

The information contained within this Announcement is deemed by the Company to constitute inside information stipulated under the Market Abuse Regulation (EU) No. 596/2014 which forms part of English law by virtue of the European Union (Withdrawal) Act 2018, as amended. Upon the publication of this announcement via the Regulatory Information Service, this inside information is now considered to be in the public domain.

7 August 2025

Fiinu Plc
("Fiinu" or "the Group" or "the Company")

Issue of Equity in lieu of Director fees and Adviser Fees
Related Party Transaction

Fiinu Plc (AIM: BANK) a fintech group, creator of the Plugin Overdraft®, today announces that it has issued 2,117,740 new ordinary shares at 10 pence per share ("Director Shares") to settle outstanding Non-Executive Director fees. Additionally, Fiinu has also issued 500,000 new ordinary shares at 10 pence per share ("Adviser Shares") to settle outstanding fees owed to the Company's Nominated Adviser, SPARK Advisory Partners Limited ("SPARK").

Director Shares

David Hopton has agreed to take deferred income of £211,774 through the issue of 2,117,740 new ordinary shares at a price of 10 pence per share.

Following the issue of these shares, and the Adviser Shares, David Hopton's total beneficial interest in the Company is 3,514,065 ordinary shares, representing approximately 1.21% of the Company's issued share capital.

Related Party Transaction

David Hopton is a Director of the Company and therefore considered a related party under the AIM Rules. As the issue of equity in lieu of fees is considered to be outside the terms of his agreement with the Company, the issue of 2,117,740 new ordinary shares to David Hopton is considered to be a related party transaction. The Independent Directors, being all Directors other than David Hopton, having consulted with SPARK, the Company's Nominated Adviser, believe that the terms of the issue of equity to Mr Hopton are fair and reasonable insofar as the Company's shareholders are concerned.

Adviser Shares

SPARK, the Company's Nominated Adviser, has agreed to accept 500,000 ordinary shares at a price of 10 pence per share in lieu of £50,000 owed in outstanding fees.

Admission and Total Voting Rights

Application will be made for the admission of the Director Shares and Adviser Shares to trading on AIM, which is expected to become effective on or about 12 August 2025.

Following admission of the Director and Adviser Shares, the total issued share capital of the Company will consist of 289,864,986 ordinary shares of 10 pence each. The Company does not hold any ordinary shares in Treasury, therefore the total voting rights in the Company following Admission will be 289,864,986. This figure may be used by shareholders in the Company as the denominator for the calculations by which they will determine if they are required to notify their interest in, or a change in their interest in, the share capital of the Company under the FCA's Disclosure Guidance and Transparency Rules.

Additional information

The following disclosures are made in accordance with the requirements of the UK Market Abuse Regulation and provide detail in relation to the purchase of Ordinary Shares by Directors and other PDMRs in the Company.

NOTIFICATIONS AND PUBLIC DISCLOSURE OF TRANSACTIONS BY PERSONS DISCHARGING MANAGERIAL RESPONSIBILITIES AND PERSONS CLOSELY ASSOCIATED WITH THEM

1	Details of the person discharging managerial responsibilities/person closely associated						
a)	Name	David Hopton					
2	Reason for the notification						
a)	Position/status	Non-Executive Chairman					
b)	Initial notification/Amendment	Initial Notification					
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor						
a)	Name	Fiinu plc					
b)	LEI	213800XSRH9SNN1EXX92					
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted						
a)	Description of the financial instrument, type of instrument	Ordinary Shares of Fiinu plc ISIN GB0033881904					
b)	Nature of the transaction	Issuance of ordinary shares in settlement of cash fees					
c)	Price(s) and volume(s)	<table border="1"> <tr> <th>Price</th> <th>Volume</th> </tr> <tr> <td>10 pence</td> <td>2,117,740 ordinary shares</td> </tr> </table>	Price	Volume	10 pence	2,117,740 ordinary shares	
Price	Volume						
10 pence	2,117,740 ordinary shares						
d)	Aggregated information - Aggregated volume - Price	<table border="1"> <tr> <th>Price</th> <th>Aggregate Volume</th> </tr> <tr> <td>10 pence</td> <td>2,117,740 ordinary shares</td> </tr> </table>	Price	Aggregate Volume	10 pence	2,117,740 ordinary shares	
Price	Aggregate Volume						
10 pence	2,117,740 ordinary shares						
e)	Date of the transaction	7 August 2025					
f)	Place of the transaction	Off market					

Further announcements will be made as appropriate.

Fiinu Plc
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About Fiinu

Fiinu, founded in 2017, is a fintech group, that developed the Plugin Overdraft® which is an unbundled overdraft solution that allows customers to have an overdraft without changing their existing bank. The underlying Bank Independent Overdraft® technology platform is bank agnostic, that therefore enables it to serve all other banks' customers. Open Banking allows Fiinu's Plugin Overdraft® to attach ("plugin") to the customer's existing bank accounts, no matter which bank they may use. Fiinu's vision is built around Open Banking, and it believes that it increases competition and innovation in UK banking.

For more information, please visit www.fiinuplc.com