

INSTRUCTIONS CONCERNING REGISTERING FOR AND PARTICIPATING IN THE ANNUAL GENERAL MEETING OF FERRATUM PLC

General instructions for all shareholders

The Annual General Meeting of Ferratum Plc is to be held on 30 June 2020 at 10:00 a.m. (EEST, Finnish time) at the offices of Castrén & Snellman Attorneys Ltd, Eteläesplanadi 14, Helsinki, Finland.

This year, because of the exceptional circumstances caused by the COVID-19 pandemic, shareholders can participate in the meeting and exercise their rights only by voting in advance and by presenting counterproposals and questions in advance.

It will not be possible to participate in the meeting in person, and no video link to the meeting venue will be provided. These extraordinary arrangements are provided in the Finnish law introduced because of the pandemic.

Shareholders who hold at least 1 per cent of the Company's shares have the right to make a counterproposal concerning decisions proposed on the agenda. The counterproposals must be delivered to the Company to the e-mail address ir@ferratum.com at the latest by 11 June 2020 at 3:00 p.m. (CEST, Frankfurt time).

Detailed instructions concerning registering for the meeting and advance voting as well as presenting counterproposals and questions in advance are included in the notice.

Instructions for shareholders registered in Ferratum Plc's shareholders' register

Shareholders whose shares are registered on their personal Finnish book-entry account and who are therefore registered in the shareholders' register in Euroclear Finland Oy, are entitled to participate in the Annual General Meeting by virtue of shares that they hold on the record date of the meeting, i.e. 17 June 2020.

Shareholders whose shares are registered on their personal Finnish book-entry account and who wish to participate in the meeting must register for the meeting and vote in advance. Prior to the start of the advance voting, the Company will make available on its website at the address www.ferratumgroup.com, a voting form that may be used for registration and advance voting. Alternatively, a shareholder may provide corresponding information either by post or by email to Computershare AB. The registration and advance voting period will start on 12 June 2020.

The completed form or corresponding information must be received by Computershare AB no later than on 23 June 2020 at 3:00 p.m. (CEST, Frankfurt time).

The contact information to be used for the registration and advance voting are as follows:

By post: Computershare AB, "Ferratum Plc AGM 2020", Aleksanterinkatu 15 B, 6th floor, 00100 Helsinki, Finland
By email: info@computershare.se.

Instructions for holders of nominee registered shares

Holders of nominee registered shares are entitled to participate in the Annual General Meeting by virtue of shares that they hold on the record date of the meeting, i.e. 17 June 2020. Changes in shareholding after the record date do not affect the right to participate in the meeting or the number of votes.

The right to participate in the General Meeting requires that the holder of nominee registered shares is temporarily entered into the shareholders' register held by Euroclear Finland Oy based on such shares by 25 June 2020 at 9:00 a.m. (CEST, Frankfurt time), at the latest. This constitutes due registration for the meeting.

Holders of nominee registered shares who wish to participate in the meeting must ask their custodian bank for necessary instructions regarding registration in the Company's temporary shareholders' register and issuing of proxy documents. A proxy document may be issued either to a custodian bank in accordance with the bank's instructions, or alternatively to another proxy representative in which case such representative must present a dated proxy document reliably demonstrating his/her right to represent the holder of nominee registered shares.

For advance voting, custodian banks or other proxy representatives of holders of nominee registered shares may request an advance voting form from the address ir@ferratum.com. The completed advance voting form or corresponding information must be provided either by post or by email to Computershare AB. The registration and advance voting period will start on 12 June 2020.

The completed form or corresponding information must be received by Computershare AB no later than on 25 June 2020 at 9:00 a.m. (CEST, Frankfurt time).

The contact information to be used for advance voting are as follows:

By post: Computershare AB, "Ferratum Plc AGM 2020", Aleksanterinkatu 15 B, 6th floor, 00100 Helsinki, Finland
By email: info@computershare.se.