

30 March 2017

Conditional notice of early redemption of SEK bonds

4finance S.A. (the “**Company**”) hereby gives conditional notice to all Holders of the Company’s maximum SEK 600,000,000 senior unsecured callable fixed rate bonds 2015/2018 with ISIN SE0006594412 (the “**Bonds**”) of exercise of its option for early redemption (the “**Redemption**”) of the Bonds in full in accordance with Section 11.3 of the terms and conditions for the Bonds. Unless otherwise defined in this notice, all words and expressions defined in the terms and conditions for the Bonds shall have the same meaning in this notice.

The date for the Redemption will be 31 May 2017 (the “**Redemption Date**”) and the record date for the Redemption will be 23 May 2017 (the “**Record Date**”).

The Redemption is conditioned upon:

- (i) the successful completion of a new capital markets financing of USD notes by the Company for the purpose of financing the Redemption and other uses (the “**New Financing**”);
- (ii) the amount of the New Financing being larger than permitted under the Incurrence Test; and
- (iii) the amount of the New Financing being sufficient to finance the Redemption and adhere to the other uses of the New Financing.

Items (i)–(iii) above are together referred to as the “**Conditions**”.

The Company will, no later than 19 May 2017, inform Holders of Bonds by a press release as to whether or not the Conditions have been satisfied or waived by the Company, after which the Redemption will be either irrevocable or cancelled in accordance with this notice. There is no assurance that the Conditions will be satisfied or waived or that the Redemption will occur.

If the Redemption occurs, the Bonds will be irrevocably redeemed on the Redemption Date at 106.00 per cent of the Nominal Amount (*i.e.* SEK 1,060,000 per Bond) plus accrued interest from but excluding the preceding Interest Payment Date up to and including the Redemption Date. The redemption amount will be disbursed to those being directly registered owners and registered authorised nominees (*Sw. förvaltare*) of the Bonds as of the Record Date in the debt ledger produced by Euroclear Sweden. In connection with the Redemption, the Bonds will be delisted from the corporate bond list at Nasdaq Stockholm.

This conditional notice on early redemption is governed by Swedish law. This notice is, for the avoidance of doubt, not an offer to purchase or sell financial instruments.

4finance S.A.

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