

4finance EUR bond amendment process complete

25 August 2020. 4finance Holding S.A. (the “Group”), one of Europe’s largest digital consumer lending groups, today announces the completion of its EUR bond amendment process to extend the maturity to February 2022.

The Terms and Conditions of the EUR bonds were formally amended on 24 August and are available on the Group’s website at <https://www.4finance.com/investors-and-media/bonds/>.

Payment of the relevant fees for investors will be processed by the Paying Agent on 26 August.

The Group’s operating entity in the Czech Republic was added to the list of guarantors for its EUR and USD bonds on 25 August.

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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 13 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. 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.