

Qliro aims for profitability in Q1 2026 with continued growth acceleration and streamlined organization

Qliro AB (publ) ("Qliro" or "the Company") today announced organizational changes designed to improve efficiency, scalability and growth capacity. When fully implemented, the changes in combination with the growth acceleration are expected to bring Qliro to profitability by Q1 2026, with one-off restructuring costs of SEK 20–25 million to be recognized in H2 2025.

In the past three years, Qliro has modernized its platform, launched new products, most recently the Qliro Checkout Gen 3 before summer, and expanded across the Nordics during the last year, driving strong product–market fit and growth momentum in all markets. Total payment volume has increased by more than 45% in recent months and the number of merchants by more than 165% in Q2. The organizational changes are designed to maintain and accelerate the growth momentum, while improving scalability and efficiency.

As communicated in the Q2 report, Qliro has initiated measures to strengthen income generation, scalability and profitability. Building on these, the Company will now streamline its organizational structure to further accelerate the path to profitability, with the target of returning to profitability by Q1 2026.

The main organizational changes are intended to:

- Accelerate growth momentum further across the Nordics by strengthening the Company's go-to-market model by merging sales and marketing teams.
- Merge and reorganize product and tech teams even more focused on Qliro's core customer segments to deliver a world leading experience for our merchants and their customer journey.
- Centralize analytics to fully leverage the new modernized data and analytics platform for end-to-end optimization of our growth funnels, revenue management and credit.
- Streamline all functions, organizational structure and management overhead to improve operational excellence across Nordics to continue to deliver a world class experience for merchants and their customer journey.

The following changes will be made to the executive management team:

- Evelin Kaup is promoted to Chief Product & Technology Officer. She brings extensive experience from Klarna, Spotify and Nordnet and has led key initiatives including the launch of Qliro Checkout Gen 3, the new consumer experience and the new Qliro app.
- Lina Nätterlund is promoted to Chief Analytics & Credit Officer. She brings extensive experience from Froda and Klarna and has rebuilt Qliro's credit analytics and data science team, contributing to a 30% reduction in debt collection cases in Sweden over the past year.
- Sandra Arvidsson is promoted to Chief Legal Officer and will join the executive management team. She joined Qliro three years ago and has played a key role in product launches and the Company's growth, with prior experience from the law firm Mannheimer Swartling.

Fredrik Milton, Chief Technology Officer, has decided to leave Qliro after three years, during which he strengthened the tech organization and modernized the platform.

As a result of the organizational changes, Qliro will reduce staffing and management overhead primarily in non-commercial functions. Qliro expresses its deep gratitude to all employees who have contributed to the Company's transformation.

"This transformation is about more than operational efficiency as it allows us to accelerate investments in automation and analytics, while keep accelerating growth momentum. These changes allow us to build a leaner and more agile organization, leveraging our strengths, positioning Qliro for profitability and continued accelerated growth. We are grateful to all employees who have contributed to Qliro's journey. Our vision remains unchanged: to build an EU leader in composable payments, starting in the Nordics with global capabilities.", says Christoffer Rutgersson, CEO, Qliro.

For further information, please contact:

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About Qliro AB

Qliro is a leading fintech company offering safe and simple digital payment solutions, including a complete check-out to e-merchants. Qliro is a credit market company under supervision of the Swedish Financial Supervisory Authority and has its registered address in Stockholm. Qliro's shares are listed on Nasdaq Stockholm under the ticker "Qliro".

For more information, please visit <https://www.qliro.com/en-se/investor-relations>

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This information is information that Qliro AB is obliged to make public pursuant to the EU Market Abuse Regulation. The information was submitted for publication, through the agency of the contact persons set out above, at 2025-09-22 09:00 CEST.

Attachments

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