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Media Release

lastminute.com Powers First Fully Integrated Fintech White Label - Zilch Travel

- The move will see Zilch, the fintech payments innovator of the world's first ad-subsidised payments network (ASPN), give customers access to lastminute.com's worldwide content.
- This includes searching, booking and paying for holidays, hotels and flights, including Dynamic Packages, in the Zilch app.
- The partnership further strengthens lastminute.com's expanding Fintech portfolio, enabling customers to make payments using their Zilch card in addition to traditional payment methods.
- The collaboration brings together two brands with a shared start-up mindset, both focused on leveraging technology to transform digital consumer experiences.

Amsterdam / Chiasso, 13 January 2025 – lastminute.com, the European Travel-Tech leader in Dynamic Holiday Packages, is delighted to announce its latest white-label partnership with Zilch to create Zilch Travel. This partnership allows Zilch customers to benefit from lastminute.com's vast selection of travel options, combined with the flexibility and customisation of Zilch's payment solutions.

Zilch Travel aligns perfectly with lastminute.com's long-held strategy as a buyer and supplier in the travel industry. It leverages its proprietary Dynamic Packages technology to reach wider audiences.

This will join a growing list of white-label partnerships fueling clients of major B2B2C partners such as Booking.com, Holiday Pirates and airline, Play.

How it works

Customers can now effortlessly search, book, and pay for their holidays directly through the Zilch Travel platform, powered by lastminute.com's Dynamic Holiday Packages technology. This is made possible through the connection between lastminute.com's API and incentive platform Roiward, enabling access to travel content within Zilch Travel.

Zilch Travel mirrors the usual customer journey and User Experience (UX) of lastminute.com, but with a look and feel unique to Zilch.

Alessandro Petazzi, CEO of lastminute.com, said: "By investing in flexible financial solutions and leveraging our technology to enhance customers' travel experience, we can unlock a world of possibilities for holidaymakers. We're delighted to partner with one of the UK's leading fintech companies by powering their new Zilch Travel service.

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This new offering combines lastminute.com's cutting-edge platform for booking holiday packages, hotels, and flights with Zilch's fantastic, flexible payment options. Allowing consumers to earn cashback rewards or spread the cost of their holiday purchases interest-free on Zilch Travel

With more than twenty-five years of experience, we know that holidays are the one ring-fenced purchase everyone makes annually, this is why we will continue to invest in FinTech solutions and flexible payment options to enhance personalisation and empower people to pay on their terms."

Powered by lastminute.com's cutting-edge engine, Zilch Travel, will offer holiday options, to their customers and pledges to change the game by:

- Automatically enabling people to earn 3% rewards on every trip.
- Offering flexible, regulated, interest-free payments over 6 weeks or 3 months at zero cost.
- Travel and securely pay confidently, knowing you're protected and building your credit profile.

Philip Belamant, CEO and Co-Founder of Zilch said: "Partnering with lastminute.com, a pioneer in online travel, marks an exciting step forward as we launch Zilch Travel. In 2025, travel is no longer a luxury - it's a professional and family priority, with 84% of UK consumers exploring destinations at home or abroad, they're spending over £72 billion on overseas holidays alone in 2023. Zilch Travel is designed to give our customers what they've been asking for, three years into an unprecedented cost-of-living squeeze: the convenience, security, and flexibility to design and pay for their trips seamlessly within the regulated app they trust to manage their money. This launch is another way we're transforming everyday spending and broadening Zilch's share of wallet, following the success of our Pay over 3 Months product for bigger-ticket purchases, which has already helped accelerate total sales on the Zilch platform to over £3.6 billion since launch and double our revenues for three years running."

About lastminute.com

lastminute.com is the European Travel-Tech leader in Dynamic Holiday Packages. Our mission is to simplify, personalise, and enhance customers' travel experience by leveraging our technology. Thanks to the iconic brand lastminute.com and a rich portfolio of vertical brands, we meet the most diverse needs of travellers across the entire holiday experience. As one of the few fully licensed European tour operators, we offer unlimited real-time travel combinations thanks to our proprietary Dynamic Holiday Packaging engine, providing additional customer protection and exclusive deals. lastminute.com N.V. is a publicly traded company listed under the ticker symbol, LMN on the SIX Swiss Exchange.

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About Zilch

Zilch's vision is to eliminate the high cost of consumer credit, for good. Zilch is a multi-award-winning pioneer of the world's first direct-to-consumer, ad-subsidised payments network (ASPN). Leveraging its unique, vertically integrated, first-party-data business model, Zilch sets itself apart from the incumbent fintech industry with a profitable global revenue source, bringing unrivalled value to customers and marketers alike. Today Zilch is revolutionising the \$50 trillion advertising and payments industries by merging the very best of debit, credit, and savings.