

4finance EUR 2025 bond put option notification

28 January 2022. 4finance S.A. ("4finance" or the "Company") notifies investors that it has published a put option notice in respect of its 11.25% EUR 2025 bonds, as per the Terms and Conditions amended in August 2021. Upon request from investors the Company may repurchase up to a total of EUR 15 million of the EUR 2025 bonds at par.

Given the EUR 2025 bonds are currently trading above par, the Company does not expect significant investor participation.

The put option notice and relevant forms to submit a repurchase request are available at <https://www.4finance.com/investors-and-media/bonds>

For more information, please contact: investorrelations@4finance.com or Aalto Capital (manfred.steinbeisser@aaltocapital.com / +49 89 8986777-0)

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 €9 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