

Funding Circle Holdings plc
Funding Circle renews funding agreement to support FlexiPay growth

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FOR IMMEDIATE RELEASE

Funding Circle renews funding agreement to support FlexiPay growth

Facility increased to £320 million for a two-year term

London, 14 April 2026 - [Funding Circle](#), the UK's leading SME finance platform, today announces the renewal of its long-standing funding facility for FlexiPay. The facility is for £320 million, upsized from £240 million, and now extends for a two-year term, providing long-term funding to support the continued growth of Funding Circle's multi-product offering.

Continued backing from institutional investors reflects the proven performance of Funding Circle's proprietary technology and robust credit assessment capabilities. Funding Circle's AI-powered credit models continue to deliver a commercial advantage, discriminating risk three times better than traditional bureau scores, which allows the platform to provide instant decisions and a superior customer experience.

Funding Circle operates a capital-light funding model that is built for scaling. It will use the credit facility, alongside its own equity, to grow its FlexiPay business unit - which includes its flexible payment product, FlexiPay, and its cashback credit card - enabling customers to pay later and spend. The FlexiPay business had assets under management of £206 million (representing 7% of Funding Circle's assets under management) at 31 December 2025.

This announcement follows the Company's full-year 2025 results, which showed strong momentum in its FlexiPay business with transactions growing 66% to £815 million during the year. Following the beta launch of the credit card in September 2024, Funding Circle has continued to iterate and add new product features. In 2025, these included accounting integrations, multiple company cards, and Apple Pay and Google Pay were launched earlier this year.

Dipesh Mehta, Chief Capital Officer at Funding Circle, said: *"We are delighted to renew our funding agreement to support continued FlexiPay growth. We are seeing the benefits of Funding Circle's track record with this renewed two-year commitment. This is a testament to the quality of our platform and commitment to providing accessible and innovative financial products to the UK's small businesses."*

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About Funding Circle

Funding Circle (LSE: FCH) is the UK's leading SME finance platform. Since 2010, we have extended more than £17bn in credit to over 125,000 UK businesses, helping them power the economy and their communities.

By combining proprietary AI-powered credit models with a human touch, we provide a seamless experience that allows SMEs to borrow, pay later, and spend through a single ecosystem. For institutional investors, Funding Circle offers access to an attractive, underserved asset class through a platform built on deep data and a proven track record of robust returns.

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End of Announcement - EQS News Service

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