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Nicole Norrestad is the Chief Legal Officer who founds companies

As 0TO9 AB (publ) scales up across Europe, the group has recruited Nicole Norrestad as Chief Legal Officer to further develop the infrastructure that enables its portfolio companies to start and scale their businesses in the European markets.

Stockholm, 21 October 2026. Finance is one of the most regulated markets in the world. Many fintech companies fail not because of the idea, but because of licensing requirements, compliance or a lack of capital. 0TO9 is built to make sure that does not happen. The group builds European infrastructure that allows companies to grow fast and safely in the regulated market.

Over the past year, 0TO9 has, among others, launched Plus1 and Fuels in the German market, taken Flow & Partners into Poland, Germany and Norway, launched new portfolio companies such as AOTO, and listed a bond on Nasdaq Stockholm.

Every step is a licence, a structure or a new jurisdiction. That is the day-to-day reality Nicole Norrestad steps into as Chief Legal Officer, with a seat on the group executive team. She joined in August and reports to CEO Tord Topsholm.

Nicole has built regulatory compliance from the inside, reviewed it from the outside and carried responsibility for it in the boardroom. At Brocc, she took the company through a review by Finansinspektionen, the Swedish Financial Supervisory Authority, while the business kept growing. She joins from Avarda, where she was Chief Legal Officer.

Where most chief legal officers manage companies, Nicole will help start and scale them. She works alongside the entrepreneurs from the moment a business idea starts to take shape, long before any licence application is filed, and stays with the company as it moves into its everyday decisions. That gives the founders the freedom to focus on the business, knowing that the legal foundation already holds. As an adviser to the CEO and the board, she also plays a central role in the group’s business-critical decisions.

Tord Topsholm, CEO of 0TO9: “We like rules. The more complex, the better. because that is where it is decided whether you can build something that lasts. We are building European infrastructure for financial businesses and legal is a load-bearing part of it. Nicole has worked with licensing and supervision in companies at every stage, from growth companies to banks.

0TO9 has gone from building its first companies to being a European group with portfolio companies in several markets. The next step is to scale, and that takes functions on a par with an established financial institution, without losing the pace of an entrepreneur. That is why we have recruited Nicole.”

Nicole Norrestad, Chief Legal Officer at 0TO9: “Most chief legal officers manage companies. Here, I get to help found them, together with our entrepreneurs. At 0TO9, responsibility for the business and responsibility for getting it right go hand in hand, and that combination is what makes the work so rewarding.

Regulation is not a fence around the build. It is the building material. Handled well, it creates a certainty that gives both the business and creativity room to grow. My job is to make the complex simple, so that our portfolio companies can put their energy into what they are building.”

Regulation as building material
0TO9 AB (publ) is a credit market company supervised by Finansinspektionen, the Swedish Financial Supervisory Authority, and the group’s companies operate in Sweden, Norway, Finland, Denmark, Germany and Poland. Anyone building financial businesses across borders builds with regulation as their material: licences, corporate governance and contracts that have to work in every country. Legal is in the room from day one, in every new business and in every new market.

About Nicole Norrestad
Close to twenty years in financial regulation, compliance and data protection. Chief Legal Officer at Avarda; Chief Compliance Officer and Data Protection Officer at Brocc; Chief Compliance Officer at Tre Sweden; senior consultant in legal and compliance at FCG, with interim assignments at Nordnet and Skandia, among others; corporate lawyer and head of compliance at Collector. Board positions at TF Bank Nordic, Credento Bank and Yieldloop.

About 0TO9
0TO9, the Bank of Entrepreneurship, funds, founds and runs financial businesses across Europe. By bringing entrepreneurs and financial specialists together with capital and technology, 0TO9 turns untapped opportunities into companies that address real financial needs.

The company was founded in Stockholm by Oliver Hildebrandt, the serial entrepreneur behind Gilion, Plus1, Fuels and Zensum, among others. 0TO9 is led by CEO Tord Topsholm.

0TO9 AB (publ) is a credit market company authorised to conduct financing business under the Swedish Banking and Financing Business Act (2004:297) and supervised by

Finansinspektionen, the Swedish Financial Supervisory Authority. The group is headquartered in Stockholm, with offices in Gothenburg, Berlin and Wrocław and operations in Norway, Finland, Germany, Poland and Denmark.

The portfolio includes Plus1, Fuels, Nordkronan, Flow & Partners and AOTO.

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