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Corrigendum to the ad hoc announcement of 23 July 2026: The previous ad hoc announcement did not include the relevant disclaimers for investors, which are added in the below version. The full text of the corrected announcement is as follows:

Ad hoc announcement pursuant to Art. 53 LR

Cembra launches private placement of treasury shares representing up to c. 2.0% of its share capital

Zurich, 23 July 2026 – Cembra Money Bank AG (“Cembra” or the “Issuer”) announces the sale of up to 601,801 treasury shares by way of an accelerated bookbuilding process (the “Transaction”) to partly finance the acquisition price of the substantial part of Santander’s Swiss auto financing business.

In order to finance part of the acquisition price of the substantial part of Santander’s Swiss auto financing business as announced on 23 July 2026, Cembra is offering up to 601,801 treasury shares with a nominal value of CHF 1.00 each, corresponding to up to c. 2.0% of its share capital. The treasury shares will be offered by way of a private placement exclusively to professional investors in Switzerland and to qualified investors outside of Switzerland in reliance on Regulation S under the U.S. Securities Act of 1933, as amended (the “Securities Act”), and in the United States only to qualified institutional buyers as defined in the Rule 144A under the Securities Act in reliance on Sec.4(a)(2) of the Securities Act or another exemption from, or in a transaction not subject to, the registration requirements of the Securities Act.

The accelerated bookbuilding will commence immediately following the release of this announcement and books can close at any time. The placement price of the treasury shares as well as the number of treasury shares to be sold will be announced upon completion of the bookbuilding process. Payment and settlement of the Transaction is expected to take place on or around 28 July 2026.

As part of the Transaction, Cembra has agreed to a 90-day lock-up period, subject to customary exceptions.

Contact

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About Cembra

Cembra is a leading Swiss provider of innovative financing and payment solutions. The product range includes personal loans and auto leases and loans, credit cards, the insurance made available in this context, invoice financing and savings products.

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Cembra serves over 2 million customers in Switzerland and employs about 800 people from 40 countries. Headquartered in Zurich, Cembra operates across Switzerland through a network of branches and online distribution channels, as well as through our credit card partners, independent intermediaries and car dealers.

Cembra has been listed as an independent Swiss bank on the SIX Swiss Exchange since 2013. The company is rated A- by Standard & Poor's and is recognised for its strong sustainability performance by leading ESG rating agencies.

Disclaimer / Forward-looking Statements

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In any EEA member state (each such EEA member state a "Relevant State"), this announcement and any offer if made subsequently are addressed only to, and directed only at, "qualified investors" in that member state within the meaning of article 2(e) of the Prospectus Regulation. The securities mentioned in this announcement are not intended to be offered to the public in any Relevant State and are only available to "qualified investors". Any invitation, offer or agreement to subscribe for, purchase or otherwise acquire such securities in a Relevant State will only be available for "qualified investors". Persons in any Relevant State who are not "qualified investors" should neither take any actions based on, nor rely on, this announcement.

If located in a Relevant State, each person who initially acquires any securities, and to the extent applicable any funds on behalf of which such person acquires such securities that are located in a Relevant State, or to whom any offer of securities may be made will be deemed to have represented, acknowledged and agreed that it is a qualified investor as defined above.

The shares are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the EEA. For these purposes, a "retail investor" means a person who is one (or more) of: (i) a retail client as defined in point (11) of article 4(1) of Directive 2014/65/EU ("MiFID II"); (ii) a customer within the meaning of Directive 2002/92/EC ("IMD"), where that customer would not qualify as a professional client as defined in point (10) of article 4(1) of MiFID II; or (iii) not a qualified investor. Consequently, no key information document required by Regulation (EU) no 1286/2014 (as amended, the "PRIIPS Regulation") for offering or selling the shares or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the shares or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPS Regulation.

In the United Kingdom, this announcement is directed only at persons who are "qualified investors" within the meaning of Paragraph 15, Part 1, Schedule 1 of the Public Offers and Admissions to Trading Regulations 2024/105 who are persons (i) falling within the definition of "investment professionals" in Article 19(5) of the FSMA (Financial Promotion) Order 2005, as amended (the "Order"), (ii) who are high net worth companies as described in Article 49(2)(a) to (d) of the Order, or (iii) to whom such investment or investment activity may otherwise lawfully be communicated (all such persons

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together being referred to as "Relevant Persons"). The securities are available only to, and any invitation, offer or agreement to subscribe, purchase or otherwise acquire such securities will be available only to or will be engaged in only with, Relevant Persons. Any person who is not a Relevant Person should not act or rely on this document or any of its contents.

The above information contains certain "forward-looking statements", relating to the Cembra Money Bank AG's business, which can be identified by the use of forward-looking terminology such as "estimates", "believes", "expects", "may", "are expected to", "will", "will continue", "should", "would be", "seeks", "pending" or "anticipates" or similar expressions, or by discussions of strategy, plans or intentions. . Forward-looking statements include statements regarding the proposed placement and, the intended use of proceeds, and the anticipated acquisition. forward-looking statements are subject to known and unknown risks, uncertainties and other factors which may result in a substantial divergence between the actual results, financial situation, development or performance of Cembra Money AG and those explicitly or implicitly presumed in these statements. Against the background of these uncertainties, readers should not rely on forward-looking statements. Cembra Money AG assumes no responsibility to up-date forward-looking statements or to adapt them to future events or developments.