

Information duty under Section 120c of Czech act no. 256/2004 coll., on capital markets, as amended

In Amsterdam, on 19 February 2020

FINAL REDEMPTION OF HOME CR. 3,75/20, ISIN: CZ0000000831 NOTES

This notice is given by Home Credit Group B.V. in connection with the final redemption of the entire CZK 1,998,000,000 outstanding principal amount of notes titled HOME CR. 3,75/20, ISIN: CZ0000000831 (the “**Notes**”) on 30 March 2020 (the “**Final Redemption Date**”). The Notes are listed on the Regulated Market of the Prague Stock Exchange (the “**PSE**”).

Pursuant to Section 6.1 of the terms and conditions of the Notes (the “**Terms and Conditions**”), the Notes will be redeemed on the Final Redemption Date by payment of:

- (a) CZK 1,998,000,000 of the principal amount of the Notes (*i.e.*, CZK 3,000,000 *per* one Note); and
- (b) CZK 37,462,500 (*i.e.*, CZK 56,250 *per* one Note) of accrued and unpaid interest on the principal amount of the Notes.

The payment of the principal amount of the Notes and the interest will be made through PPF banka a.s. as the administrator of the Notes, in accordance with the Terms and Conditions.

Pursuant to Section 7.3 of the Terms and Conditions, the record date (*in Czech: rozhodný den*) for the payment of the principal amount of Notes and the interest will be 29 February 2020.

In accordance with Paragraph 8(3) of the Conditions for Admission of Debt Securities to Trading on the PSE’s regulated market, the Notes will cease to be traded on the PSE’s regulated market effective as of 27 February 2020. The last date, on which the Notes will be traded on the PSE’s regulated market, will be 26 February 2020.

Pursuant to Section 1.4 of the Terms and Conditions, the transfers of the Notes will be suspended effective as of and including 2 March 2020.