

4finance announces change of auditor

18 February 2019. 4finance Holding S.A. (the “Group”), one of Europe’s largest digital consumer lending groups, announces the appointment of PKF Audit & Conseil, a member of the PKF International network, as its auditor. The appointment follows a tender process to replace KPMG, who had audited the group (and its predecessor Latvian holding company) since the business started 10 years ago.

For more information, please contact:

4finance

Email: investorrelations@4finance.com

Email: press@4finance.com

Instinctif Partners

Email: 4finance@instinctif.com

+44 (0)20 7866 7887

www.4finance.com

This announcement contains inside information as stipulated under the Market Abuse Regulation.

Notes to Editors

About PKF International

PKF International is a globally recognised and respected accountancy network of 300 independent member firms operating out of over 400 offices in 150 countries. It brings together the skills and experience of 2,300 partners and 22,000 members of staff, with an aggregate annual fee income of over \$1 billion.

With a track record going back over 100 years, PKF is known across the globe for its expertise in the regulated financial services sector. The financial services teams are located in the world’s major financial centres and share an in-depth knowledge of the operational, regulatory and financial challenges facing the financial services industry.

About 4finance

Established in 2008, 4finance is one of Europe’s largest digital consumer lending groups with operations in 14 countries. Leveraging a high degree of automation and data-driven insights across all aspects of the business, 4finance has grown rapidly, issuing over €6 billion since inception in single payment loans, instalment loans and lines of credit. 4finance operates a portfolio of market leading brands, through which, as a responsible lender, the firm offers simple, convenient and transparent products to millions of customers who are typically underserved by conventional providers. 4finance has group offices in Riga (Latvia), London (UK) and Miami (USA), and currently operates in 12 countries in Europe plus Argentina and Mexico. The Group also offers deposits, in addition to consumer and SME loans through its TBI Bank subsidiary, an EU licensed institution with operations in Bulgaria and Romania.