

Publication of Information Memorandum for the issue of up to 40,000 of 2016 Debentures to raise up to £4m.

02 June 2014

The directors of Just Loans Plc (the “Company”) are pleased to announce the publication of an Information Memorandum for the issue of up to 40,000 of Debentures of £100 per unit

The debentures will pay an interest of 7.5% per annum, payable half yearly on 30 June and 31 December. The debentures are secured over all the assets of the Company and rank pari passu with the existing 2015 secured debentures. The 2016 debentures are repayable in full on 31 December 2016.

The funds raised by the new issue of debentures will be used to expand the lending capability of the Just Loans Group including that of the current principal operating company, Just Cash Flow Plc.

Just Cash Flow provides revolving credit facilities to businesses that cannot obtain traditional bank overdraft facilities. This may be in part due to the age of the company, its business model or the nature of its business.

The facility provided by Just Cash Flow will give the customer the flexibility to draw down only the amount required and repay it at a non-fixed date, limiting borrowing costs. Just Cash Flow commenced operations from beginning of February 2014 and the directors are pleased with the progress to date.

Just Cash Flow is a member of the National Association of Commercial Finance Brokers and of The Finance & Leasing Association.

Application will be made to GXG Markets for the new debentures to be quoted on the Main Quote.

The Directors of the Issuer accept responsibility for the contents of this announcement.

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