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[Home](#) / [News](#) / **Newsroom**

Ferratum Oyj: Appointment of new Group Chief Risk Officer

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Appointment of new Group Chief Risk Officer

Helsinki, 1 October, 2020 - Ferratum Oyj (ISIN: FI4000106299, WKN: A1W9NS) ("Ferratum" or the "Group"), is pleased to announce that Daniel Kliem has been appointed as Chief Risk Officer for the Group, succeeding Dr. Clemens Krause, who will continue to serve as a member of the Board of Directors of Ferratum. Daniel will join Ferratum on 1 October 2020 and will also be appointed as a member of Ferratum's Leadership Team with effect on the same date.

Daniel has obtained a strong background in risk and credit scoring during his 17 years of managerial experience in the field and joins Ferratum from MA Data Consulting GmbH where he acted as Director, Lead Digital Innovation Lab. Prior to this, Daniel has acted as the Managing Director of Creditsafe Germany, the world's most used provider of online business credit reports. Daniel has, in addition, built on his extensive experience in risk management both at American Express, where he served over 10 years, first as

Vice President & Country Risk Officer in Germany and Austria while later assuming further responsibilities for Sweden, Finland, Netherlands and France. Daniel as in addition served as Chief risk Officer at Lendico Global Services GmbH.

Daniel holds a Master's Degree (Internationaler Diplom Betriebswirt AIM) from the Academy for International Management AIM in Mannheim, Germany.

Daniel joins Ferratum at a time in which the Group continues to roll out new products and services. Daniel will play a key role in improving Ferratum's industry leading risk capabilities further and adds valuable knowledge and insight, with his extensive experience in risk management and the payments industry, to the Leadership Team which is of high value as the Group implements its ambitious growth plans.

Ferratum's CEO, Jorma Jokela commented on the leadership change in risk management:

"I would like to take the opportunity to thank Clemens for his valuable contribution and the great cooperation we've had over the years. Clemens has played a vital role in the growth of Ferratum, both in his role as CFO and later as CRO and will continue to do so as a member of the Board of Directors. I am, in addition, delighted to see a person with such a strong background in the payments industry and risk management as Daniel has, joining the Ferratum family and further strengthen the risk function which naturally plays a key role in the future of the Group."

A full length CV of Daniel Kliem can be found on the Leadership Team section of the Ferratum webpage:

<https://www.ferratumgroup.com/about-us/leadership-team>

About Ferratum Group:

Ferratum Group is an international provider of mobile banking and digital consumer and small business loans, distributed and managed by mobile devices. Founded in 2005 and headquartered in Helsinki, Finland, Ferratum has expanded rapidly to operate in 20 countries across Europe, Africa, South and North America, Australia and Asia.

As a pioneer in digital and mobile financial services technology, Ferratum is at the forefront of the digital banking revolution. Ferratum has approximately 600,000 active customers that have an open Mobile Bank account or an active loan balance in the last 12 months (as at 30 June 2020).

Ferratum Group is listed on the Prime Standard of Frankfurt Stock Exchange under symbol 'FRU.' For more information, visit www.ferratumgroup.com.

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<https://www.ferratumgroup.com/investors/ir-contact>

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[PDF /](#)

[<< Back](#)

[Who we are →](#)

[Investors →](#)

[Careers →](#)

[ESG →](#)

[Reports and publications →](#)

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