

4finance Group – further progress in Lithuania

Riga, Latvia, 23 December 2015. 4finance Group S.A. (the “Group”) today issued the following update to the Lithuanian market:

4finance Group S.A., the parent company of UAB 4finance, Lithuania, would like to clarify and correct statements which were made publicly by its local management last week, and to present the path forward for its involvement in the Lithuanian market.

Kieran Donnelly, CEO of 4finance Group, stated:

“4finance is committed to full compliance with the laws of Lithuania and to cooperation with the Bank of Lithuania. In this spirit of cooperation instead of litigation, we respect the decision taken by the Central Bank on December 18th, 2015 and as of December 21st we have removed the General Director Mr. Gediminas Velička, of UAB 4finance.

“We remain committed to Lithuania, as one of our longest established markets, and look forward to working with the regulator to find a suitable solution that reflects the high standards we set ourselves internationally.”

The company is prepared to be fully compliant with the new legislation before it comes into effect as of February 1st, 2016, and is willing to present updated systems and processes to the Central Bank at the earliest convenience to check its state of readiness and full compliance to resume operations in Lithuania under the Group’s internationally recognized brands Vivus and SMScredit.

The 4finance Group operates in 15 countries and is committed to responsible lending, transparency, and compliance with all regulations everywhere it operates.

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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 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