

4finance update on Lithuania market

Riga, Latvia, 21 December 2015. 4finance Group S.A. (the “Group”) today issues the following statement:

We acknowledge the ruling on Friday, 18 December by the Bank of Lithuania to remove 4finance from the list of consumer credit providers.

4finance strives to be a responsible lender, and so we are disappointed that our interpretation of the regulations did not match that of the regulator. However, we are now preparing to change our processes to be in full compliance.

We look forward to a constructive dialogue with the Bank of Lithuania and the resumption of our business there in full and unquestionable compliance with the regulations.

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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