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Corporate News

Finexity AG: 2026/2030 Bond Now Open for Subscription

- **Subscription open:** online, via subscription form, and through distribution partners, from EUR 1,000
- **Terms:** six-month EURIBOR plus 6.00% p.a., minimum 7.00% p.a., no cap
- **Use of proceeds:** expansion of proprietary infrastructure and integration of additional platforms

Hamburg, November 11, 2026 – Finexity AG (ISIN DE000A40ET88, XETRA: FXT), a provider of infrastructure for tokenized securities, has opened subscription for its 2026/2030 bond across all distribution channels. In addition to subscribing online at bond.finexity-group.com, investors can now subscribe using a subscription form. Subscriptions can also be placed through additional distribution partners. The bond, with a volume of up to EUR 4.5 million, is offered in two series with identical economic terms: as a conventional security held in a securities account (Series A, ISIN DE000A5GS8A5) and as a crypto security under the German Electronic Securities Act (eWpG), held in a digital wallet (Series B, ISIN DE000A5GS8B3). The minimum subscription amount is EUR 1,000. The bond bears interest at six-month EURIBOR plus 6.00% p.a., with a minimum of 7.00% p.a.

Investors looking to accrue interest from the start of the first interest period on November 27, 2026 must pay the subscription amount by November 25, 2026. Further value dates are December 11 and December 23, 2026, and, from January 2027, the 27th of each month. The public offering in Germany runs until November 5, 2027.

“We reach investors where they invest: online or through their financial adviser. The bond is held either in a securities account or in a digital wallet,” says **Paul Huelsmann, CEO of Finexity AG**. “Issuance, subscription, and distribution all run on our own infrastructure. This is exactly the end-to-end process we also offer to other issuers.”

FINEXITY builds infrastructure for the digital capital market in Europe and the United Arab Emirates. With four brands, the FINEXITY Group covers the entire value chain from issuance to investor: nolivius for structuring issues, Nundara for subscription processing technology, Effecta[1] as an investment firm providing a liability umbrella for tied agents, and VolksInvest as an online broker for retail investors. Hundreds of securities have already been issued via this infrastructure; all four brands operate on a shared technology platform.

The proceeds from the bond are intended to fund the growth of the group, in particular the expansion of its proprietary technology infrastructure and the integration of acquired platforms, whose investor bases and issues are being migrated onto the group's own infrastructure.

The bond pays a floating rate of interest: the coupon consists of six-month EURIBOR plus a margin of 6.00% p.a. and is reset semi-annually. EURIBOR is subject to a floor of 1.00%, so investors receive at least 7.00% p.a.; there is no cap. The coupon for the first interest period will be fixed on November 25, 2026. Based on six-month EURIBOR as of November 10, 2026 (3.018%), it would be approximately 9.0% p.a.; the actual coupon may be higher or lower. Interest is paid semi-annually on May 27 and November 27, starting May 27, 2027. The bond matures on November 27, 2030; it is issued and redeemed at 100%. The issuer may redeem the bond early from November 27, 2027 at 103%, from November 27, 2028 at 101.5%, and from November 27, 2029 at 100% of the principal amount, in each case plus accrued interest.

The bond is senior unsecured. To protect investors, the terms and conditions include a negative pledge, a restriction on dividends and payments on subordinated shareholder loans to a combined 50% of the prior fiscal year's net income, and a change-of-control put at 101%. Investors can subscribe online at finexity-group.com/investor-relations/bond-2026-2030 for either Series A or Series B. For the crypto security, a wallet is set up with the qualified crypto custodian Tangany upon subscription; the crypto securities register is maintained by Cashlink Technologies. All documents are available at finexity-group.com in the Investor Relations section (under "Bond 2026/2030").

In addition, the Management Board is considering a capital increase excluding shareholders' subscription rights to strengthen the company's equity base.

Key Terms of the Bond

Feature	Terms
Issuer	Finexity AG, Hamburg (Hamburg Local Court, HRB 153232)
Type	Bearer bonds, unsecured, unsubordinated, ranking pari passu among themselves
Volume	Up to EUR 4.5 million
Offering	Public offering exclusively in Germany, subscription period 6 Nov 2026 to 5 Nov 2027; key information document for each series
Interest rate	6-month EURIBOR + 6.00% p.a., EURIBOR floor 1.00% (minimum 7.00% p.a.), no cap; day count convention Act/Act (ICMA)

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Feature	Terms
Interest rate fixing, first period	25 Nov 2026; thereafter semi-annually, in each case two TARGET business days before the start of the interest period
Interest accrual and payment	From 27 Nov 2026, semi-annually on 27 May and 27 November, first payment on 27 May 2027
Term	27 Nov 2026 to 27 Nov 2030
Issue price and redemption	Issue price 100%; redemption at maturity at 100%
Issuer call rights	From 27 Nov 2027 at 103%, from 27 Nov 2028 at 101.5%, from 27 Nov 2029 at 100% of the principal amount (in each case plus accrued interest); clean-up call if less than 20% of the volume remains outstanding; redemption for tax reasons
Investor protection	Negative pledge; restriction on dividends and payments on subordinated shareholder loans to a combined 50% of the previous year's net income; put option at 101% upon change of control; cross-default from EUR 3 million
Minimum subscription	EUR 1,000 (Series A: denomination EUR 1,000; Series B: denomination EUR 1, minimum 1,000 units)
Formats	Series A (ISIN DE000A5GS8A5, WKN A5GS8A): conventional security, global note deposited with Clearstream, held in a securities account; Series B (ISIN DE000A5GS8B3, WKN A5GS8B): crypto security under the eWpG, held in a wallet
Documents	Key information document and terms and conditions for each series as well as subscription form: finexity-group.com, Investor Relations, section "Bond 2026/2030" finexity-group.com/de/investor-relations/bond-2026-2030.
Subscription	Online at bond.finexity-group.com (Series A) or finexity-group.com/investor-relations/bond-2026-2030, and by subscription form via the tied agents of Effecta GmbH and other distribution partners
Value date	27 Nov 2026 (receipt of payment by 25 Nov 2026, 12:00 noon), 11 Dec 2026, 23 Dec 2026, from January 2027 monthly on the 27th; from 2027 plus accrued interest
Paying agent and register	Series A: paying agent mwb fairtrade Wertpapierhandelsbank AG, Gräfelfing; Series B: paying agent the issuer, crypto securities register Cashlink Technologies GmbH, crypto custodian Tangany GmbH

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Important Notice

This announcement is a MARKETING COMMUNICATION. The information in this announcement regarding the 2026/2030 bond is directed exclusively at persons domiciled or habitually resident in the Federal Republic of Germany. This information constitutes neither an offer to purchase or subscribe for the bonds nor a solicitation of an offer to acquire bonds of the issuer. In particular, this information does not constitute financial or other investment advice. The information contained herein cannot replace advice that is tailored to the individual circumstances of the investor and suitable for both the investor and the investment. The issuer expressly points out that only the information contained in the key information document and in the terms and conditions of the respective series is authoritative for the assessment of the bonds; these documents have been published on the issuer's website (finexity-group.com, Investor Relations, section "Bond 2026/2030") and can be downloaded there free of charge. Before investing, investors should read the information contained therein in order to weigh the opportunities and risks of an investment. The key information document has not been reviewed by any supervisory authority.

Statutory risk warning: The acquisition of these securities (Series A bonds, Series B tokenized bonds) involves considerable risks. The maximum risk is the total loss of the capital invested.

This announcement is not intended for distribution or forwarding in or into the United States of America, Canada, Australia or Japan.

About FINEXITY

FINEXITY Group (Xetra: FXT · ISIN DE000A40ET88) builds and operates the infrastructure for the digital capital market: issuance, register connectivity and distribution of tokenized securities from a single source – in operation since 2020 – complemented by the display of sell offers on the DLT OTC (bulletin board). The Group has six locations in Germany, Switzerland, Liechtenstein and the United Arab Emirates.

Capital Markets Solutions comprises nolivius (advisory & structuring) and VolksInvest (online broker brand of Finexity Invest GmbH); Infrastructure Solutions comprises Nundara (tech infrastructure for tokenization, subscription and register connectivity) and Effecta[1] (distribution hub and liability umbrella).

[1] The acquisition of 90.1% of Effecta GmbH remains subject to the successful completion of the qualifying holding procedure (Inhaberkontrollverfahren).

More information at: www.finexity-group.com

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