

INTRUM ANNOUNCES LAUNCH OF EURO-DENOMINATED SENIOR SECURED NOTES DUE 2031

Announcement of New EUR senior secured notes due 2031 to be issued by Intrum Investments and Financing AB (publ) (the “Issuer”):

Today, Intrum Investments and Financing AB (publ), a public limited liability company incorporated under the laws of Sweden (“*Intrum*” or the “*Issuer*”), announced it has launched an offering (“the *Offering*”) of EUR 525,000,000 in aggregate principal amount of fixed rate senior secured notes due 2031 (the “*Notes*”).

The proceeds from the Offering will be used together with cash on balance sheet to redeem in full the outstanding aggregate amount of the Issuer’s EUR-denominated 8.000% Senior Secured Notes due 2027 and the Issuer’s SEK-denominated 8.000% Senior Secured Notes due 2027.

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Disclaimer

This announcement does not constitute an offer to sell or the solicitation of an offer to buy the Notes or any other security and shall not constitute an offer, solicitation or sale in the United States or in any jurisdiction in which, or to any persons to whom, such offering, solicitation or sale would be unlawful.

The Notes will not be registered under the U.S. Securities Act of 1933, as amended (the “Securities Act”) or the securities laws of any state or other jurisdiction of the United States, and may not be offered or sold within the United States, or to, or for the account or benefit of, U.S. persons, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and applicable state or local securities laws. Accordingly, the Notes will be offered and sold in the United States only to qualified institutional buyers in accordance with Rule 144A under the Securities Act and to non-U.S. persons outside the United States in accordance with Regulation S under the Securities Act.

This announcement has not been approved by an authorized person in the United Kingdom and is for distribution only to, and is only directed at, persons who (i) have professional experience in matters relating to investments falling within Article 19(5) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005 (as amended, the “Financial Promotion Order”), (ii) are persons falling within Article 49(2)(a) to (d) (high net worth companies, unincorporated associations, etc.) of the Financial Promotion Order, (iii) are outside the United Kingdom or (iv) are persons to whom an invitation or inducement to engage in investment activity within the meaning of section 21 of the Financial Services and Markets Act 2000 (as amended, the “FSMA”) in connection with the issue or sale of any New Notes may otherwise lawfully be communicated or caused to be communicated (all such persons together being referred to as “Relevant Persons”). This announcement is directed only at Relevant Persons and must not be acted on or relied on by persons who are not Relevant Persons. Any investment or investment activity to which this announcement relates is permitted only by Relevant Persons and will be engaged in only with Relevant Persons. Relevant persons should note that all, or most, of the protections offered by the UK regulatory system will not apply to an investment in the New Notes and that compensation will not be available under the UK Financial Services Compensation Scheme.

The Notes are not intended to be offered, sold, distributed or otherwise made available to and should not be offered, sold, distributed or otherwise made available to any retail investor in the United Kingdom (the “UK”). For these purposes, a “retail investor” means a person who is not a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA (“UK MiFIR”). Consequently, no disclosure document required by the FCA Product Disclosure Sourcebook (the “DISC”) for offering, selling or distributing the New Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering, selling or distributing the New Notes or otherwise making them available to any retail investor in the UK may be unlawful under the DISC and the Consumer Composite Investments (Designated Activities) Regulations 2024.

The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (the “EEA”). For these purposes, a “retail investor” means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, “MiFID II”); (ii) a customer within the meaning of Directive (EU) 2016/97 (as amended, the “Insurance Distribution Directive”), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in Regulation (EU) 2017/1129 (as amended, the “Prospectus Regulation”). Consequently, no key information document required by Regulation (EU) No 1286/2014 (as amended, the “PRIIPs Regulation”) for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

The announcement has been prepared on the basis that any offer of the Notes in the United Kingdom will be made pursuant to an exemption under the Public Offers and Admissions to Trading Regulations 2024 (the "POATRs") from the requirement to publish a prospectus for offers of the New Notes. The announcement is not a prospectus for the purposes of the POATRs or the Prospectus Rules: Admission to Trading on a Regulated Market Sourcebook.

Any offer of the Notes in any EEA Member State will be made pursuant to an exemption under the Prospectus Regulation from the requirement to publish a prospectus for offers of the Notes. This announcement or any information that will be provided as part of the investor meetings is not a prospectus for the purposes of the Prospectus Regulation or any implementing legislation or rules relating thereto.

This announcement may include "forward-looking statements" within the meaning of Section 27 A of the Securities Act and Section 21 E of the Securities Exchange Act of 1934, as amended. These forward-looking statements can be identified by the use of forward looking terminology, including the terms "believes," "estimates," "anticipates," "expects," "intends," "may," "will" or "should" or, in each case, their negative, or other variations or comparable terminology. These forward-looking statements include all matters that are not historical facts and include statements regarding Intrum or its affiliates' intentions, beliefs or current expectations concerning, among other things, the Offering.

By their nature, forward-looking statements involve risks and uncertainties because they relate to events and depend on circumstances that may or may not occur in the future. Readers are cautioned that forward-looking statements are not guarantees of future performance. Given these risks and uncertainties, you should not rely on forward looking statements as a prediction of actual results.

About Intrum

Intrum is Europe's leading provider of credit management services, operating in 20 markets. We support millions of individuals in improving financial health whilst helping businesses to get paid. With a century of experience, around 9,000 employees serving 70,000 companies, Intrum enables sustainable payments by combining technology, empathy, and a human-centered approach.

The company is headquartered in Stockholm, Sweden, and publicly listed on Nasdaq Stockholm. For more information, please visit www.intrum.com.