

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 20 April 2021 at 10:00 a.m. (EEST, Finnish time) at the offices of Castrén & Snellman Attorneys Ltd, Eteläesplanadi 14, Helsinki, Finland.

Because of the continuation 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 counter-proposals 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 29 March 2021 at 3:00 p.m. (CEST, Frankfurt time).

Detailed instructions concerning registering for the meeting and advance voting as well as presenting counter-proposals 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. 8 April 2021.

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 on certain matters on the agenda in the following ways:

- (a) Electronically via a link available on Ferratum Plc's website at www.ferratumgroup.com/investors/annual-general-meeting/2021. Electronical advance voting requires identification with Finnish online banking credentials.
- (b) By email or post by delivering the advance voting form referred to below or corresponding information to Computershare AB either by email to info@computershare.se or by post to Computershare AB, "Ferratum Plc AGM 2021", Aleksanterinkatu 15 B, 6th floor, 00100 Helsinki, Finland.

The registration and advance voting period will start on 30 March 2021. Prior to the start of the advance voting, the Company will make available on its website at www.ferratumgroup.com/investors/annual-general-meeting/2021 a voting form that may be used for registration and advance voting.

The registration and advance voting period will end 15 April 2021 at 3:00 p.m. (CEST, Frankfurt time), by which time the registrations and advance votes must be received by Computershare AB.

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. 8 April 2021. 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 15 April 2021 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, if they so wish, request an advance voting form from the address ir@ferratum.com. The completed advance voting form or corresponding information must be provided to Computershare AB either by email to info@computershare.se or by post to Computershare AB, "Ferratum Plc AGM 2021", Aleksanterinkatu 15 B, 6th floor, 00100 Helsinki, Finland.

The registration and advance voting period will start on 30 March 2021 and will end 15 April 2021 at 3:00 p.m. (CEST, Frankfurt time), by which time the advance votes must be received by Computershare AB.