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To the Bondholders in:

ISIN: SE0009973514 – Lendify Sweden 1 AB under the up to SEK 300,000,000 Senior Secured Floating Rate Bonds due 2020 (the “Bonds”)

Stockholm, 14 January 2019

NOTICE OF EARLY REDEMPTION

This notice of early redemption has been sent on 14 January 2019 to Bondholders directly registered on of the date hereof in the debt register (Sw. *skuldbok*) kept by Euroclear Sweden AB (the “CSD”). If you are an authorised nominee under the Swedish Financial Instruments Accounts Act or if you otherwise are holding Bonds on behalf of someone else on a Securities Account, please forward this notice to the holder you represent as soon as possible.

Reference is made to the terms and conditions of the abovementioned Bonds (with an aggregate amount outstanding of SEK 300,000,000) issued by Lendify Sweden 1 AB (the “**Issuer**”) in accordance with the terms and conditions for the Bonds dated 26 May 2017 (the “**Terms and Conditions**”).

All capitalised terms used herein and not otherwise defined in this notice (the “**Notice**”) shall have the meanings assigned to them in the Terms and Conditions.

The Issuer hereby gives notice to all Bondholders of exercise of its option for early redemption of the all Bonds in full in accordance with clause 9.3 (*Voluntary total redemption (call option)*) of the Terms and Conditions.

The Bonds will be redeemed in the manner described in the Terms and Conditions and in accordance with the following:

Redemption amount: SEK 300,000,000

Redemption price: 102.50% of the Nominal Amount of each Bond, together with accrued but unpaid interest.

Record date: 16 January 2019

Early redemption date / Settlement date: 23 January 2019

The redemption amount will be paid to each person who is registered as owner of Bonds in the debt register maintained by Euroclear Sweden at end of business on 16 January 2019.

In connection with the redemption, the Bonds will be de-listed from the Debt Securities list at Nordic Derivatives Exchange (NDX) operated by Nordic Growth Market NGM Aktiebolag (“**NDX**”). The last day of trading in the Bonds on NDX will be 14 January 2019.

This Notice and any non-contractual obligations arising out of or in connection with it shall be governed by and construed in accordance with Swedish law.

This Notice is for information purposes only and is not to be construed as an offer to purchase or sell or a solicitation of an offer to purchase or sell with respect to any securities of the Issuer.

For further information, please contact the Issuer or Agent at:

The Issuer:

Lendify Sweden 1 AB
Östermalmstorg 1
SE-114 42 Stockholm
Sweden
Tel: + +46 (0)735 335988
Email: hbj@lendify.se
Attention: Hanna Bjurström – Chief Legal Officer

The Agent:

Intertrust (Sweden) AB
Box 16285
SE-103 25 Stockholm
Sweden
Tel: +46 (0)70 688 19 10
Email: kristofer.nivenius@intertrustgroup.com
Attention: Head of Agency & Trustee Services

14 January 2019
Lendify Sweden 1 AB