One of Europe’s most experienced financial regulation specialists joins 0TO9’s group management. Anna Fryklund appointed Chief Compliance Officer

Anna Fryklund has spent twenty years working with financial regulation from every side: as a legal counsel at Finansinspektionen, the Swedish Financial Supervisory Authority, as a partner at FCG and as chief compliance officer at several financial companies. She now leads compliance at 0TO9 AB (publ), with the ambition that the group will rank among the world’s foremost in regulatory compliance and the prevention of financial crime.

Stockholm, 28 October 2026. A financial company is never stronger than its compliance. Its licences, its customers’ confidence and the trust of its supervisors all rest on sound internal governance and control, and on the rules being followed every day and in every company. 0TO9 founds and runs financial businesses in regulated form in several countries, and builds European infrastructure that allows companies offering financial services to grow quickly and safely in the regulated market. Compliance is the foundation of that infrastructure. From this autumn, Anna Fryklund leads that foundation as Chief Compliance Officer, with a seat in group management. She took up the role in August and reports to the Board and to CEO Tord Topsholm.

Regulation from every side

Few people in Sweden or Europe have seen financial regulation from as many angles as Anna Fryklund. As a legal counsel at Finansinspektionen she worked on licensing matters, sanction decisions and the implementation of EU rules into Swedish law. At FCG, today Advisense, she spent eleven years building up the Swedish legal and compliance advisory practice, led it as a partner and advised banks, credit market companies, payment institutions and investment firms across the Nordic region. Since then she has carried the responsibility herself, as chief compliance officer at several financial companies and as a senior regulatory adviser in her own firm.

A project with in-house engineers, lawyers and mathematicians

Alongside the compliance function's day-to-day work, Anna leads, together with Filip Hildebrandt, the group's COO and Head of AI, a development project in which 0TO9 is building an AI-based compliance tool with its own engineers, lawyers and mathematicians.

The purpose is to use the technology to make regulatory compliance safer, measurable and manageable in real time. The tool is trained on the group's own governing documents, processes and the requirements that apply specifically to 0TO9, and is built to keep the risk assessment up to date as new products, customers and markets are added. Every proposal must be traceable to the rule and the document it is based on, and people always make the decisions. The project replaces nothing in the compliance function. It gives it a better basis for its work.

Tord Topsholm, CEO of 0TO9: *"We like rules. They are what allow our portfolio companies to grow in several countries with the same control as at home, and they are the foundation of the trust placed in us by customers and supervisors alike. Anna is the best there is to lead that work. She has worked with the rules from Finansinspektionen's side, built up businesses herself and been responsible for compliance functions at several financial companies, so she knows both what supervisors require and what an entrepreneur needs. Our ambition is to be among the world's foremost in this field, and Anna is the solid ground on which we build our business."*

Anna Fryklund, Chief Compliance Officer at 0TO9: *"Compliance is about protecting the interests of our customers and the trust on which the whole business rests. You do that by being clear about what applies, following it every day, being able to show that you do, and keeping an open dialogue with the supervisory authority. At 0TO9 there is respect for the rules and a will to build things right from the start, and the ambition to be among the world's foremost in regulatory compliance and the prevention of financial crime is a serious one. The fact that we are also developing an AI tool with our own engineers, lawyers and mathematicians means we can see how things are going in real time, not just how they went. That gives us a compliance function that prevents risks rather than reacting to them. For me, that is also where the work is most enjoyable and the results are best: when people with different skills work in the same team towards shared goals."*

About Anna Fryklund

Anna Fryklund has twenty years of experience in financial regulation, compliance, risk management and corporate governance. Most recently she ran her own business as a senior regulatory adviser through AF Advisory, including roles as chief compliance officer. During eleven years at FCG (now Advisense) she was, among other things, a partner and head of Legal & Compliance Advisory in Sweden. She has also worked as a legal counsel at Finansinspektionen, the Swedish Financial Supervisory Authority, on licensing matters, sanction decisions and the implementation of EU rules into Swedish law. Anna holds a Master of Laws (jur. kand.) from Stockholm University, specialising in financial regulation.

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About 0TO9

0TO9, the Bank of Entrepreneurship, funds, founds and runs financial businesses across Europe. By bringing entrepreneurs and 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 licensed to conduct financing business under the Swedish Banking and Financing Business Act (2004:297). 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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