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Pricing Supplement dated 13 October 2026

The Notes have not been, and will not be, registered under the United States Securities Act of 1933, as amended (the "**Securities Act**") or with any securities regulatory authority of any state or other jurisdiction of the United States, and Notes in bearer form are subject to U.S. tax law requirements. The Notes may not be offered, sold or (in the case of Notes in bearer form) delivered within the United States except in certain transactions exempt from the registration requirements of the Securities Act.

EACH OF THE ISSUER AND PARENT GUARANTOR IS A PRIVATE COMPANY, AND THEREFORE THERE IS LESS PUBLICLY AVAILABLE INFORMATION THAN WOULD OTHERWISE BE AVAILABLE FOR A PUBLIC COMPANY.

EICR (Cyprus) Limited

Issue of US$118,000,000 8.50% Guaranteed Medium Term Notes due 2031 under its US$500,000,000 Guaranteed Multicurrency Medium Term Note Programme guaranteed by Bartlett Investments Limited

This document constitutes the Pricing Supplement relating to the issue of Notes described herein.

Section 309B(1) Notification – In connection with Section 309B of the Securities and Futures Act 2001 of Singapore (the "**SFA**") and the Securities and Futures (Capital Markets Products) Regulations 2018 of Singapore (the "**CMP Regulations 2018**"), the Issuer has determined, and hereby notifies all relevant persons (as defined in Section 309A(1) of the SFA), that the Notes are prescribed capital markets products (as defined in the CMP Regulations 2018) and Excluded Investment Products (as defined in MAS Notice SFA 04-N12: Notice on the Sale of Investment Products and MAS Notice FAA-N16: Notice on Recommendations on Investment Products).

Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions of the Notes (the "**Conditions**") set forth in the Trust Deed dated 21 August 2026 (the "**Trust Deed**"). This Pricing Supplement contains the final terms of the Notes and must be read in conjunction with the Offering Memorandum dated 21 August 2026 (the "**Offering Memorandum**"). Full information on the Issuer, the Parent Guarantor and the offer of the Notes is only available on the basis of the combination of this Pricing Supplement and the Offering Memorandum.

Where interest, discount income, early redemption fee or redemption premium is derived from any of the Notes by any person who is not resident in Singapore and who carries on any operations in Singapore through a permanent establishment in Singapore, the tax exemption available for qualifying debt securities (subject to certain conditions) under the Income Tax Act 1947 of Singapore (the "**ITA**"), shall not apply if such person acquires such Notes using the funds and profits of such person's operations through a permanent establishment in Singapore. Any person whose interest, discount income, early redemption fee or redemption premium derived from the Notes is not exempt from tax (including for the reasons described above) shall include such income in a return of income made under the ITA.

1.	(a) Issuer:	EICR (Cyprus) Limited
	(b) Parent Guarantor:	Bartlett Investments Limited
2.	(a) Series Number:	001
	(b) Tranche Number:	002
	(c) Date on which the Notes become fungible:	The Notes shall be consolidated, form a single series and be interchangeable for trading purposes with the US$182,000,000 8.50% Guaranteed Medium Term Notes due 2031 (Series 001, Tranche 001) of the Issuer issued on 8 October 2026, on the Issue Date.
3.	Specified Currency or Currencies:	US Dollars ("**US$**")
4.	Aggregate Nominal Amount:	
	(a) Series:	US$300,000,000
	(b) Tranche:	US$118,000,000
5.	(a) Issue Price:	100.00% of the Aggregate Nominal Amount plus accrued interest from (and including) 8 October 2026 to (but excluding) the Issue Date
	(b) Use of proceeds:	See "Use of Proceeds" below.

6.	(a) Specified Denominations:	US$100,000 and integral multiples of US$1,000 in excess thereof
	(b) Calculation Amount:	US$1,000
7.	(a) Issue Date:	20 October 2026
	(b) Trade Date:	13 October 2026
	(c) Interest Commencement Date:	8 October 2026
8.	Maturity Date:	8 October 2031, being the maturity date of the Series 001, Tranche 001 Notes with which the Notes are to be consolidated
9.	Interest Basis:	8.50% Fixed Rate (further particulars specified below)
10.	Redemption/Payment Basis:	Redemption at par
11.	Change of Interest Basis or Redemption/Payment Basis:	Not Applicable
12.	Put / Call Option:	Change of Control Event Put Option
13.	Date of Board approval for issuance of Notes and Guarantee obtained:	21 August 2026
14.	Listing:	Singapore Exchange Securities Trading Limited (SGX-ST) Effective listing date: 22 October 2026
15.	Ratings:	
	(a) Corporate family rating:	B2, with a stable outlook, assigned to the Issuer by Moody's Ratings.
	(b) Programme rating:	(P)B3 senior unsecured, assigned to the Programme by Moody's Ratings.
	(c) Expected rating of the Notes:	The Notes have been assigned B3 by Moody's Ratings
16.	Method of distribution:	Non-syndicated
Provisions Relating to Interest (if any) Payable		
17.	Fixed Rate Note Provisions	Applicable
	(a) Rate of Interest:	8.50% per annum payable annually in arrear
	(b) Interest Payment Date(s):	8 October in each year, not adjusted
	(c) Fixed Coupon Amount(s):	US$85 per Calculation Amount
	(d) Broken Amount(s):	Not Applicable
	(e) Day Count Fraction:	30/360
	(f) Determination Date(s):	Not Applicable
	(g) Other terms relating to the method of calculating interest for Fixed Rate Notes:	None
18.	Floating Rate Note Provisions	Not Applicable
19.	Zero Coupon Notes, if different from those set out in the Conditions:	Not Applicable
20.	Variable Rate Note Provisions	Not Applicable
Provisions Relating to Redemption		
21.	Issuer Call Option:	Not Applicable
22.	Change of Control Event Put Option:	Applicable

	(a) Redemption amount:	101% of the principal amount of the Notes to be redeemed, together with accrued interest to the Put Settlement Date
	(b) Notice period (if other than as set out in the Conditions):	Not Applicable
23.	Final Redemption Amount:	US$1,000 per Calculation Amount
24.	Early Redemption Amount payable on redemption for taxation reasons or on event of default and/or the method of calculating the same (if required or if different from that set out in Condition 6.2):	US$1,000 per Calculation Amount. This paragraph does not apply to redemption pursuant to Condition 6.5, for which see paragraph 22(a) above.

General Provisions Applicable to the Notes

25.	Form of Notes:	Registered Notes: Global Certificate exchangeable for Individual Note Certificates in the limited circumstances described in the Global Certificate
26.	Additional Financial Centre(s) or other special provisions relating to Payment Dates:	Singapore and New York
27.	Talons for future Coupons or Receipts to be attached to Definitive Bearer Notes (and dates on which such Talons mature):	No
28.	Details relating to Instalment Notes:	
	(a) Instalment Amount(s):	Not Applicable
	(b) Instalment Date(s):	Not Applicable
29.	Redenomination applicable:	Redenomination not applicable
30.	Other terms or special conditions:	For the purposes of the Notes, the reference in Condition 6.5.1 to 100.0% of their principal amount shall be read as a reference to 101% of their principal amount, and Condition 6.2.2 shall be construed accordingly.

Distribution

31.	(a) If syndicated, names and addresses of Managers and commitments:	Not Applicable
	(b) Date of Subscription Agreement:	Not Applicable
	(c) Stabilising Manager(s) (if any):	Not Applicable
32.	If non-syndicated, name of relevant Dealer:	Phillip Securities Pte Ltd, 250 North Bridge Road, #06-00 Raffles City Tower, Singapore 179101
33.	U.S. Selling Restrictions:	Reg. S Category 1 (Registered Notes only; TEFRA not applicable)
34.	Additional selling restrictions:	As provided in the Offering Memorandum

Operational Information

35.	Any clearing system(s) other than Euroclear or Clearstream and the relevant identification number(s):	Not Applicable
36.	Delivery:	Delivery against payment
37.	Additional Paying Agent(s) (if any):	Not Applicable
38.	ISIN:	XS3498994691
39.	Common Code:	349899469
40.	Legal Entity Identifier of the Issuer:	213800DYWH776G9MTO50

41.	CFI / FISN:	Not Applicable
42.	Index Determination:	Not Applicable
43.	Observation Method:	Not Applicable

Use Of Proceeds

The net proceeds of the issue of the Notes, after deduction of the expenses incurred in connection with the issue, will be applied by the Issuer, directly or by way of distribution to the Parent Guarantor (and, if applicable, by way of subsequent investment in the Issuer and the Group), towards (i) the repayment, redemption, repurchase or cancellation of the existing senior unsecured notes due 2028 issued by the Parent Guarantor, (ii) the payment of fees, costs and expenses incurred in connection with such repayment, redemption, repurchase or cancellation and/or the issue of the Notes, and (iii) to the extent not applied for the purposes described in (i) and (ii) above, the repayment of other existing indebtedness of the Group.

Listing Application

This Pricing Supplement comprises the final terms required for the issue of Notes described herein pursuant to the Guaranteed Multicurrency Medium Term Note Programme of EICR (Cyprus) Limited guaranteed by Bartlett Investments Limited.

Responsibility

Each of the Issuer and the Parent Guarantor accepts responsibility for the information contained in this Pricing Supplement.

The SGX-ST assumes no responsibility for the correctness of any of the statements made or opinions expressed, or reports contained in this Pricing Supplement. The approval in-principle from, admission of the Notes to the Official List of, and quotation of the Notes on the SGX-ST are not to be taken as an indication of the merits of the Issuer, the Parent Guarantor, their respective subsidiaries (if any), their associated companies (if any), the Programme or the Notes.

[Signature page to follow]

Signed on behalf of the Issuer:

By: .....

Name: Abhinav Modi
Designation: Director

Signed on behalf of the Parent Guarantor:

By: .....

Name: Abhinav Modi
Designation: Director