

4finance EUR bondholders approve maturity extension

20 July 2020. 4finance Holding S.A. (the “Group”), one of Europe’s largest digital consumer lending groups, today announces the results of its recent EUR bondholder vote. The resolution to extend the maturity of the EUR bonds by 9 months to February 2022 was successfully passed. The deed signed by the Notary will be submitted to the German Federal Gazette and published on the Group’s website later today.

The Notary, acting as scrutineer to the vote, has confirmed that valid votes were received from over 1,000 investors, in total holding approximately €99.2 million in nominal value of EUR bonds. This represents a participation of 68.0% of outstanding bonds, so the quorum threshold of 50% was duly satisfied. Of those participating, 95.4% by value voted in favour of the resolution, so the Qualifying Majority threshold of 75% was also duly satisfied.

The Terms and Conditions of the EUR bonds are expected to be formally amended in late August, once the statutory contestation period has expired. Subsequently, the amendment and participation fees will be paid to the relevant investors, and the Group’s operating entity in the Czech Republic will be added to the list of guarantors for its EUR and USD bonds. The full documentation is available on the Group’s website at <https://www.4finance.com/investors-and-media/bonds/>.

Paul Goldfinch, CFO of 4finance, commented:

“On behalf of the management team and board, I would like to thank our EUR bond investors for their support in this important vote. We were pleased to see participation from such a broad range of holders, from larger institutions to smaller individual positions. This diversity of investor base is indicative of the strong capital markets track record 4finance has established over the past 6 years.”

“Having no debt maturities until 2022 allows us as a team to focus now on optimising business performance. As we have set out previously, our monthly online loan issuance and repayment dynamics improved further in June. We still face a challenging environment, but we look forward to establishing a more focused and efficient business in coming months.”

“We are conscious that this maturity extension does not in itself address our medium-term capital structure. When markets recover, we will be working with our advisers to ensure a timely refinancing of both of our bond issues. The successful voting process gives us further confidence that we will be able to achieve this in due course.”

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

Certain statements in this document are “forward-looking statements”. These statements are based on management’s current expectations and are subject to uncertainty and changes in circumstances. Actual results may differ materially from those included in these statements.

Notes to Editors

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 €7 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, Luxembourg and Miami, and currently operates in 12 countries in Europe as well as in 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 primarily in Bulgaria and Romania.