



VERDANT Duo 80/20

80% VERDANTLand and 20% APFC

One enquiry. Two separate transactions.

Purchase prices from approx. EUR 15,410 plus the land fee. Total initial cost approx. EUR 16,270.

12 / 24 / 36 / 48 / 60 months. Proposed offer.

EUR indicative at CZK 24.340/EUR, CNB 19 October 2026. Binding basis: CZK 375,000 plus CZK 21,000 fee.



Two separate transactions

VERDANTLand: direct ownership of identified plots. APF Malta Real Estate Limited agrees the future repurchase.

APFC: a separate token purchase from LTD and a separate future repurchase obligation.

The 80/20 split applies to purchase prices before the land administration fee. Each product can also be discussed separately.

One enquiry concludes neither agreement and creates no payment obligation.

Price allocation and fee

Illustration in CZK	Amount
VERDANTLand 80%	800,000
APFC 20%	200,000
Fee: 7% of the land price	56,000
Total initial cost	1,056,000

Annual advances and common start

Land: 10% of the original land purchase price for each completed year. APFC: 13.5% of its original purchase price.

Combined advances: 10.7% of purchase prices. The CZK 1 million example pays CZK 107,000 annually.

Every advance is deducted from the total future prices. Advances are part payments and not additional returns.

Both terms and anniversaries begin on the date of legal effects of the approved registration of the client's land ownership.

Illustrative contractual return

Term	Weighted annual increment	Cumulative return on cost
12 months	9.1%	8.62%
24 months	10.3%	19.51%
36 months	10.3%	29.26%
48 months	10.3%	39.02%
60 months	11.5%	54.45%

Illustration only: constant 3M PRIBOR of 4%, simple calculation, before tax, without reinvestment. The land fee forms part of initial cost and its future repurchase price. Assumes both obligations are fully performed. Actual Land terms use quarterly rates and actual days/365.



Enquiry and separate agreements

An individual offer covers both transactions. APF Malta confirms the specific repurchase terms in writing before reservation.

Sign the land terms and reservation agreement. Pay the fee to the intermediary named in that agreement.

APFC has a separate purchase agreement and payment to LTD. Land purchase payments follow the purchase and escrow agreements.

Future purchase agreements follow land acquisition. Agree what happens to APFC if the land acquisition fails before making payment.

Risks and individual offer

Market risks differ, but repurchase obligations depend on the connected LTD-APF Malta group. Two agreements do not guarantee independent backing.

APFC can lose its entire value. Land prices can fall. Land ownership does not guarantee payment of the repurchase.

APFC repurchase: original price + 13.5% per year, simple calculation – advances paid. Land follows its separate agreement.

Written communication in German or English. Calls in English. info@verdanteurope.com

APFC distribution depends on completion of legal and operational steps.