Detta informationsblad till obligationsinnehavarna är endast utformat på engelska.

7 July, 2026

To the bondholders in:

ISIN: NO0013024950 – Creditas Financial Solutions, Ltd. maximum USD 150,000,000 Senior Unsecured Callable Fixed Rate Bonds 2023/2026

NOTICE OF CONDITIONAL EARLY REDEMPTION

Creditas Financial Solutions, Ltd. (the "**Company**") hereby gives notice (the "**Notice**") to all holders of the maximum USD 150,000,000 senior unsecured callable fixed rate bonds 2023/2026 with ISIN NO0013024950 issued by the Company (the "**Bonds**"), of a voluntary total redemption of the Bonds in accordance with Clause 11.3 of the terms and conditions for the Bonds (the "**Redemption**").

Unless otherwise defined in this Notice, all words and expressions defined in the terms and conditions for the Bonds shall have the same meaning in this Notice.

The Redemption Date for the Bonds will, subject to the satisfaction (or waiver) of the Condition (as defined below) or extension of the notice period, be 22 July 2026 and the Record Date for the Redemption will be 20 July 2026 (the "**Record Date**").

The Redemption of the Bonds described herein is subject to and conditional upon the successful outcome of the issuance and settlement of the Company's subsequent senior unsecured callable fixed rate bonds (ISIN: NO0013659136) pursuant to the terms and conditions dated 23 October 2025 (the "**Condition**"), the satisfaction of which shall be determined in the sole and absolute discretion of the Company. The Company shall not, and shall have no obligation to, redeem any of the Bonds pursuant to this Notice unless the Condition has been satisfied or waived. The Company will notify the Bondholders of the satisfaction of the Condition or the extension of the notice period through a press release no later than 14 July 2026.

If the Condition is satisfied or waived and the notice period has not been extended by the Company, the Redemption will be irrevocable, and the Bonds will be redeemed on 22 July 2026 at 101.30 per cent. of the Nominal Amount (i.e. USD 2,026 per Bond) plus, as at the Redemption Date, accrued but unpaid Interest. The redemption amount will be disbursed to each person who is registered on a Securities Account as a directly registered owner or whose holding is registered in the name of a nominee with respect to a Bond at end of business on the Record Date in the debt register maintained by the CSD.

If the Condition is satisfied or waived and the notice period has not been extended by the Company, the Bonds will be de-listed from Nasdaq Stockholm.

This Notice is irrevocable (but, for the avoidance of doubt, is conditional upon satisfaction of the Condition) and is governed by 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 Company.

CREDITAS FINANCIAL SOLUTIONS, LTD.

For more information, please contact:

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