Stockholm, 8 August 2024

To the noteholders in:

ISIN: SE0013041266 – Qliro AB (publ) SEK 100,000,000 Floating Rate Subordinated Tier 2 Capital Notes due 2029

NOTICE OF EARLY REDEMPTION

This notice of early redemption (the "Notice") has been sent on 8 August 2024 to Noteholders directly registered as of 7 August 2024 in the debt register (Sw. skuldbok) kept by the CSD. If you are an authorised nominee under the Swedish Central Securities Depositories and Financial Instruments Accounts Act or if you otherwise are holding Notes on behalf of someone else on a securities account, please forward this Notice to the Noteholders you represent as soon as possible.

Reference is made to the terms and conditions of the abovementioned notes issue (the "Notes") issued by Qliro AB (publ) (the "Issuer"), with first issue date on 4 September 2019 in accordance with the terms and conditions for the Notes (as amended, the "Terms and Conditions").

All capitalised terms used herein and not otherwise defined in this Notice shall have the meaning assigned to them in the Terms and Conditions.

The Issuer hereby gives notice to all Noteholders of the Issuer's outstanding Notes for early redemption of the Notes in full in accordance with Clause 10.2 (*Early redemption at the option of the Issuer*) of the Terms and Conditions (the "**Redemption**"). In accordance with Clause 10.5 (*Consent from the Swedish FSA*) of the Terms and Conditions, the Issuer has received prior written consent from the Swedish FSA to redeem the Notes. The Redemption Date is set to 4 September 2024 and the Record Date for the early redemption will be 28 August 2024, *i.e.* five (5) Business Days prior to the Redemption Date.

All outstanding Notes (as of the Record Date) will be redeemed at the redemption price of 100.00 per cent. of the total outstanding Nominal Amount (*i.e.*, SEK 1,250,000 per Bond) (the "Redemption Price").

Any accrued and unpaid interest will also be paid in respect of the Bonds in accordance with the Terms and Condition. The Redemption Price together with accrued and unpaid interest up to and including the Redemption Date (the "**Redemption Amount**") will be paid on the Redemption Date to each person who is registered as owner of Bonds in the debt register maintained by Euroclear Sweden at end of business on the Record Date.

In connection with the Redemption, the Bonds will be delisted from Nasdaq Stockholm.

This Notice of early redemption is irrevocable and is governed by Swedish law. This Notice is for information purposes only and is not to be construed as an offer to purchase or sell or a solicitation of an offer to purchase or sell with respect to any securities of the Issuer.

For further information, please contact the Issuer at:

Mathias Zetterqvist, Head of Treasury E-mail: mathias.zetterqvist@gliro.com

Stockholm, 8 August 2024 Qliro AB (publ)