



PRESS INFORMATION

Experian Ventures invests in leading German FinTech start-up bonify

Berlin/London/Madrid, 16.07.2019 --- Berlin-based fintech start-up bonify today announced new investments from Experian Ventures, the venture capital arm of Experian plc, and Santander InnoVentures. A number of other investors also participated in the investment round.

bonify, founded in June 2015, is dedicated to improving the financial lives of its users. With bonify, users can check their creditworthiness online at any time and free of charge and gain insight into their creditworthiness and financial data. In addition, bonify offers its more than 500,000 users various financial management tools to analyze and optimize their own financial situation.

The new funding will enable bonify to further enhance its product offering and accelerate its growth. The investors will support bonify with resources and know-how to become one of the largest FinTech companies in Europe.

Founder and CEO of bonify, Dr. Gamal Moukabary, comments: "Experian's investment shows that we are on the right track. It rewards our achievements and our unique value proposition. Experian is an ideal investor and partner for us to support the next growth phase. Our goal is to expand our operations into other European countries."

Charles Butterworth, Managing Director Experian UK, Ireland and EMEA, stated: "We are excited by the way bonify is helping people in Germany understand, engage with and improve their credit scores. We look forward to supporting the team as an investor and partner in their future growth."

Manuel Silva Martínez, Partner and Head of Investments, Santander InnoVentures, on the new funding round: "We are delighted to welcome Experian Ventures to bonify. Experian will add tremendous value and technical expertise to bonify's product roadmap. We are thrilled to support bonify as we accelerate growth



and help more and more people across Germany and Europe with taking control of their finances in a sound and responsible way.”

In addition to Experian Ventures, Santander InnoVentures (SIV) and DN Capital other existing investors are also increasing their investments in bonify. SIV led the last financing round in November 2018, in which the existing investors Mosaic Ventures and Ribbit Capital also participated.

About bonify

The FinTech start-up bonify enables consumers to gain transparency on both credit score as well as on financial situation. bonify enables users to check their credit score online at any time and free of charge. In addition, bonify offers various financial management tools for the analysis and optimization of their financial situation. Based on this, users receive product offers tailored to their own creditworthiness - including loans and offers for gas, electricity or DSL. Other free products include "tenant information" for finding accommodation, "FinFitness" for assessing and actively improving financial health and the "savings radar" with individual savings offers. bonify was founded in Berlin in 2015 and is managed by Dr. Gamal Moukabary (Founder & CEO), Dr. Andreas Bermig (Founder & CFO) and Dmitry Kharchenko (CTO). The startup currently employs more than 30 people from more than 15 nations. Renowned investors such as Santander InnoVentures, Mosaic Ventures, Ribbit Capital, Index Ventures and DN Capital as well as the founders of Zalando and Raisin have so far invested in bonify. Learn more at www.bonify.de

About Experian Ventures

Experian Ventures is the venture capital arm of Experian plc, the world's leading global information services company. It was founded in 2016 on the premise that disruption in today's data and technology-driven world is largely dependent on the creative forces of entrepreneurs. Our team of venture investment professionals has helped entrepreneurs reach their vision with investment capital and strategic partnerships across the globe. The firm is headquartered in Silicon Valley, California and has offices in London, Singapore, Costa Mesa and São Paulo. Learn more at www.experian.com/ventures

About Experian plc

Experian is the world's leading global information services company. During life's big moments - from buying a home or a car, to sending a child to college, to growing a business by connecting with new customers - we empower consumers and our clients to manage their data with confidence. We help individuals to take financial control and access financial services, businesses to make smarter decisions and thrive, lenders to lend more responsibly, and organisations to prevent identity fraud and crime.

We have 17,200 people operating across 44 countries and every day we're investing in new technologies, talented people and innovation to help all our clients maximise every opportunity. We



are listed on the London Stock Exchange (EXPN) and are a constituent of the FTSE 100 Index. Learn more at www.experianplc.com or visit our global content hub at our global news blog for the latest news and insights from the Group.

About Santander InnoVentures

Santander InnoVentures is Santander's \$200 million corporate venture fund. It is tasked to find and qualify prospective fintech businesses that will help Santander innovate with a purpose - either to transform the bank or serve customers better. InnoVentures provides capital, scale and expertise to help ambitious founders build and grow their fintech business internationally. Since launching in 2014, the fund has invested in 24 portfolio companies and has been named as the most active bank-backed fintech corporate venture in the world by CB Insights. Over 70% of the fund's portfolio companies are now in strategic engagements with Santander. More info: <http://santanderinnoventures.com>

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