September 1, 2026

Buy-back Offer by Peach Property Group Ltd to the Bondholders of the Perpetual Hybrid Bond of CHF 45,974,000 (ISIN CH0417376040)

What does this voluntary buy-back mean for me as an investor?

Peach Property Group Ltd ("Peach") is offering investors the opportunity to sell the bonds they hold back to the company. Participation in the purchase offer is voluntary. If you choose not to participate, your bonds will remain unchanged in your portfolio under the existing bond terms.

What's the maximum purchase volume, and what does this mean for me as an investor?

The purchase volume is capped at a maximum total of CHF 10 million (including accrued and deferred interest).

If the total volume of bonds tendered at the individual price levels exceeds CHF 10 million, the lowest price offers will be considered first. At the final price level that is still considered, there may be a proportional (pro rata) allocation. Bonds that are not or only partially accepted will remain unchanged in the portfolio.

How does this purchase offer, conducted as a "Pay-as-bid tender offer" (individual price allocation procedure, also known as an Unmodified Reverse Dutch Auction), work?

This is an auction process in which investors individually specify the price at which they are willing to sell their bonds within a predefined price range. Peach has set a price range of 102.0% to 107.0% of the nominal value.

At the end of the offer period, the investors' bids will be sorted by the price they expect, starting with the lowest. Peach will consider the most favorable offers first and will fill the purchase volume incrementally until the maximum of CHF 10 million is reached.

What prices can I specify as an investor?

Within the price range of 102.0% to 107.0%, investors can specify their desired price in increments of 0.5%. Possible prices are: 102.0%, 102.5%, 103.0%, 103.5%, 104.0%, 104.5%, 105.0%, 105.5%, 106.0%, 106.5%, and 107.0%.

What happens if I choose a very low or very high price?

Lowest price (102.0%): The chances of acceptance are generally the highest.

Higher price: There is a risk that the purchase volume will already be exhausted by lower-priced offers. In this case, your offer may not be accepted or may only be partially accepted.

How is the final purchase price that I will receive determined?

The final purchase price for an investor corresponds to the individual offer made by each bondholder, provided it is accepted. There is no uniform purchase price.

All offers at the lowest price (e.g., 102.0%) will be considered first. Subsequently, the next higher price levels (e.g., 102.5%, 103.0%, etc.) will be considered sequentially. Once the volume of CHF 10 million is reached, the final and highest price level will be proportionally allocated.

What happens to the purchased bonds?

The bonds acquired by Peach through the purchase offer will be canceled in accordance with the bond terms and will not be reissued.

The remaining bonds that are not purchased will remain outstanding, continue to be listed on the SIX Swiss Exchange, and will continue running under the existing terms.

Is it guaranteed that the bonds will be purchased?

No, there is no guarantee. The purchase volume is limited to CHF 10 million. If there are many offers at lower prices, offers with higher price expectations may not be accepted or may only be partially accepted. It is also possible that offers at the lowest price level (102.0%) may only be partially accepted.

By when do I need to decide as an investor?

The offer period runs from September 3 to September 17, 2026, at 12:00 PM (CEST).

Your custodian bank may set an earlier internal deadline (e.g., 1–2 days before the official deadline).

What happens to the accrued (including unpaid) and deferred interest?

The purchase price for accepted offers includes all accrued (including unpaid) interest on these bonds as well as all deferred interest related to these bonds up to the settlement date (excluding the settlement date itself).

Investors will not receive any additional compensation beyond the purchase price, i.e., no accrued interest since the last interest payment date and no deferred interest.

What happens if I do not participate in the offer?

If investors do not respond to the offer, their bonds will remain unchanged in their portfolio. The bonds will continue running under the existing terms.

What costs will I incur as an investor if I participate?

Neither Peach nor the executing bank (the so-called Tender Agent) will charge any fees to investors who tender their bonds. However, it cannot be ruled out that certain custodian banks may charge investors transaction or processing fees. Any inquiries should be directed exclusively to your custodian bank.

When and how will payment be made if my tender is accepted?

Settlement is scheduled for September 23, 2026 (Settlement Date). The purchase price will be credited automatically via your custodian bank.

Does Peach provide a recommendation on whether I should participate in the repurchase offer?

No. Neither Peach nor the executing bank provides a recommendation on whether investors should tender their bonds or keep them.

Each investor should make their own assessment regarding the value of the bond, the purchase price, their own liquidity and risk situation, and any potential tax implications. If needed, investors should seek advice from their bank or an independent advisor.

Is Swiss withholding tax applicable to the repurchase price?

Yes, Swiss withholding tax at a rate of 35% will be applied to the portion of the purchase price that exceeds 100% of the nominal value. Peach is legally required to withhold this tax directly from the payment and remit it to the Swiss Federal Tax Administration. Depending on your individual situation, the withholding tax may be fully or partially reclaimable or creditable. It is recommended to clarify the exact tax implications with a tax advisor or the relevant tax authority.

Does the purchase offer have tax implications for me as an investor?

Participation in the purchase offer may have tax implications that depend on your personal situation, such as your country of residence, whether the bonds are held as private or business assets, and the applicable tax laws. As this document does not provide comprehensive tax advice, it is advisable to review the individual tax implications with a tax advisor or the relevant tax authority.

How is the purchase treated for tax purposes for Swiss-resident private individuals?

For Swiss-resident private individuals holding the bonds as private assets, the portion of the purchase price that exceeds 100% of the nominal value is generally subject to income tax and must be declared as income in the tax return. The exact tax treatment depends on the individual situation and applicable legal regulations. It is recommended to consult a tax advisor to clarify the tax implications.

Important Notice

This FAQ is provided solely for general informational purposes and does not replace the definitive Information Memorandum, which is binding in the event of a dispute. It does not constitute legal, tax, or investment advice. Investors are advised to consult their custodian bank or an independent advisor before deciding.