

Press Release

Massy, 14 April 2021.

Crédit Agricole Consumer Finance and Fisker sign a Memorandum of Understanding for delivery of electric vehicles thus reinforcing its commitment to zero emission vehicles.

Agilauto, a division of Crédit Agricole Consumer Finance in France, to offer Fisker Ocean through programs for Crédit Agricole Group employees and into the private banking market.

Crédit Agricole Consumer Finance, part of the Crédit Agricole Group, the leading financial partner to the French economy and one of the largest banking groups, and Fisker Inc. (NYSE: FSR), designer and manufacturer of the world's most emotion-stirring, eco-friendly electric vehicles and advanced mobility solutions, have signed a Memorandum of Understanding for the potential supply of Fisker Ocean SUVs.

Under this Memorandum of Understanding, Agilauto, CA Consumer Finance's specialist car sales and financing division in France, will be able to purchase Fisker Ocean SUVs for use by eligible employees and selected private banking clients of the Group, with delivery commencing from January 2023.

"We are proud to act for transformation to low-carbon mobility, as part of CA Consumer Finance Societal project and CA CF for Good strategy", said François Aschehoug, Agilauto Director. "The Fisker Ocean will give our employees and the private banking market access to latest generation technology and performance while reinforcing our commitment to a low-carbon fleet."

"We welcome CA Consumer Finance commitment towards enabling greater access to zero emission mobility for their employees," said Fisker Chairman and Chief Executive Officer, Henrik Fisker. "60% of new vehicles sales in Europe are through business-to-business transactions and we are ready to partner with forward-thinking companies like CA Consumer Finance as the market moves increasingly towards electrification."

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About Agilauto and Crédit Agricole Consumer Finance

Agilauto is Crédit Agricole Consumer Finance's specialist car sales and financing division in France. Crédit Agricole Consumer Finance, Crédit Agricole SA's consumer credit subsidiary, distributes a broad range of consumer credit and related services (in France, principally through its commercial trademark Sofinco) for distribution channels as a whole: direct sales, point-of-sale financing (automotive and home appliances) and partnerships. Present alongside major distribution, specialised distribution and institutional brands in the 19 countries where it operates, CA Consumer Finance offers its partners solutions that are flexible, responsible and ideally suited to their needs and those of their customers. Excellence in customer relationships, empowered teams for customers and commitment to society are the pillars that make CA Consumer Finance a group working every day in the interest of its 15 million customers and society. At 31 December 2020, CA Consumer Finance managed €91 billion in outstanding loans.

Learn more: www.agilauto.fr and www.ca-consumerfinance.com

About Fisker Inc.

California-based Fisker Inc. is revolutionizing the automotive industry by developing the most emotionally desirable and eco-friendly electric vehicles on Earth. Passionately driven by a vision of a clean future for all, the company is on a mission to become the No. 1 e-mobility service provider with the world's most sustainable vehicles. To learn more, visit www.FiskerInc.com – and enjoy exclusive content across Fisker's social media channels: [Facebook](#), [Instagram](#), [Twitter](#), [YouTube](#) and [LinkedIn](#). Download the revolutionary new Fisker mobile app from the [App Store](#) or [Google Play](#) store.

Forward-Looking Statements

This press release includes forward-looking statements, which are subject to the "safe harbor" provisions of the U.S. Private Securities Litigation Reform Act of 1995. These statements may be identified by words such as "feel," "believes," "expects," "estimates," "projects," "intends," "should," "is to be," or the negative of such terms, or other comparable terminology and include, among other things, the quotations of our Chief Executive Officer and statements regarding the Company's future performance under "2021 Business Outlook" and other future events that involve risks and uncertainties. Such forward-looking statements are not guarantees of future performance and are subject to risks and uncertainties, which could cause actual results to differ materially from the forward-looking statements contained herein due to many factors, including, but not limited to: Fisker's limited operating history; Fisker's ability to enter into additional manufacturing and other contracts with Magna, or other OEMs or tier-one suppliers in order to execute on its business plan; the risk that OEM and supply partners do not meet agreed upon timelines or experience capacity constraints; Fisker may experience significant delays in the design, manufacture, regulatory approval, launch and financing of its vehicles; Fisker's ability to execute its business model, including market acceptance of its planned products and services; Fisker's inability to retain key personnel and to hire additional personnel; competition in the electric vehicle market; Fisker's inability to develop a sales distribution network; and the ability to protect its intellectual property rights; and those factors discussed in Fisker's Registration Statement on Form S-1 (No. 333-249981) under the heading "Risk Factors," filed with the Securities and Exchange Commission (the "SEC") and other reports and documents Fisker files from time to time with the SEC. Any forward-looking statements speak only as of the date on which they are made, and Fisker undertakes no obligation to update any forward-looking statement to reflect events or circumstances after the date of this press release.