

## Amended Terms and Conditions for 4finance's SEK bonds

Riga, Latvia, 22 November 2016. 4finance S.A. (the “**Issuer**”) announces that the terms and conditions for its SEK bonds with ISIN SE0006594412 (the “**Terms and Conditions**”) have been amended by agreement with the agent.

The amendment further aligns the Terms and Conditions with the terms and conditions for the Issuer's USD and EUR bonds to ensure that the Issuer can act efficiently in its capacity as a finance company for the group. The amendment implies that the Issuer shall be permitted to grant loans to 4finance Holding S.A.'s direct shareholders (*i.e.*, 4finance Group S.A.) or the subsidiaries of such direct shareholders, provided that such loan for all purposes under the Terms and Conditions shall be treated and calculated as a dividend distribution and that all relevant requirements under the Terms and Conditions for making a dividend are met.

The Issuer and the agent have deemed that the proposed amendment will not be detrimental to the interest of the bondholders. A notice of the amendment containing further information regarding the amendment and the reasons for the amendment has been sent by the agent to the bondholders.

The amendment became effective on 21 November 2016. The full version of the updated Terms and Conditions and the agent's notice to the bondholders regarding the amendment are published on the website of 4finance ([www.4finance.com](http://www.4finance.com)) and on the website of the agent ([www.nordictrustee.com/obligationsvillkor](http://www.nordictrustee.com/obligationsvillkor)).

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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](http://www.4finance.com)