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4finance S.A. announces fixed income investor meetings

6 October 2021. 4finance S.A. (“4finance” or the “Company”) has mandated ABG Sundal Collier AB and Stifel Nicolaus Europe Limited as Joint Global Coordinators and Bookrunners, and BCP Securities LLC as Lead Manager, to arrange a series of fixed income investor meetings, commencing on Monday 11 October 2021.

A EUR denominated senior unsecured callable fixed rate bond issue, expected to be rated by S&P and by Moody’s, with a tenor of five years (the “New Bonds”) may follow, subject to, inter alia, market conditions.

The proceeds from the New Bonds will be applied towards repayment of the Company’s outstanding USD 200,000,000 senior unsecured callable fixed rate 2017/2022 bonds (ISIN: XS1597295838 / XS1597294781) (the “USD Bonds”) and for general corporate purposes.

Today the Company will issue a conditional notice of early redemption of all USD Bonds, in accordance with the terms and conditions of the USD Bonds, subject to completion of the issue of New Bonds.

USD bondholders wishing to participate in the New Bonds may be given the opportunity to use their USD Bonds to subscribe for the New Bonds. Holders of USD Bonds who have an interest in this may contact ABG Sundal Collier AB at telephone no: +46 (0) 8 566 286 40 or by email: dcm-syndicate@abgsc.se, or Stifel Nicolaus Europe Limited at telephone no: +44 (0) 207 663 3200 or by email: SNEL-CSG@stifel.com.

Baker McKenzie LLP has been appointed as legal counsel for the Company, and White & Case LLP has been appointed as legal counsel for the Bookrunners and Lead Manager.

For more information, please contact: investorrelations@4finance.com

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.

A rating is not a recommendation to buy, sell or hold securities and may be subject to revision, suspension or withdrawal at any time by the assigning rating organisation. Similar ratings for different types of issuers and on different types of securities do not necessarily mean the same thing. The significance of each rating should be analysed independently from any other rating.

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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