 (hereinafter the “**Prospectus**“), of which the terms and conditions creates an integral part (hereinafter the “**Notes**“ and the “**Terms and Conditions**“),

hereby announces in accordance with Section 10 (3) of Act No. 190/2004 Coll., on Notes, as amended, that:

based on the approval of the meeting of noteholders of the Notes that was held on 3 August 2017 at the following address: Home Credit International a.s., Evropská 2690/17, Postal Code: 160 41, Prague 6, the Terms and Conditions shall be amended as specified in Annex No. 1 to the notice on the convening a meeting of the noteholders of the Notes that was published on the web page of the Issuer on 19 July 2017. Other provisions of the Terms and Conditions remain unchanged.

The full version of the Terms and Conditions is available to the public on the web page of the Issuer <http://www.homecredit.eu/investors/regulatory-announcements/all.aspx>, where information about notes issued by the Issuer are published, on request and free of charge during working hours from 9.00 am to 4.00 pm for inspection at the registered office of the Issuer at Strawinskylaan 933, 1077XX, Amsterdam, the Netherlands and in the Czech Republic at PPF banka a.s., Prague 6, Evropská 2690/17, 160 41, as well as in other locations according to the valid legal regulations.

In Prague on 3 August 2017

Home Credit B.V.



Name: Daniel Fišer

Position: Based on the Power of Attorney