

PRESS RELEASE  
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## **Hoist Finance launches new operating model to support customer-centric operations**

In line with the strategy that was set out two years ago, Hoist Finance is now announcing the next step for the company's organisation. Operating as One Hoist Finance has significantly increased the company's cross-border collaboration, harmonisation and standardisation of processes. From 1 January 2021, Hoist Finance will establish a new operating model with four business lines; Contact Centre Operations, Secured non-performing loans, Digital (unsecured non-performing loans) and Retail Banking (performing loans).

"By working together and exchanging knowledge, we have reduced gaps in the organisation, transferred best practices, increased speed and developed once instead of running things in parallel. With the One Hoist Finance foundation in place, we are ready to further expand across asset classes, to widen our service and product portfolio and to catalyse our digital aspirations. This will further strengthen our focus on operations and market execution, and bring us closer to our customers", says Klaus-Anders Nysteen, Hoist Finance CEO.

The new organisation will entail significant changes to the Executive Management Team and four new members are welcomed; Jarkko Heinonen as Chief Digital Officer, Jelle Dekkers as Chief Contact Centre Operations Officer, Melanie Foster as Chief of Staff, and Julian Winfield as Chief Market Execution Officer.

Jarkko Heinonen will as previously announced join Hoist Finance in January 2021. He has more than 20 years of leadership experience in the digital ecosystem, including strategy-driven digital transformation, e-commerce, digital marketing, sales and service design. He also has more than 10 years of experience from the financial industry where he has led digital businesses and marketing at Evli Bank and Ferratum Group. Furthermore, Jarkko has worked at Google, where he gained knowledge on world-class digital competence and value-added solutions.

Jelle Dekkers is the Country Manager of Hoist Finance BeNeLux since 2017 and will assume responsibility for the contact centre operations servicing the business lines. Before joining Hoist Finance, Jelle was responsible for managing the outsourced collections partners for one of the largest health insurers in the Netherlands. He has more than 15 years of experience from the credit management industry.

Melanie Foster joined Hoist Finance in 2012 in connection with the acquisition of Robinson Way. She was Head of Information Systems and part of the UK country management team until she became Group Head of Project Management Organisation in 2015. Prior to that she worked at London Scottish Bank. Melanie has more than 15 years experience from the financial services industry. As Chief of Staff she will be responsible for the functions People, Strategy & Communication and Legal.

Julian Winfield is the Country Manager of Hoist Finance UK since 2016 and will, together with the country managers, be responsible for the development of country execution strategies based on the business lines strategies. Prior to joining Hoist Finance, Julian was the CFO of Paymentsshield, an insurance intermediary and subsidiary of Towergate. He has more than 20 years of experience in the industry.

As of 1 January 2021, the Executive Management Team in Hoist Finance will have the following members:

Klaus-Anders Nysteen, Chief Executive Officer  
Julian Winfield, Chief Market Execution Officer  
Jelle Dekkers, Chief Contact Centre Operations Officer  
Jarkko Heinonen, Chief Digital Officer  
Fabien Klecha, Chief Secured Assets Officer  
Julia Ehrhardt, Chief Retail Banking and Business Development Officer  
Christer Johansson, Chief Financial Officer  
Stephan Ohlmeyer, Chief Investment Officer  
Melanie Foster, Chief of Staff

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**About Hoist Finance**

Hoist Finance is a trusted debt resolution partner to individuals, companies and banks in eleven European countries. With over 1,600 dedicated colleagues, smart digital solutions and a deep understanding of individual financial circumstances, we help over six million customers keep their commitments. This is achieved by agreeing on sustainable repayment plans so that everyone is included within the financial ecosystem. Hoist Finance has a diverse portfolio of asset classes and our online savings platform in Sweden and Germany enables our unique funding model. Hoist Finance was founded in 1994 and is today a public company listed on Nasdaq Stockholm. For more information, please visit [hoistfinance.com](https://www.hoistfinance.com).