

4finance enters Mexico

Follows recent launch in Argentina

The Group now operates in 15 countries across the globe

Riga, Latvia, 15 December 2015. 4finance Group S.A. (the “Group”), one of Europe’s largest online and mobile consumer lending groups, is delighted to announce that it has commenced operations in Mexico. Alongside its recent launch in Argentina, the Group now covers a market of over 160 million people in Latin America.

4finance operates in Mexico under the market leading Vivus brand, which enjoys widespread consumer recognition in its key markets in Europe. The Vivus Mexico website offers single payment loans and can be visited at www.vivus.com.mx.

As a responsible lender with a strong track record, the Group sees substantial opportunities for growth in Mexico. Traditional bank lending practices there are not meeting the needs of a population with above regional average smart phone penetration and increasing internet access. 4finance is well positioned to help develop this under-served market.

Kieran Donnelly, CEO of 4finance, commented:

“Our goal is to be the world leader in digital consumer finance and responsible lending. Entry into Mexico is a big step towards that goal. Our intention is to grow in Latin America by doing what we do best: providing our customers with convenient access to funds when they need them.”

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Notes to Editors

4finance is one of Europe’s largest and fastest growing online and mobile consumer lending groups with operations in 15 countries globally. Putting innovative data-driven analysis into all aspects of the business, 4finance has grown rapidly, issuing over EUR 2.5 billion to date in single payment loans, instalment loans and lines of credit.

4finance operates through a portfolio of market leading brands with strong regional presence including Vivus, SMSCredit and Zaplo. A responsible lender, offering simple, convenient and transparent products and service, 4finance is meeting growing customer demand from those under-served by conventional lending.

Established in 2008, 4finance is headquartered in Riga, Latvia and operates in Argentina, Armenia, Bulgaria, the Czech Republic, Denmark, Finland, Georgia, Latvia, Lithuania, Mexico, Poland, Romania, Spain, Sweden and the United States. www.4finance.com