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Multitude SE announces its intention to voluntarily redeem all outstanding senior bonds due 2025

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Multitude SE announces its intention to voluntarily redeem all outstanding senior bonds due 2025

Helsinki, 13 June 2024 – Multitude SE (the “**Company**”) announces its intention to exercise its right to redeem all outstanding senior unsecured floating rate bonds maturing in December 2025 (ISIN NO0012702549) (the “**Bonds**”), in accordance with Clause 9.3 (*Voluntary Total Redemption (call option)*) of the terms and conditions of the Bonds (the “**Terms and Conditions**”). Terms defined in the Terms and Conditions shall have the same meaning in this press release unless given a different meaning herein.

The redemption date will be 8 July 2024 (the “**Redemption Date**”). The redemption amount for each Bond shall be the

applicable call option amount (being 103.75 per cent. of the Nominal Amount), plus accrued but unpaid Interest, and the redemption amount will be paid to the Bondholders holding Bonds on the relevant Record Date (being 1 July 2024).

The Company's obligation to redeem the Bonds on the Redemption Date is conditional upon the Company's subsidiary, Multitude Capital Oyj (i), successfully issuing its new senior guaranteed unsecured callable floating rate bonds on or about 27 June 2024 (the "**New Bonds**") and (ii) satisfying the conditions precedent for the disbursement of the net proceeds of the issue of the New Bonds from an escrow account.

Subject to the above, the Bonds will be de-listed from the Frankfurt Stock Exchange Open Market (*Freiverkehr*) and the corporate bond list of Nasdaq Stockholm in connection with the Redemption Date.

For further information, please contact:

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About Multitude SE:

Multitude is a listed European FinTech company, offering digital lending and online banking services to consumers, small and medium-sized businesses, and other FinTechs overlooked by traditional banks. The services are provided through three independent business units, which are served by our internal Banking-as-a-Service Growth Platform. Multitude's business units are consumer banking (Ferratum), SME banking (CapitalBox) and wholesale banking (Multitude Bank). Multitude Group employs over 700 people in 25 countries and offers services in 16 countries, achieving a combined turnover of 230 million euros in 2023. Multitude was founded in Finland in 2005 and is listed on the Prime Standard segment of the Frankfurt Stock Exchange under the symbol 'FRU'.

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