

Fineqia Successfully Arranges Placement of €2.94 Million Bond

LONDON, Oct. 16, 2019 /CNW/ - Fineqia International Inc. (the "Company" or "Fineqia") (CSE: FNQ) (OTC: FNQQF) (Frankfurt: FNQA) is pleased to announce its U.K. subsidiary Fineqia Limited ("Fineqia Ltd") has successfully arranged for the issuance and subscription of a €2.94 million bond against assets of loan receivables.

Fineqia Ltd placed the bond issued by PremFina Ltd ("PremFina") and subscribed to by Rakuten Europe Bank S.A., a subsidiary of Rakuten, Inc. ("Rakuten"), a global leader in internet services headquartered in Tokyo. Rakuten Europe Bank is a fully licensed credit institution in Luxembourg and supervised by the Commission de Surveillance du Secteur Financier.

PremFina has created and authorised the issue of an aggregate 4% Secured Loan Notes (the "Instrument") with an aggregate nominal amount of €2.94 million. The bond is issued in and subscribed to in Euros, backed by assets in the form of U.K. loan receivables from premium finance loans. This bond has a seven-month maturity term.

"The successful arrangement of this bond is an extraordinary opportunity for Fineqia Ltd," said Chief Executive Officer (CEO) of Fineqia, Bundeep Singh Rangar. "It allows Fineqia to arrange the issuance and subscriptions of high-quality debt instruments and offers PremFina new opportunities to finance its premium finance loans portfolio."

Fineqia owns a minority stake in PremFina, which it made to establish a strategic relationship with the debt originator. PremFina generates loans from the financing of insurance premiums in the U.K., making insurance more affordable for customers. Premium finance is considered high quality debt with U.K. industry loan losses at less than 0.30%. It involves paying the cost of an insurance premium to an insurance company upfront, on behalf of an insured company or person, who then repays the same amount on a monthly instalment basis, along with a finance fee.

Founded in Japan in 1997 with the mission to contribute to society by creating value through innovation and entrepreneurship, Rakuten has grown to become one of the world's leading internet services companies. The company has a dynamic ecosystem of more than 70 services, spanning e-commerce, fintech, digital content, and communications, bringing the joy of discovery to more than 1.2 billion members across the world. Rakuten is the Main Global Partner and the first-ever Official Innovation & Entertainment Partner of the FC Barcelona and the first-ever jersey partner for the Golden State Warriors. The company is expanding globally and currently has operations throughout Asia, Europe, and the Americas.

About Fineqia International Inc.

Fineqia International Inc. is a listed entity in Canada (CSE: FNQ), US (OTC: FNQQF) and Europe (Frankfurt: FNQA). Fineqia International outlines the Company's corporate governance, culture, processes and relations by which the Company and its subsidiaries and investments are controlled, directed and governed. Fineqia International oversees and ensures the overall success, planning and growth of the Company and all of its subsidiaries. For more information visit <https://investors.fineqia.com/news>.

About Fineqia Limited

Fineqia Limited acts as broker bringing an issuing company's securities to the market, distributing and marketing them as well as transparently highlighting the risks and objectively outlining opportunities involved. For more information visit www.fineqia.com.

About Rakuten

Rakuten, Inc. (TSE: 4755) is a global leader in internet services that empower individuals, communities, businesses and society. Founded in Tokyo in 1997 as an online marketplace, Rakuten has expanded to offer services in e-commerce, fintech, digital content and communications around the world. The Rakuten Group has over 17,000 employees, and operations in 30 countries and regions. For more information visit <https://global.rakuten.com/corp/>.

Risk Warning


Investing in start-ups and early stage businesses involves risks, including illiquidity, lack of dividends, loss of investment and dilution, and it should be done only as part of a diversified portfolio. Fineqia Ltd is targeted exclusively at investors who are sufficiently sophisticated to understand these risks and make their own investment decisions. You will only be able to invest via Fineqia Ltd once you are registered as sufficiently sophisticated. This page is communicated by Fineqia Ltd and has been approved as a financial promotion by Kession Capital Ltd. Fineqia Ltd, is an appointed representative

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Forward Looking Statements

Some statements in this release may contain forward-looking information (as defined under applicable Canadian securities laws) ("forward-looking statements"). All statements, other than of historical fact, that address activities, events or developments that Fineqia (the "Company") believes, expects or anticipates will or may occur in the future (including, without limitation, statements regarding potential acquisitions and financings) are forward-looking statements. Forward-looking statements are generally identifiable by use of the words "may", "will", "should", "continue", "expect", "anticipate", "estimate", "believe", "intend", "plan" or "project" or the negative of these words or other variations on these words or comparable terminology. Forward-looking statements are subject to a number of risks and uncertainties, many of which are beyond the Company's ability to control or predict, that may cause the actual results of the Company to differ materially from those discussed in the forward-looking statements. Factors that could cause actual results or events to differ materially from current expectations include, among other things, without limitation, the failure to obtain sufficient financing, and other risks disclosed in the Company's public disclosure record on file with the relevant securities regulatory authorities. Any forward-looking statement speaks only as of the date on which it is made except as may be required by applicable securities laws. The Company disclaims any intent or obligation to update any forward-looking statement except to the extent required by applicable securities laws.

Fineqia Limited (FRN: 757772) is an appointed representative of Kession Capital Limited (FRN: 582160), which is authorised and regulated by the Financial Conduct Authority in the UK.

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