

4finance receives Consumer Credit license approval in Sweden

Riga, Latvia, 26 September 2016. 4finance Holding S.A. (the “Group”), Europe’s largest online and mobile consumer lending group, announces that its Swedish subsidiary, 4finance AB, has received approval from the Finansinspektionen, the Swedish financial supervisory authority, for its Consumer Credit company license.

The Swedish FSA took over regulatory responsibility for consumer lenders in 2014 and has since undertaken a thorough review of 4finance AB’s processes and procedures as part of a cross-industry licensing process. The license takes effect immediately and enables 4finance AB to continue to serve its www.vivus.se and www.onea.se customers in Sweden without interruption.

George Georgakopoulos, CEO of 4finance, commented:

“We are pleased to have secured this Consumer Credit license approval from the Swedish FSA after an extensive review process. We are now licensed by the main financial supervisory authorities in six of our countries of operation, with licenses from other government agencies in a further three countries. This demonstrates 4finance’s commitment to responsible lending and we continue to support appropriate regulation in all of our global markets.”

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Notes to Editors

4finance is Europe’s largest and fastest growing online and mobile consumer lending groups with operations in 16 countries globally. Putting innovative data-driven analysis into all aspects of the business, 4finance has grown rapidly, issuing over EUR 3.5 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 has group offices in Riga (Latvia), London (UK) and Miami (USA), and operates in Argentina, Armenia, Bulgaria, the Czech Republic, Dominican Republic, Denmark, Finland, Georgia, Latvia, Lithuania, Mexico, Poland, Romania, Slovakia, Spain and Sweden. www.4finance.com