POWER OF ATTORNEY FOR FERRATUM OYJ'S ANNUAL GENERAL MEETING 2016

Name of the shareholder: ____

Personal or business identity code or date of birth of the shareholder: ______________________

Name of the authorised representative: ____

Personal identity code or date of birth of the representative: ____________________________

The above-mentioned shareholder hereby authorises the above-mentioned representative to represent the shareholder and to exercise the shareholder's voting and other rights at Ferratum Oyj's Annual General Meeting of Shareholders on Tuesday 26 April 2016.

Place and date: ____

Signature and clarification: ____

Proxy documents are requested to be delivered in originals to Ferratum Oyj, "Annual General Meeting", Ratamestarinkatu 11 A, 00520, Helsinki, Finland before the last date for registration, i.e. 21 April 2016. Detailed instructions for registration and additional information can be found from the notice convening the Annual General Meeting.