

4finance announces senior management promotions

24 November 2020. 4finance Group S.A. (the “Group”), one of Europe’s largest digital consumer lending groups, announces the appointment of James Etherington as Group CFO and Marek Kujawa as Group CRO, effective 1 December 2020.

James Etherington was previously head of investor relations at 4finance, with a particular focus on the Group’s capital markets funding. He has 18 years’ experience in financial services including with Ecobank, Morgan Stanley, RBS and Renaissance Capital. Paul Goldfinch steps down as Group CFO after more than four years with the firm.

Marek Kujawa was previously regional CRO at 4finance, with responsibility for key markets including Poland and Spain. Marek has 19 years’ experience in risk management across banks and online lenders. Martin Muransky has decided to leave his role as Group CRO for family reasons.

The CTO, Hermann Tischendorf will also leave the Group to return to Austria. Technology at 4finance will be led by Mika Rekkilä as Global Head of IT. Mika returns to the business, having previously been part of the IT management team.

Kieran Donnelly, Group CEO, commented: *“I’m happy to announce these internal promotions. Both James and Marek have been with 4finance for more than five years and know their respective areas and teams very well. Mika was also with 4finance for six years. This brings an important continuity to the management of the business as we move forward and speaks to the deep talent pool in the company. I would like to thank Paul, Martin and Hermann for their important contributions and wish them all the best in their next endeavours.”*

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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.

About 4finance

Established in 2008, 4finance is one of Europe’s largest digital consumer lending groups with operations in 15 countries. Leveraging a high degree of automation and data-driven insights across all aspects of the business, 4finance has grown rapidly, issuing over €8 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 13 countries in Europe as well as Argentina and the USA. 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.