

4finance to conduct European investor meetings

Riga, Latvia, 14 November 2016. 4finance Holding S.A., Europe's largest and fastest growing online and mobile consumer lending group, announces that it has mandated Wallich & Matthes, ABG Sundal Collier, Dero Bank and Renaissance Capital to arrange a series of European fixed income investor meetings.

4finance Holding S.A. is rated B3/B+ by Moody's and S&P.

A tap issue of its EUR 2021 senior unsecured bonds with a rating of B3/B+ (Moody's/S&P) may follow, subject to market conditions.

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Notes to Editors

4finance is Europe's largest and fastest growing online and mobile consumer lending group 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 currently operates Argentina, Armenia, Bulgaria, the Czech Republic, Denmark, the Dominican Republic, Finland, Georgia, Latvia, Lithuania, Mexico, Poland, Romania, Slovakia, Spain and Sweden. The group also provides consumer and SME lending through TBI Bank, its EU licensed banking operations in Bulgaria and Romania. www.4finance.com