

4finance appoints Nicholas John Philpott as Group Chief Financial Officer

Luxembourg, 22 December 2025. 4finance Holding S.A. (“4finance”), one of Europe’s largest digital consumer lending groups, announces the appointment of Nicholas John Philpott as Group CFO, effective 10 January 2026.

Nicholas Philpott joined 4finance in 2014 and was most recently Head of Tax at 4finance, having also led HR and administration at the executive committee. Before joining 4finance, Nick was a Partner at EY, a Managing Director at Credit Suisse, and a Managing Director at Renaissance Capital.

Kieran Donnelly, Group CEO, commented: *“Nick’s deep, international experience across finance and professional services, coupled with his detailed knowledge of 4finance make him a great choice of CFO.”*

Nicholas Philpott, Group CFO, said: *“I look forward to leading the finance team as we continue to develop the business and explore new markets.”*

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This announcement contains inside information as stipulated under the Market Abuse Regulation.

Certain statements in this document are “forward-looking statements”. These statements are based on management’s current expectations and are subject to uncertainty and changes in circumstances. Actual results may differ materially from those included in these statements.

About 4finance

Established in 2008, 4finance is one of Europe’s largest digital consumer lending groups with operations in 12 countries.

Leveraging a high degree of automation and data-driven insights across all aspects of the business, 4finance has grown rapidly, issuing over €11 billion since inception in single payment loans, instalment loans and lines of credit.

4finance operates a portfolio of market leading brands, through which, as a responsible lender, the firm offers simple, convenient and transparent products to millions of customers who are typically underserved by conventional providers.