

Seamless Distribution Systems AB secures SEK 10 million loan facility

Seamless Distribution Systems AB (publ) has entered into a loan agreement with a European credit institute. The loan amount is SEK 10,000,000, with an annual interest rate of 12% until it is fully repaid.

Interest will be paid monthly at the end of each full calendar month, calculated at one percent per month. The full loan amount and all accrued interest are due for repayment by April 30, 2026. The company has the option to prepay all or part of the loan and accrued interest at any time without penalty.

The loan facility will enable the company to finalize comprehensive efficiency initiatives throughout the second half of 2025. These measures are designed to improve the company's profitability, with the full financial impact expected to be realized at the beginning of 2026.

For more information, contact:

Jens Ålander

CFO

+46 73 095 82 69

jens.alander@seamless.se

ABOUT SDS

SDS is a Swedish international software company specializing in mobile payment services for mobile operators, distributors, retailers and consumers. SDS ensures that telecom operators can sell talk time, data and ancillary services where SDS products and services handle up to 90% of the telecom operator's sales. Today, SDS has implemented solutions in Fintech, advanced analytics and Retail Value Management and where these products have succeeded, they are transformed into so-called SaaS solutions.

SDS has approximately 200 employees in Sweden, France, South Africa, Ghana, Nigeria, the United Arab Emirates, Pakistan and India. SDS handles more than 15 billion transactions worth over \$14 billion annually. Through over 3 million monthly active retailers of digital products, more than 1100 million consumers are indirectly served globally.

SDS's share is listed on Nordic SME on the Nordic Growth Market.