Press release 28 November 2025

TF Bank announces that the condition for the early redemption of outstanding Tier 2 bonds has been fulfilled

TF Bank AB (publ) ("**TF Bank**") announced on 10 November 2025 the intention to redeem all outstanding Tier 2 bonds issued on 14 December 2020 with ISIN SE0015193768 and with a total outstanding nominal amount of SEK 100,000,000 (the "**Bonds**" and "**Early Redemption**").

The Early Redemption was conditional upon the issue of SEK-denominated Tier 2 (T2) bonds prior to the redemption date for the Early Redemption, as announced by TF Bank through the notice of Early Redemption on 10 November 2025 (the "**New Bond Issue**"). On 27 November 2025, TF Bank received the proceeds from the New Bond Issue and the condition for the Early Redemption has therefore been fulfilled. The Early Redemption is therefore no longer conditional and will consequently occur on 15 December 2025. The redemption price together with accrued but unpaid interest up to (and including) 15 December 2025 will be paid to each person who as of the record date, being 8 December 2025, is registered as owner of Bonds in the debt register maintained by Euroclear Sweden AB.

More information regarding the Early Redemption can be found in TF Bank's press release 10 November 2025.

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About the Group
We are a fast-growing digital credit and payment platform operating in 14 European countries. Through our proprietary IT infrastructure, we develop simple and flexible payment and financing solutions for millions of customers. Since our founding in 1987, we have consistently combined growth with profitability, and following the stock market listing in 2016, this development has continued with a strong focus on scalability and automation. The Company is listed on Nasdaq Stockholm.