wizz Financial

WIZZ FINANCIAL PARTNERS WITH ADITUM

Wizz Financial and Aditum Launch Region's First Gold-Backed Private Credit Strategy

Abu Dhabi, November 27th, 2025: Wizz Financial, the Abu Dhabi-based global fintech group specializing in cross-border payments and digital wallets, in partnership with Aditum Investment Management Limited ("Aditum"), today announced the launch of MENA and India's first gold-backed private credit strategy, fully regulated under India's RBI framework and available through UAE-based financial institutions.

The new strategy offers institutional investors access to a short-duration, asset-backed private credit product designed to deliver stable, predictable income through a structure that combines RBI-regulated lending and UAE-based governance.

Initially distributed through leading UAE banks, the strategy strengthens the UAE's and, in particular, Abu Dhabi's position as a global hub for financial innovation and real-asset-backed investment.

Anchored in India's [$80 billion] gold-loan ecosystem, one of the world's largest organised gold-credit markets, the product is fully secured by physical gold collateral. Loans are issued by Wizz Financial's RBI-regulated non-banking financial company (NBFC) and governed by strict oversight, daily mark-to-market valuation and conservative loan-to-value limits. This framework delivers enhanced downside protection, with diversified exposure to thousands of underlying microloans.

Wizz Financial's growth is underpinned by its founding co-shareholder, Abu Dhabi Capital Group, a leading institutional investor operating at the intersection of sovereign and family capital. Under the guidance of **H.E. Abubaker Al Khoori**, Wizz Financial continues to advance Abu Dhabi's vision of becoming a global fintech powerhouse through technology, regulation and cross-border connectivity.

"Wizz Financial is a testament to Abu Dhabi's bold, forward-looking approach, where innovation and investor confidence meet. Through partnerships such as Aditum, we are strengthening financial bridges between the UAE, India, and major global markets, expanding access to institutional-grade opportunities", **said H.E. Abubaker Al Khoori, Director of Wizz Financial & CEO of Abu Dhabi Capital Group.**

"This strategy reflects the strength of our partnership with Wizz Financial and our shared focus on institutional-grade investment solution. By combining Aditum's rigorous framework with Wizz's scale, technology and cross-border reach, we're delivering a secure, transparent and scalable credit solution backed by a trusted global collateral ecosystem. Together, we're setting a new benchmark for real-asset-backed private credit", **said Gaurav Kumar, Deputy SEO of Aditum Investment Management Limited.**

"This milestone underscores Abu Dhabi's growing role as the world's hub for fintech and real asset innovation. We are creating a seamless ecosystem that links digital finance, credit markets and frontier economy growth - turning ambition into measurable impact", **said Amir Nagammy, Founder & Group Chief Executive Officer of Wizz Financial.**

The launch marks a significant expansion in private credit investment options across the UAE and India, combing yield, stability and transparency. With strong regulatory frameworks, physical collateral, and diversified exposures, the strategy introduces a new benchmark for secured private credit in emerging and established markets.

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About Wizz Financial Group:

Wizz Financial is a global fintech leader operating across key economic corridors that serve 4.3 billion people - representing more than 77% of global remittance flows. Headquartered in the UAE and India, the Group holds more than 50 licenses worldwide and delivers AI-powered payments and lending solutions in high-growth markets.

About Abu Dhabi Capital Group (ADCG):

Abu Dhabi Capital Group is one of MENA's largest private institutional investment groups, managing a diversified portfolio of over 100 companies across 25 countries and 20 sectors, including Capital Markets, Private Equity, Real Estate, Healthcare, Education, and Technology.

About Aditum Investment Management:

Aditum Investment Management Limited is an independent asset management firm based in the Dubai International Financial Centre (DIFC) and regulated by the Dubai Financial Services Authority (DFSA) with its wholly owned subsidiary, Aditum Capital, based in Riyadh and licensed by the CMA (together the "Aditum Group"). The Aditum Group manages over US$9.6 billion in assets, as of 30 September 2025, across asset classes and jurisdictions, providing GCC investors with access to globally diversified investment solutions across both conventional and Shari'a-compliant strategies. Founded in 2018, the Aditum Group is committed to innovation, transparency, and long-term value creation for institutional and professional clients.

Disclaimer

Aditum is regulated by the DFSA and serves Professional Clients and Market Counterparties only. This press release does not constitute an offer, solicitation, or advice. Any described features or outcomes are not guaranteed and involve investment risk.

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