



FOR IMMEDIATE RELEASE

FISKER OFFERS FINANCING AS LOW AS 1.99% APR TO US CUSTOMERS THROUGH FISKER FINANCE SM

- Fisker Finance ^{SM1} offers top qualified buyers in the U.S. access to vehicle financing at rates as low as 1.99% APR² for 60 months
- US buyers can qualify for financing with special rates between Dec 1, 2023 and January 10, 2024



LOS ANGELES (Dec. 14, 2023) – Fisker Inc. (NYSE: FSR) (“Fisker”), driven by a mission to create the world’s most emotional and sustainable electric vehicles, today announced that Fisker Finance^{SM1} offers top qualified buyers in the US access to vehicle financing at rates as low as 1.99% APR² for 60 months, through partnership with JPMorgan Chase Bank, N.A. (“Chase”).

U.S. buyers can apply to finance the purchase of the all-electric Fisker Ocean SUV with these special rates between Dec 1, 2023 and January 10, 2024.

"Our vision of a Clean Future for All is all about the impact we have: we move the needle on sustainability when we make clean, sustainable EVs affordable to as many drivers as possible," Chairman and CEO Henrik Fisker said. "By offering these very competitive financing offers through Fisker FinanceSM, we're making it that much easier for our customers who want to finance to be able to drive a Fisker Ocean."

Customers can configure, order, and purchase the all-electric Fisker Ocean SUV and explore financing options at fiskerinc.com.

Fisker FinanceSM is a digital financing program under which Chase offers easy and convenient options to Fisker customers. Fisker Finance's direct-to-consumer platform enables buyers to apply for vehicle financing, and receive a competitive, personalized loan decision in minutes, servicing customer accounts digitally. After completing a credit application, qualified applicants can access retail financing offers to purchase a Fisker vehicle, additional upgrades and options, and home charging equipment.

¹The tradename Fisker FinanceSM and the Fisker logo are owned by Fisker Group Inc. ("Fisker") or its affiliates and are licensed to JPMorgan Chase Bank, N.A. ("Chase"). Fisker is solely responsible for its products and services and for promotional statements about them, and is not affiliated with Chase or its affiliates. Auto finance accounts are owned by Chase and are subject to credit approval, terms and conditions.

²Financing subject to credit approval through Fisker Finance. A non-refundable deposit is determined when you order the vehicle, which will be later applied as the downpayment. Annual Percentage Rate (APR) is for top qualified buyers that meet select criteria, of a new 2023 Fisker Ocean. Your final APR may vary based on your credit history and term. Fisker Finance offers APRs between 1.99% and 24.99% subject to applicable law, buyer qualifying criteria, and other factors. Ex: For a 60 month term at 1.99% APR, your payment will be \$17.52 per \$1,000 borrowed. Special APRs are available for terms between 60 months and 84 months. Rates, terms, and conditions are subject to change without notice, and availability may vary by state. The offer period ends on January 10, 2024. Other restrictions and limitations apply. Must reside in the United States.

About Fisker Inc.

California-based Fisker Inc. is revolutionizing the automotive industry by designing and developing individual mobility in alignment with nature. Passionately driven by a vision of a Clean Future for All, the company is on a mission to create the world's most sustainable and emotional electric vehicles. To learn more, visit [Fiskerinc.com](https://fiskerinc.com) and enjoy exclusive content across Fisker's social media channels:

[Facebook](#), [Instagram](#), [Twitter](#), [YouTube](#), and [LinkedIn](#).

Download the revolutionary new Fisker mobile app from the [App Store](#) or [Google Play](#).

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Forward-Looking Statements

This press release includes forward-looking statements, which are subject to the "safe harbor" provisions of the US Private Securities Litigation Reform Act of 1995. These statements may be identified by words such as "feel," "believes," "expects," "estimates," "projects," "intends," "should," "is to be," or the negative of such terms, or other comparable terminology and include, among other things, the quotation of our CEO, the statements regarding the planned launch timing, pricing, delivery, production, and estimated range of the Fisker Ocean, the planned timing of the opening of Fisker facilities, the Company's future performance, expansion of operations, software updates, and other future events that involve risks and uncertainties. Such forward-looking statements are not guarantees of future performance and are subject to risks and uncertainties, which could cause actual results to differ materially from the forward-looking statements contained herein due to many factors, including, but not limited to: Fisker's limited operating history; Fisker's ability to enter into additional manufacturing and other contracts with Magna or tier-one suppliers in order to execute on its business plan; the risk that OEM and supply partners do not meet agreed-upon timelines or experience capacity constraints; Fisker may experience significant delays in the design, manufacture, regulatory approval, launch and financing of its vehicles; Fisker's ability to execute its business model, including market acceptance of its planned products and services; Fisker's inability to retain key personnel and to hire additional personnel; competition in the electric vehicle market; Fisker's inability to develop a sales distribution network; and the ability to protect its intellectual property rights; and those factors discussed in Fisker's Annual Report on Form 10-K, under the heading "Risk Factors", filed with the Securities and Exchange Commission (the "SEC"), as supplemented by Quarterly Reports on Form 10-Q, and other reports and documents Fisker files from time to time with the SEC. Any forward-looking statements speak only as of the date on which they are made, and Fisker undertakes no obligation to update any forward-looking statement to reflect events or circumstances after the date of this press release.