



**Guidelines for the
VOTE WITHOUT MEETING**

on extension of the maturity date until 23 February 2022 of
4finance S.A. EUR 150,000,000.00 11.25 % Senior Notes 2016/2021
ISIN: XS1417876163

Voting Period:

Start: 14 July 2020, at 00:00 hrs (CEST)

End: 16 July 2020, at 24:00 hrs (CEST)

1. Voting by way of using the document forms available on the 4finance website:
<https://www.4finance.com/investors-and-media/bonds/>, namely:
 - a. **Vote by Proxy:** noteholders can grant a proxy to the noteholders' Agent. The noteholders' Agent will then vote according to the noteholder's instructions during the Voting Period. Noteholders must submit to the Agent **at any time from now until the end of the Voting Period:**
 - i. Proxy Form;
 - ii. Special Confirmation with Blocking Notice;
 - iii. Proof of Representation (unless they are a natural person)by e-mail, post or fax as signed scans or original copies at:

hww hermann wienberg wilhelm Rechtsanwälte
"4finance-Notes: Vote without Meeting"
Widenmayerstraße 16, 80538 Munich
Fax +49. 89. 2101991-99
e-mail: 4finance@hww.eu
 - b. **Direct Vote Submission to the Notary:** Noteholders who wish to participate in voting directly must submit to the Notary **during the Voting Period** (and not before):
 - i. Vote Submission;
 - ii. Special Confirmation with Blocking Notice;
 - iii. Proof of Representation (unless they are a natural person)by e-mail, post or fax as signed scans or original copies at:

Notary Kristof Schnitzler
"4finance-Notes: Vote without Meeting"
Mendelssohnstraße 75-77, 60325 Frankfurt am Main
facsimile: +49 (0) 69 97 58 31 20
e-mail: 4finance@schalast.com
2. **Vote Submission through the Clearing System:** Vote Submissions may be cast **during the Voting Period** by submitting an electronic voting instruction (including a Special Confirmation with Blocking Certificate) to vote and to block the relevant Notes in the relevant Clearing System until the end of the Voting Period, given in such form as is specified by the Clearing System from time to time. Noteholders who wish to submit their vote through the Clearing System, **should contact their depository bank** as soon as possible to check the specific process set out with their bank.

These guidelines should be read together with the full text of the Invitation to Vote. Only the full text of the final Invitation to Vote will be legally binding; these guidelines are for information purposes only.