

NOTICE OF EARLY REDEMPTION OF TIER 2 SUBORDINATED FLOATING RATE NOTES

As a holder of Tier 2 Subordinated Floating Rate Notes (ISIN SE0007782537) (the “Notes”) issued by Avanza Bank AB (publ), company registration number 556573-5668, (“Avanza”), you are hereby notified that Avanza, in accordance with the Terms and Conditions for the Notes, will exercise its right of early redemption and redeem the Notes at a price per Note equal to the nominal amount together with accrued but unpaid interest. The date of redemption is 10 December 2020 and payment will be made to those who are registered with Euroclear Sweden as holders of the Notes on the record date 3 December 2020. Avanza has received consent for the redemption from the Swedish Financial Supervisory Authority (Sw. *Finansinspektionen*).

Following completion of the redemption, the Notes will be delisted from Nasdaq Stockholm.

Best regards,

Avanza Bank AB (publ)

Avanza is a digital platform for savings and investments, founded in 1999. The Parent Company, Avanza Bank Holding AB (publ), is listed on the Stockholm Stock Exchange. Avanza’s customer promise is a better return on your savings than with any other bank or pension provider in Sweden. Services include saving in shares, funds, savings accounts, mortgages and a strong pension offering. Avanza has more than 1 million customers with over SEK 450 billion in total savings capital. This is equivalent to 4.9 per cent of the Swedish savings market. Avanza is largest in terms of number of transactions among Swedish banks on the Stockholm Stock Exchange including First North. During the last ten years Avanza has won SKI’s (Swedish Quality Index) award, “Year’s Most Satisfied Savings Customers”. For more information visit: investors.avanza.se