

NOTICE OF ANNUAL GENERAL MEETING OF THE SHAREHOLDERS IN INTRUM AB (PUBL)

The shareholders of Intrum AB (publ), reg. no. 556607-7581 (the “Company” or “Intrum”), are hereby summoned to the Annual General Meeting on Wednesday 22 April 2026, 14.00, at Grev Turegatan 30 (GT 30), Stockholm. Registration for the meeting starts at 13.00.

Right to attend

Shareholders who wish to attend the Annual General Meeting shall

both on the record date, which is on Tuesday 14 April 2026, be registered in the share register maintained by Euroclear Sweden AB;

and notify the Company of their intention to attend the Annual General Meeting no later than Thursday 16 April 2026.

Notice of attendance

The notification shall be made in writing to Intrum AB (publ), “Annual General Meeting”, Riddargatan 10, 114 35 Stockholm or by e-mail to agm@intrum.com. The notification shall include:

- name
- personal identity number/registration number
- telephone number (daytime)
- registered shareholding
- information about potential assistants (no more than two)
- where applicable, information about deputies or representatives

Shares registered in the name of a nominee

In order to be entitled to participate in the Annual General Meeting, a shareholder whose shares are registered in the name of a nominee must, in addition to giving notice of participation in the Annual General Meeting, register its shares in its own name so that the shareholder is listed in the presentation of the share register as of Tuesday 14 April 2026. Such registration may be temporary (so-called voting rights registration), and a request for such voting rights registration shall be made to the nominee in accordance with the nominee’s routines at such a time in advance as decided by the nominee. Voting rights registrations that have been made by the nominee no later than Thursday 16 April 2026 will be taken into account in the presentation of the share register.

Proxy

Shareholders represented by proxy shall send the written, dated and by the shareholder signed proxy to the Company in original in ample time before the Annual General Meeting. Attested copies of the certificate of registration (or equivalent authorization documents) evidencing the authority to issue the proxy, shall be enclosed if the proxy is issued by a legal entity.

A proxy form is available on the Company's website, www.intrum.com.

Processing of personal data

Personal data obtained from notifications, proxies and from the share register maintained by Euroclear Sweden AB will be used for the necessary registration and preparation of the voting list for the Annual General Meeting.

For further information on how your personal data is processed, see:

<https://www.euroclear.com/dam/ESw/Legal/Privacy-notice-bolagsstammor-engelska.pdf>

Miscellaneous

The shareholders are reminded of their right to ask questions to the board of directors and the CEO at the Annual General Meeting in accordance with Chapter 7, Section 32 of the Swedish Companies Act.

There are in total 136,245,464 shares and votes in the Company at the time of the notice. On the day of this notice the Company holds 1,064,651 own shares.

Proposed Agenda

1. Opening of the Meeting
 2. Election of the chair of the Meeting
 3. Preparation and approval of the voting list
 4. Approval of the agenda
 5. Election of persons to certify the minutes (and to count votes)
 6. Determination of whether the Meeting has been duly convened
 7. a) Presentation of the board's and the board committees' work
- b) Presentation by the CEO

1. Submission of the annual accounts and the auditor's report, and consolidated accounts and auditor's report on the consolidated accounts, for the financial year 2025
2. Resolution on adoption of profit and loss statement and balance sheet and consolidated profit and loss statement and consolidated balance sheet
3. Resolution on appropriation of profit
4. Resolution regarding discharge of liability of the board members and the CEO for the administration during 2025
5. Determination of the number of board members and auditors
6. Determination of remuneration to the board members and auditor
7. Election of board members and chair of the board
8. Election of auditor
9. Resolution regarding approval of the remuneration report
10. Resolution regarding guidelines for remuneration and other terms of employment for key executives
11. Resolution regarding authorization for the board of directors to resolve on issue of shares, warrants and/or convertibles
12. Resolution regarding authorization for the board of directors to resolve on transfer of own shares
13. Conclusion of the Meeting

The Nomination Committee's proposals

In accordance with the principles for the appointment of the nomination committee adopted by the Annual General Meeting 2019, the chair of the board of directors has convened the largest shareholders in the Company based on the known number of votes at the end of August 2025. These shareholders have then appointed members to the nomination committee.

The nomination committee consists of:

Toby Dodson, Caius Capital LLP
Joakim Aske, Defa Endeavour AS
Carl-Fredrik Danielson, Represents own and related parties' holdings

The chair of the board of directors, Magnus Lindquist, has been co-opted to the nomination committee.

Item 2: Election of chair of the Meeting

Björn Kristiansson, attorney at law at KANTER Advokatbyrå, is proposed to be appointed chair of the Meeting.

Item 12: Determination of the number of board members and auditors

The board of directors is proposed to consist of seven board members. Furthermore, it is proposed that the number of auditors should be one registered audit firm.

Item 13: Determination of remuneration to the board members and auditor

Fees to the board of directors and remuneration for committee work (to board members elected by the Annual General Meeting) are proposed to amount to a total of SEK 10,235,000 (8,620,000) (additional reimbursement for travelling time in case of a physical meeting will be added as below) which shall be distributed as follows:

- SEK 2,220,000 to the chair of the board (1,775,000)
- SEK 980,000 to each of the other board members (785,000)
- SEK 400,000 to the chair of the audit committee (unchanged)
- SEK 180,000 to each of the other two members of the audit committee (unchanged)
- SEK 400,000 to the chair of the risk committee (unchanged)
- SEK 180,000 to each of the other two members of the risk committee (unchanged)
- SEK 95,000 to each of the three members of the remuneration committee (unchanged)
- SEK 140,000 to the chair of the transformation committee (unchanged)
- SEK 95,000 to each of the other two members of the transformation committee (unchanged)

The nomination committee expects that each board member engages themselves financially in the Company by acquiring shares in Intrum corresponding to approximately one year's remuneration after five years (calculated before tax), and that at a minimum the entire board remuneration increase proposed this year (calculated after tax) is used to purchase shares.

Additional compensation for travel time of SEK 30,000 per physical board meeting held in Sweden is proposed to be paid to all non-Nordic residents.

Fee to the auditor is proposed to be paid in accordance with approved invoices.

Item 14: Election of board members and chair of the board

It is proposed to re-elect Magnus Lindquist, Debra Davies, Geeta Gopalan and Ragnhild Wiborg, and to elect Alon Avner, Perry Blacher and David Sear, all for the period up until the conclusion of the next Annual General Meeting.

Michel van Der Bel and Andreas Näsвик have declined re-election.

The nomination committee further proposes to re-elect Magnus Lindquist as chair of the board, for the period up until the conclusion of the next Annual General Meeting.

Item 15: Election of auditor

It is proposed to re-elect the audit firm Deloitte AB, with Patrick Honeth as auditor-in-charge, for the period up until the conclusion of the next Annual General Meeting.

Proposals by the board of directors

Item 10: Resolution on appropriation of profit

The board of directors and the CEO propose that no dividend shall be distributed for the fiscal year 2025 and that available funds will be carried forward in the new accounts.

Item 16: Resolution regarding approval of the remuneration report

The board of directors proposes that the Annual General Meeting resolves to approve the board's remuneration report according to Chapter 8 Section 53 a of the Swedish Companies Act.

Item 17: Resolution regarding guidelines for remuneration and other terms of employment for key executives

The Board proposes that the following guidelines for executive remuneration shall be approved by the Annual General Meeting (the "**guidelines**"). The proposal has been prepared by the Remuneration Committee of the Board.

The guidelines apply to the CEO and other members of Intrum's Executive Management Team ("**EMT**"). The guidelines are forward-looking, i.e. they are applicable to agreements on remuneration, and on amendments to remuneration already agreed, entered into after adoption of the guidelines by the Annual General Meeting 2026. These guidelines do not apply to any remuneration to be separately resolved or approved by the General Meeting.

The guidelines' promotion of the company's business strategy, long-term interests and sustainability

A prerequisite for the successful implementation of the company's business strategy and safeguarding of its long-term interests, including its sustainability, is that the company is able to recruit and retain qualified employees. To this end, it is necessary that the company offers competitive remuneration. These guidelines enable the company to offer members of the EMT a competitive total remuneration.

Long-term incentive programs (“LTIPs”) have been implemented in the company. Such LTIPs have been adopted by the Annual General Meeting and are therefore excluded from these guidelines, as well as similar programs which may be adopted in the future by the General Meeting. LTIP’s adopted by the Board must be in accordance with these guidelines. LTIPs include the EMT and other key employees in the company. A description of the company’s current outstanding LTIPs can be found in the remuneration report, please see www.intrum.com.

Variable cash remuneration covered by these guidelines shall aim at promoting the company’s long-term strategy, including its sustainability.

Forms of remuneration

Remuneration within the company should reflect job complexity, responsibility and performance, and it should be competitive in comparison with comparable companies within similar industries in the relevant geographies. The remuneration shall consist of the following components: annual fixed cash salary (“**Base Salary**”), annual variable cash remuneration, pension benefits and other benefits. Additionally, the General Meeting may – irrespective of these guidelines – resolve on, among other things, share-related or share price-related remuneration such as LTIPs.

If the General Meeting has not resolved on an LTIP a given year, the Board has the right to resolve on an LTIP in accordance with these guidelines. This means the Board may not resolve on the implementation of any LTIP if an LTIP has been adopted by a General Meeting during the same calendar year, and the Board may not propose that a General Meeting should adopt an LTIP if the Board has already resolved on an LTIP during the same calendar year.

Base Salary

The Base Salary is based on three cornerstones: job complexity, responsibility, performance and market conditions. The Base Salary is subject to annual revision.

Short-Term Incentive Program

Intrum’s Short-Term Incentive Program (“**STIP**”) aims to drive, and is designed to vary with, short-term business performance, and is set for one year at a time. The evaluation metrics are individually decided for each member of the EMT, and consist primarily of financial results (on group level or country level/s, as applicable). Members of the EMT may also have a smaller portion of targets linked to operational or non-financial metrics. The Board may decide to adjust the metric targets, apply similar evaluation metrics or apply discretion on an individual level within the otherwise stipulated constraints specified herein, if deemed appropriate.

The maximum STIP pay-out is equal to 100 percent of the Base Salary for the CEO and the CFO. For the other members of the EMT (except for the Chief Risk Officer, who is not eligible for STIP), the normal maximum STIP pay-out is equal to 50 to 70 percent of the Base Salary.

To which extent the evaluation metrics for awarding STIP have been satisfied is evaluated and determined when the measurement period has ended. The company's Remuneration Committee is responsible for preparing the STIP evaluation for all EMT members. The determination of the STIP outcome is then resolved by the Board in its entirety.

No deferral periods are applied in relation to STIP and the STIP agreements do not contain any right for the company to reclaim STIP pay-out.

Long-Term Incentive Program

LTIPs have been and can be resolved upon by the General Meeting. The Board can under the circumstances stated above under "Forms of remuneration" resolve on an LTIP to contribute to the ability to recruit and retain competent employees, to increase the participants' commitment and motivation, and to strengthen the participants' ties to the company. The evaluation metrics used to assess the outcome of the LTIPs should be distinctly linked to the business strategy and thereby to the company's long-term value creation, including its sustainability.

An LTIP shall be prepared by the Remuneration Committee and the Board. It can be directed to EMT and other key employees.

The Board can resolve to implement the following types of LTIPs (only one of these programs can be implemented any given calendar year):

- Cash based long-term incentive programs whereby the participant invests the cash remuneration in Intrum shares subject to certain conditions (the "**Cash program**").
 - The cash remuneration shall be capped at a percentage of the participant's Base Salary as per below:
 - Group 1, including EMT: Up to 200 percent of Base Salary
 - Group 2, including key employees: up to 100 percent of Base Salary
 - The cash remuneration shall be used for share purchases within 10 trading days after pay-out and be kept for a minimum three-year period,
 - The participant must remain employed during this period, unless the participant is deemed to be a good leaver.
 - The Board, or the Remuneration Committee, shall have the right to reclaim pay-out (clawback) if the condition has not been met.
 - The Board, or the Remuneration Committee, shall be responsible for the detailed design and administration of the Cash program, including possible claw-backs. The Board, or the Remuneration Committee, shall have the right to make adjustments to the Cash program in the event of material changes in the Intrum Group or in the market, including the right to resolve on a reduced allocation.

- Performance-based long-term incentive programs whereby the participant receive a cash amount ("**Performance Cash**") that is indexed up or down in line with Intrum's Total Shareholder Return (TSR) during the program period (the "**Synthetic program**").
 - The maximum value for each participant shall amount to a percentage of the participant's Base Salary at the date of offer as per below:
 - Group 1, including EMT: up to 100 percent of Base Salary
 - Group 2, including key employees: up to 50 percent of Base Salary
 - Pay-out of Performance Cash is made in cash and is subject to the participant remaining employed during the three year qualification period. The Board, or the Remuneration Committee, may resolve that a participant who leaves the company in advance shall nonetheless be entitled to receive Performance Cash.
 - The allocation of Performance Cash is linked to performance targets for Intrum's TSR as determined by the Board, corresponding to a target level of average absolute annual TSR. If the target level is achieved, the pay-out shall amount to 100 percent of the maximum value. No pay-out shall be made if the outcome falls below the target level. TSR is measured over a three-year qualification period, using the volume-weighted average last closing price of the Intrum share on Nasdaq Stockholm during a period of 20 trading days following the publication of Intrum's latest quarterly report, including estimated dividends paid during the qualification period.
 - The Board, or the Remuneration Committee, shall be responsible for the detailed design and administration of the Synthetic program. The Board shall have the right to make adjustments to the Synthetic program in the event of material changes in the Intrum Group or in the market, including the right to resolve on adjusted targets or a reduced allocation. Pay-out shall be made after the qualification period, subject to deduction for the participant's income tax, to be remitted by Intrum.
 - The total IFRS 2 costs for the Synthetic program will be distributed over the qualification period. The Board has the right to hedge the entire cost of the Synthetic program, including social security contributions, through swap agreements with third parties.

Extraordinary arrangements

Other one-off arrangements can be made on an individual level in extraordinary circumstances when deemed necessary and approved by the Board. The purpose might be in relation to recruitments (sign-on), retention of top talent needed to secure successful implementation of the business strategy (retention bonus). Any such arrangement needs to be capped at an amount equal to two times the individual's Base Salary.

Pension benefits and other benefits

Intrum applies a retirement age of 65 for all members of the EMT, unless otherwise follows from applicable local regulations.

In general, for the CEO, pension benefits, including health insurance (*Sw: sjukförsäkring*), shall be premium defined. STIP, LTIP and other variable programs do not constitute pensionable income. The pension premiums for premium defined pension shall not exceed equal to 35 percent of the Base Salary.

For other EMT members, pension benefits, including health insurance, shall be premium defined unless the individual concerned is subject to defined benefit pension under mandatory collective agreement provisions. Variable cash remuneration shall qualify for pension benefits to the extent required by mandatory collective agreement provisions. The pension premiums for premium defined pension shall amount to not more than equal to 30 percent of the Base Salary.

Other benefits than pension benefits may include, for example, life insurance, medical insurance (*Sw: sjukvårdsförsäkring*), housing and company cars or car allowance. For EMT members with housing benefits, such benefits may not amount to more than equal to 20 percent of the Base Salary. For EMT members without housing benefits, such benefits may not amount to more than equal to 10 percent of the Base Salary.

Termination of employment

The notice period may not exceed twelve months if notice of termination of employment is made by the company. Base Salary during the notice period, severance pay and compensation during a non-compete period may together not exceed an amount equivalent to twenty-four months' Base Salary. The agreed notice period may not exceed six months when noticed it given by the EMT member and the EMT member shall in that situation not be entitled to any severance payment.

Compensation for non-compete undertakings shall compensate for loss of income. The compensation shall not amount to more than equal to 100 percent of the Base Salary at the time of termination of employment, unless otherwise provided by mandatory collective agreement provisions or local regulations, and shall be paid during the time the non-compete undertaking applies, however not for more than twelve months following termination of employment.

Remuneration and employment conditions for employees

When preparing these guidelines and when evaluating whether the guidelines and the limitations set out herein are reasonable, the Board has taken remuneration and other employment conditions for all other employees of the company into account. This has been done by reviewing e.g. total remuneration levels and employment terms within Intrum and remuneration increases over time.

The decision-making process to determine, review and implement the guidelines

The Board has established a Remuneration Committee. The Remuneration Committee's tasks include preparing the Board's decision to propose these guidelines. The Board shall prepare a proposal for new guidelines at least every fourth year and submit them to the Annual General Meeting. The guidelines shall be in force until new guidelines have been adopted by the Annual General Meeting. The Remuneration Committee shall also monitor and evaluate programs for variable remuneration for the EMT, the application of the guidelines for the EMT as well as the current remuneration structures and compensation levels in the company.

The members of the Remuneration Committee are independent of the company and the EMT. The CEO and other members of the EMT do not participate in the Board's processing of and resolutions regarding remuneration-related matters in so far as they are affected by such matters.

Consultancy fees to members of the Board

If a member of the Board provides services to the company outside his/her work in the Board, the company may pay the Board member consultancy fees for such work. Such fees shall be market based and may not exceed the Board member's Board fee, remuneration for committee work excluded.

Derogation from the guidelines

The Board may temporarily resolve to derogate from the guidelines, in whole or in part, if in a specific case there is special cause for the derogation and a derogation is necessary to serve the company's long-term interests, including its sustainability, or to ensure the company's financial viability. As set out above, the Remuneration Committee's tasks include preparing the Board's resolutions in remuneration-related matters. This includes any resolutions to derogate from the guidelines.

Other information

These guidelines include the following changes compared to the existing guidelines: the Board may resolve on an alternative LTIP in a year where the General Meeting has not approved an LTIP.

The guidelines adopted by the Annual General Meeting 2024 have been adhered to without derogation, and all previously approved remuneration that has not yet been paid out is in line with the framework set out above.

Item 18: Resolution regarding authorization for the board of directors to resolve on issues of shares, warrants and/or convertibles

The board of directors of the Company proposes that the Annual General Meeting resolves to authorize the board of directors, during the period up until the next Annual General Meeting, on one or more occasions, to resolve to issue shares, warrants and/or convertibles, with or without preferential rights for the shareholders, corresponding to not more than ten (10) percent of the total number of outstanding shares in the Company on the day of publication of this notice. The authorization shall also include a right to resolve on a new issue of shares, warrants and/or convertibles against payment through set-off or contribution in kind or otherwise with conditions in accordance with the Swedish Companies Act.

Issue of share against payment in cash or through set-off with deviation from the shareholders' preferential rights shall be carried out on market terms.

The purpose of the proposal and the option to deviate from the shareholders' preferential rights is to provide flexibility in connection with possible raise(s) of capital or acquisitions of companies or business operations.

Majority requirement

The resolution shall be valid only where supported by not less than two-thirds of both the votes cast and of the shares represented at the Annual General Meeting.

Item 19: Resolution regarding authorization of the board of directors to resolve on transfer of own shares

The board of directors of the Company proposes that the Annual General Meeting resolves to authorize the board of directors, during the period up until the next Annual General Meeting, on one or more occasions, to resolve on transfer of own shares in accordance with the following.

Transfer on a regulated market:

- I. The Company cannot transfer more shares than the number of shares held by the Company at the time of the board's resolution.
- II. Transfer shall only be made on a regulated market or in a market corresponding to a regulated market outside the European Economic Area.
- III. Transfer of shares may only occur at a price per share within the registered price range at any given time or otherwise in accordance with applicable regulations.
- IV. Payment for the shares shall be made in cash.

The board of directors may also, with or without preferential rights for shareholders, resolve on transfer of own shares in ways other than on Nasdaq Stockholm or another regulated market. Transfer may be made against cash payment, against consideration in assets other than cash, or through offsetting debt due to the Company's transfer against a claim on the Company. The board's resolution on transfer shall be executed within the time determined by the board of directors. Transfers shall be made at the best available price for the Company and may not exceed the number of own shares held by the Company at the time of the transfer.

The purpose of the proposed authorization is to:

- promote a more efficient capital structure in the Company, which is deemed to have a positive impact on the price development of the Company's shares and thereby contribute to creating the greatest possible return for shareholders,
- be able to continuously adapt the capital structure of the Company to the capital needs of the Company from time to time, thereby contributing to increased shareholder value; and
- enable financing of acquisitions through payment with own shares.

Majority requirement

The resolution shall be valid only where supported by not less than two-thirds of both the votes cast and the shares represented at the Annual General Meeting.

Accounts, auditor's report, proxy form and other documents in accordance with the Swedish Companies Act (2005:551) will be available at the Company at Riddargatan 10, 114 35 Stockholm, Sweden and on the Company's website www.intrum.com no later than Wednesday 1 April 2026 and will be sent to the shareholders who request this and who inform the Company of their postal address.

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Stockholm in March 2026
The board of directors of Intrum AB (publ)

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.