

## 4finance EUR bondholders approve refinancing

16 July 2021. 4finance Holding S.A. (the “Group”), one of Europe’s largest digital consumer lending groups, today announces results of its recent EUR bondholder vote. The resolution, which included extending the maturity of the EUR bonds by 3 years to February 2025, was successfully passed. Later today, the deed signed by the Notary will be filed with the German Federal Gazette and published on the Group's website.

The Notary, acting as scrutineer to the vote, has confirmed that valid votes were received from over 1,300 investors, in total holding approximately EUR 107 million in nominal value of EUR bonds. Such participation represents of 73.2% of outstanding bonds, so the quorum threshold of 50% was duly satisfied. Of the participating investors, 97.5% 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. The full documentation is available on the Group's website at <https://www.4finance.com/investors-and-media/bonds/>.

Kieran Donnelly, CEO of 4finance, commented, “we are delighted to see such strong support for this refinancing of our EUR bonds and would like to thank our bondholders for the very high level of engagement in the process. Over 1,300 investors participated, both large and small, representing nearly three quarters of the outstanding bonds with an overwhelmingly positive vote of just over 97%.

“Following the repurchase and cancellation of \$125 million of our USD bonds, addressing the EUR bond maturity was an important next step in establishing our medium term capital structure. We believe this puts us in a strong position to complete our refinancing process this autumn.”

Aalto Capital (Munich) acted as financial advisor to 4finance.

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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 9 countries.

Leveraging automation and data-driven insights across the business, 4finance has grown rapidly, issuing over €8 billion since inception in instalment loans, lines of credit and single payment loans.

4finance operates a portfolio of market-leading brands offering simple, useful and transparent products to millions of customers. The Group provides convenient products in a responsible way to the many consumers who are often underserved by conventional providers.

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.

[www.4finance.com](http://www.4finance.com)