

4finance achieves coveted 5* Trustpilot rating in Denmark and Poland with an average score of 9.4 across four products

With customer satisfaction a priority, 4finance is integrating consumer reviews to independently measure customer satisfaction

Scores collated over nearly 4,000 reviews and reflect 4finance's 83% returning customer rate

6 June 2017. 4finance Group S.A. (the "Group"), Europe's largest online and mobile consumer lending group, has achieved of an average 9.4 rating from nearly 4,000 reviewers from Denmark and Poland.

4finance scored the "Excellent" average rating for its leading Vivus and Zaplo brands operating across Denmark and Poland, with the highest rating of 9.7 being achieved by Vivus in Poland.

The Group is in the process of extending the use of consumer reviews with its consumer credit services in other countries.

The Group, which recently reported that its registered online lending customers had grown to more than 6.3 million, will continue to gather direct, independent customer feedback to help develop its market leading proposition and customer service.

4finance's Danish Vivus operations, currently rated at 9.3, pioneered the use of Trustpilot in 2012, shortly after opening for business. The team has used the feedback to continuously improve service, refine products, and to train and motivate the customer service team.

Jens-Ole Kyhl Klitgaard, Denmark country manager commented:

"By offering customers an independent, public forum to review and share their experiences, we get direct feedback on the service we are providing. The use of Trustpilot's reviews is a visible example of our commitment to transparent, convenient and responsible lending. Customer experience is critical to 4finance and I am delighted with the exceptionally strong response we have seen so far.

"Our customers are predominantly millennials, who increasingly research and manage their finances from their phones. Integrating customer reviews helps us better reflect the way our customers make decisions and helps us learn from our customers in real time."

Loukas Notopoulos, Poland regional manager said:

"Vivus in Poland has grown by listening carefully to our customers. We gave Polish consumers a simple, convenient product that the market was waiting for, and we continue to develop it through feedback. Trustpilot is an important tool for us since it allows our customers to instantly share how satisfied they are with our service. In return, we find ways to improve their experience. Our success depends on meeting and exceeding our customers' expectations."

4finance offers consumer credit products to meet a range of needs, including single payment loans, line of credit and instalment. 4finance products offer credit products that are a fast, convenient and responsible alternative to the established banks.

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Notes to Editors

Established in 2008, 4finance is the largest and fastest growing online and mobile consumer lending group in Europe with operations in 17 countries. Putting innovative data-driven analysis into all aspects of the business, 4finance has grown rapidly, issuing over EUR 4 billion to date in single payment loans, instalment loans and lines of credit.

4finance operates through a portfolio of market leading brands with strong regional presence including Vivus, SMSCredit and Zaplo. A responsible lender, offering simple, convenient and transparent products and service, 4finance is meeting growing customer demand from those under-served by conventional lending.

4finance has group offices in Riga (Latvia), London (UK) and Miami (USA), and currently operates in Argentina, Armenia, Bulgaria, the Czech Republic, Denmark, the Dominican Republic, Finland, Georgia, Latvia, Lithuania, Mexico, Poland, Romania, Spain, Slovakia, Sweden and the USA. The group also provides consumer and SME lending through TBI Bank, its EU licensed banking operations in Bulgaria and Romania.

www.4finance.com