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3 November 2025

Dear Shareholder

CASH CONVERTERS INTERNATIONAL LIMITED (ASX:CCV) – RETAIL ENTITLEMENT OFFER NOW OPEN

On Monday, 27 October 2025, Cash Converters International Limited (ABN 39 069 141 546) (the **Company** or **CCV**) announced that it was conducting a fully underwritten institutional placement to raise approximately \$5 million (before costs) (**Institutional Placement**), and a partially underwritten 1 for 9.57 pro-rata accelerated non-renounceable entitlement offer (**Entitlement Offer**) to raise up to approximately \$20 million (before costs) via the issue of new fully paid ordinary shares in the Company (**New Shares**) at a price of \$0.305 per New Share (**Offer Price**), to raise in aggregate approximately \$25 million (before costs) (together, the **Equity Raising**).

The Entitlement Offer comprises an institutional entitlement offer (**Institutional Entitlement Offer**) and an offer to Eligible Retail Shareholders (defined below) (**Retail Entitlement Offer**) at the same Offer Price and ratio. The Institutional Entitlement Offer has closed and the results were announced to the Australian Securities Exchange (**ASX**) on Wednesday, 29 October 2025.

The proceeds of the Equity Raising, together with existing cash, will be applied towards funding the Company's acquisition of a 29-store franchise network across Queensland, New South Wales, Australian Capital Territory and Tasmania (**Proposed Acquisition**) (refer to the Company's ASX announcement dated 27 October 2025 for further details), as well as towards costs of the Proposed Acquisition and costs of the Equity Raising. The Company's Board reserves the right to alter the way in which funds are applied. In circumstances where the Proposed Acquisition does not complete, the Company will need to consider alternative uses for the funds raised, including but not limited to, applying those funds towards future store acquisitions, consistent with its growth strategy.

Entitlement Offer

The purpose of this letter is to inform you about the Entitlement Offer and to explain that, if you are an Eligible Retail Shareholder (defined below), you will be able to subscribe for 1 New Share for every 9.57 existing CCV fully paid ordinary shares (**Shares**) held by you at 7:00pm (AEDT) on Wednesday, 29 October 2025 (**Record Date**).

New Shares issued under the Entitlement Offer will be fully paid and rank equally with existing Shares from the date of issue.

The Entitlement Offer is underwritten, other than in respect of the entitlement of the Company's largest shareholder, EZCORP, Inc. under the Institutional Entitlement Offer (which it has subscribed for). Bell Potter Securities Limited (ACN 006 390 772, AFSL 243480) is acting as sole lead manager, sole bookrunner and sole underwriter to the Entitlement Offer.

The Entitlement Offer is being made by the Company without a prospectus or other disclosure document in accordance with section 708AA of the *Corporations Act 2001* (Cth) (the **Corporations Act**) (as modified by *ASIC Corporations (Non-Traditional Rights Issues) Instrument 2016/84* and *ASIC Corporations (Disregarding Technical Relief) Instrument 2016/73* (together, the **ASIC Instruments**)).

The expected date of issue of New Shares under the Retail Entitlement Offer is Monday, 24 November 2025.

Eligible Retail Shareholders

Eligible Retail Shareholders are those persons who:

- 1 are registered as a holder of one or more existing Share(s) as at the Record Date;
- 2 as at the Record Date, have a registered address on the CCV share register in Australia or New Zealand or are a person that the Company has determined in its discretion is an Eligible Retail Shareholder;
- 3 are not in the United States and are not acting for the account or benefit of a person in the United States (to the extent that such a person holds Shares for the account or benefit of such person in the United States);
- 4 did not receive an offer to participate (other than as nominee) in the Institutional Entitlement Offer; and
- 5 are eligible under all applicable securities laws to receive an offer under the Retail Entitlement Offer without a prospectus or other disclosure document or any lodgement, filing, registration or qualification.

Shareholders who are not Eligible Retail Shareholders are ineligible retail shareholders and are consequently unable to participate in the Retail Entitlement Offer.

Retail Offer Booklet

This letter is not an offer document but is a notice of some key terms and conditions of the Retail Entitlement Offer. Full details of the Retail Entitlement Offer are set out in the Retail Entitlement Offer Booklet (**Retail Offer Booklet**). Terms capitalised but otherwise not defined in this letter have the meaning given in the Retail Offer Booklet.

Eligible Retail Shareholders can access a copy of the Retail Offer Booklet online via www.computersharecas.com.au/ccv, together with their personalised Entitlement and Acceptance Form which contains details of their entitlements under the Retail Entitlement Offer.

You should read the Retail Offer Booklet carefully and in its entirety before deciding whether to participate in the Retail Entitlement Offer.

Options available to Eligible Retail Shareholders

If you are an Eligible Retail Shareholder, you may choose any one of the following options:

- 1 take up all of your entitlement and apply for any Additional Shares under the Top-up Facility (subject to scale back in accordance with the policy detailed in the Retail Offer Booklet);
- 2 take up all of your entitlement and not apply for any Additional Shares under the Top-up Facility;
- 3 take up part of your entitlement and allow the balance to lapse, in which case you will receive no value for those lapsed entitlements; or
- 4 do nothing, in which case your entitlement will lapse and you will receive no value for those lapsed entitlements.

Your entitlements under the Retail Entitlement Offer may have value and it is important you determine whether to take up (in whole or in part) or do nothing in respect of your entitlement. There are a number of matters that you should consider in relation to taking up your entitlement. You should ensure that you understand the tax consequences of any action that you take, and you should consider seeking advice from your professional adviser.

The Entitlement Offer is non-renounceable and therefore your entitlement will not be tradeable on the ASX or any other exchange, cannot be sold and is not otherwise transferable. This means that you will not receive any value for entitlements you do not take up and your percentage shareholding in the Company will be reduced as a result of dilution by the New Shares issued under the Entitlement Offer.

Taking up an entitlement

If you wish to take up all, or part of, your entitlements under the Retail Entitlement Offer, please pay your application monies by following the instructions set out on your personalised Entitlement and Acceptance Form.

If you are an Eligible Shareholder in Australia and you are unable to pay by BPAY®, please contact the CCV Offer Information Line on 1300 850 505 (within Australia) or +61 3 9415 4000 (outside Australia) between 8:30am and 5:00pm (AEDT) on Monday to Friday, before the Retail Entitlement Offer closes on 5:00pm (AEDT) on Monday, 17 November 2025 (unless extended or withdrawn) to obtain instructions on how to submit your payment by EFT.

Application Monies must be received before **5:00pm (AEDT) on Monday, 17 November 2025** (unless extended or withdrawn).

Nominees must not take up entitlements under the Retail Entitlement Offer on behalf of, or send any documents related to the Retail Entitlement Offer to, any person in the United States.

Your personalised Entitlement and Acceptance Form can be accessed via the Entitlement Offer website at www.computersharecas.com.au/ccv or requested by calling the CCV Offer Information Line on 1300 850 505 (within Australia) or +61 3 9415 4000 (outside Australia) between 8:30am and 5:00pm (AEDT) on Monday to Friday, before the Retail Entitlement Offer closes on 5:00pm (AEDT) on Monday, 17 November 2025 (unless extended or withdrawn).

Key dates

Event	Date
Date of this letter	Monday, 3 November 2025
Access letter or Retail Offer Booklet dispatched to Eligible Retail Shareholders	Monday, 3 November 2025
Retail Entitlement Offer opens	Monday, 3 November 2025
Allotment and expected quotation of New Shares issued under the Placement and Institutional Entitlement Offer	Monday, 3 November 2025
Closing date for acceptances under Retail Entitlement Offer (5:00pm)	Monday, 17 November 2025
Announcement of results of Retail Entitlement Offer and notification of any shortfall	Thursday, 20 November 2025
Settlement of Retail Entitlement Offer	Friday, 21 November 2025
Allotment and issue of New Shares under the Retail Entitlement Offer	Monday, 24 November 2025
Expected commencement of trading for New Shares issued under the Retail Entitlement Offer	Tuesday, 25 November 2025
Dispatch of holding statements for New Shares issued under the Retail Entitlement Offer	Thursday, 27 November 2025

Note: All times referenced are to Sydney time, Australia unless denoted otherwise. The timetable (and each reference in this

letter to a date specified in the timetable) is indicative only and the Company may, at its discretion, vary any of the above dates by lodging a revised timetable with the ASX, subject to the Corporations Act, ASX Listing Rules and other applicable laws. Any extension to the closing date for the Retail Entitlement Offer will have a consequential effect on the anticipated date for issue of new shares under the Retail Entitlement Offer. Cash Converters also reserves the right not to proceed with the whole or part of the Entitlement Offer, to accept late applications under the Retail Entitlement Offer (either generally or in particular cases) and to withdraw the Entitlement Offer without prior notice at any time prior to allotment of new shares. In that event, the relevant application monies will be refunded without interest in accordance with the Corporations Act and the Retail Offer Booklet. Quotation of the New Shares is subject to ASX discretion.

Additional Information

Further details of the Entitlement Offer are set out in the announcement and investor presentation lodged with ASX on Monday, 27 October 2025 and in the Retail Offer Booklet available at www.asx.com.au or at <https://www.cashconverters.com/investor-centre/announcements>.

If you have any queries regarding the Entitlement Offer, please call the CCV Offer Information Line on 1300 850 505 (within Australia) or +61 3 9415 4000 (outside Australia) between 8:30am and 5:00pm (AEDT) on Monday to Friday, before the Retail Entitlement Offer closes on 5:00pm (AEDT) on Monday, 17 November 2025 (unless extended or withdrawn).

Thank you for your continued support of CCV.

Yours faithfully

Sam Budiselik
CEO & Managing Director
+61 (8) 9221 9111

IMPORTANT NOTICES

The Entitlement Offer is being made by CCV in accordance with section 708AA of the Corporations Act as modified by the ASIC Instruments, meaning that no prospectus or other disclosure document needs to be prepared.

Determination of eligibility of investors for the purposes of the institutional or retail components of the Entitlement Offer is determined by reference to a number of matters, including legal and regulatory requirements, logistical and registry constraints and the discretion of CCV and Bell Potter Securities Limited. Each of CCV and Bell Potter Securities Limited and each of their related bodies corporate (as defined in the Corporations Act) and affiliates and each of their respective directors, officers, employees, partners, consultants, contractors, agents and advisers disclaim any duty or liability (including, without limitation, any liability arising from fault, negligence or negligent misstatement) in respect of that determination and the exercise or otherwise of that discretion, to the maximum extent permitted by law.

This letter is not a prospectus or offering document under Australian law or under any other law. No action has been or will be taken to register, qualify or otherwise permit an offering of the New Shares in any jurisdiction outside Australia or New Zealand. This letter is for information purposes only and does not constitute or form part of an offer, invitation, solicitation, advice or recommendation with respect to the issue, purchase or sale of any New Shares in CCV.

The provision of this letter is not, and should not be considered as, financial product advice. The information in this letter is general information only and does not take into account your individual objectives, taxation position, financial situation or needs. If you are unsure of your position, please contact your accountant, tax adviser, stockbroker or other professional adviser.

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*This letter has been prepared for publication in Australia and may not be released to U.S. wire services or distributed in the United States. This letter does not constitute an offer to sell, or a solicitation of an offer to buy, securities in the United States or to any person who is acting for the account or benefit of any person in the United States. Any securities described in this letter have not been, and will not be, registered under the US Securities Act of 1933, as amended (**US Securities Act**), or under the securities laws of any state or other jurisdiction of the United States. Accordingly, the entitlements may not be taken up by, and the New Shares may not be offered or sold, directly or indirectly, to persons in the United States, except in transactions exempt from, or not subject to, the registration of the US Securities Act and any other applicable securities laws of any state or other jurisdiction of the United States.*

Forward-looking statements

This letter as prepared by CCV includes forward-looking statements. Often, but not always, forward-looking statements can generally be identified by the use of forward-looking words such as "may", "will", "expect", "intend", "plan", "estimate", "anticipate", "continue", and "guidance", or other similar words and may include, without limitation, statements regarding dates, plans, strategies and objectives of management. Forward-looking statements inherently involve known and unknown risks, uncertainties and other factors that may cause the Company's actual results, performance and achievements to differ materially from any future results, performance or achievements.

Forward-looking statements are based on the Company and its management's good faith assumptions relating to the financial, market, regulatory and other relevant environments that will exist and affect the Company's business and operations in the future. The Company does not give any assurance that the assumptions on which forward-looking statements are based will prove to be correct, or that the Company's business or operations will not be affected in any material manner by these or other factors not foreseen or foreseeable by the Company or management or beyond the Company's control.

Although the Company attempts and has attempted to identify factors that would cause actual actions, events or results to differ materially from those disclosed in forward-looking statements, there may be other factors that could cause actual results, performance, achievements or events not to be as anticipated, estimated or intended, and many events are beyond the reasonable control of the Company. Accordingly, readers are cautioned not to place undue reliance on forward-looking statements. Forward-looking statements in these materials speak only at the date of issue. Subject to any continuing obligations under applicable law or any relevant securities exchange listing rules, in providing this information the Company does not undertake any obligation to publicly update or revise any of the forward-looking statements or to advise of any change in events, conditions or circumstances on which any such statement is based.

Important notice to nominees

Because of legal restrictions, you must not send copies of this letter nor any material relating to the Retail Entitlement Offer to any of your clients (or any other person) in the United States or any other person acting for the account or benefit of persons in the United States or to any person in any other jurisdiction outside of Australia or New Zealand. Failure to comply with these restrictions may result in violations of applicable securities laws. The provision of this document is not, and should not be considered as, financial product advice. The information in this document is general information only, and does not take into account your individual objectives, taxation position, financial situation or needs. If you are unsure of your position, please contact your accountant, tax adviser, stockbroker or other professional adviser.