

# Debenture Exchange Offer

03 November 2015

The directors of The Just Loans Group Plc (the “Company” or the “Group”) announce the offer of an exchange of the existing 2015 series and 2016 series debentures and the debentures of its subsidiary Just Cash Flow Plc for new debentures of the Company to mature in 2018 and 2020.

The existing debentures pay interest of 7.5% per annum but the new debentures will pay 8.25%p.a. for the 3 year, 2018, debentures and 8.75%p.a. for the 5 year, 2020 debentures.

Details of the offer will be posted to all debenture holders and copies of the offer together with all applicable documents will be available to view or download on the Company’s website [www.thejust-group.com/Debentureswap](http://www.thejust-group.com/Debentureswap)

Just Cash Flow Plc is a wholly owned subsidiary of the Company and details of the offer to its debenture holders will be posted to them and available to view or download on [www.just-cashflow.com/Debentureswap](http://www.just-cashflow.com/Debentureswap)

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

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