

## **FIRSTCASH, INC.**

### **CODE OF BUSINESS CONDUCT AND ETHICS**

This Code of Ethics for FirstCash, Inc. and its subsidiaries (“FirstCash” or the “Company”) has been adopted by FirstCash’s Board of Directors to maintain the Company’s reputation for integrity and ethical standards in all areas of conduct, disclosure and regulatory compliance.

#### **APPLICABILITY OF THE CODE**

This Code of Business Conduct and Ethics (this “Code”) applies in the United States and in every other country in which the Company and its subsidiaries do business. Compliance with this Code is required of every employee, officer and director of the Company, collectively referred to as the “Covered Persons.” This Code outlines the broad principles of legal and ethical conduct embraced by FirstCash. It is not a complete list of legal or ethical issues faced in the course of business, and, therefore, this Code must be applied using common sense and good judgment. This Code supplements and does not replace or modify the Company’s other policies or procedures, including provisions in any employee handbooks, workplace rules, insider trading policies and other statements of policy or procedure issued from time to time.

#### **HONEST AND ETHICAL CONDUCT**

In performing his or her duties, each of the Covered Persons will act in accordance with high standards of honest and ethical conduct, including taking appropriate actions to permit and facilitate the ethical handling and resolution of actual or apparent conflicts of interest between personal and professional relationships, as discussed below.

While all Covered Persons are required to adhere to the Code, the ethical and professional conduct of the Company’s chief executive officer and senior financial officers is essential to the proper function and success of the Company. The Company’s chief executive officer and senior financial officers have a particular responsibility to act with honesty and integrity and within the parameters of this Code and the Company’s other policies and to take all reasonable measures to achieve responsible use of and control over the Company’s assets, resources and information.

#### **CONFLICTS OF INTERESTS**

In performing his or her duties, each of the Covered Persons shall avoid conflicts of interest, including even the appearance of conflicts of interest, in the Covered Person’s dealings with the Company, its customers, suppliers, competitors and employees, and others having a relationship with the Company. A conflict of interest occurs when an individual’s private interest interferes, or even appears to interfere, with the interests of the Company as a whole. A conflict of interest can arise when a Covered Person takes actions or has interests that may make it difficult to perform his or her work for the Company objectively and effectively. Conflicts of interest can also arise when a Covered Person, or a family member of a Covered Person, receives improper personal benefits as a result of the individual’s position in the Company. Of heightened concern are loans to, or guarantees of obligations of, such individuals. Such conflicts of interest, including circumstances that appear as such, are strictly prohibited.

If a Covered Person has knowledge of an actual or a potential conflict of interest, the individual should promptly communicate such conflict to the Company’s chief executive officer, chief operating officer or chief financial officer or to the Company’s Audit Committee.

## **FAIR DEALING**

In performing his or her duties, each of the Covered Persons will endeavor to deal fairly with the Company's customers, suppliers, competitors, and employees. Covered Persons are prohibited from making false or deceptive statements about competitors and from any dishonest dealing through bribes, kickbacks, or other inappropriate gifts. No Covered Person should take unfair advantage of anyone through manipulation, concealment, abuse of privileged information, misrepresentation of material facts, or any other unfair-dealing practice. For the purpose of this Code, at-will employment arrangements, and similar contracts with the Company, are not considered unfair.

## **CORPORATE OPPORTUNITIES**

In performing his or her duties, each of the Covered Persons shall avoid (a) taking personally for himself or herself opportunities that are discovered through the use of Company property, information, or position; (b) using Company property, information, or position for personal gain; and (c) competing with the Company in any fashion at any level. Covered Persons owe a duty to the Company to advance its legitimate interests when the opportunity to do so arises. Covered Persons must only pursue corporate opportunities on behalf of the Company.

## **CONFIDENTIAL INFORMATION**

In performing his or her duties, each of the Covered Persons shall maintain the confidentiality of information entrusted to him or her by the Company or its customers, except when disclosure is expressly authorized or legally mandated. Confidential information includes all non-public information that might be of use to competitors or harmful to the Company or its customers if disclosed. Covered Persons shall use sound judgment in protecting and limiting outside access to confidential information. Covered Persons shall not transmit, copy, download, or otherwise distribute or use confidential information outside the scope of the Covered Person's duties to the Company.

Trading in securities of the Company or any other company based on confidential information learned in the scope of the Covered Person's duties to the Company is a violation of this Code and the Company's other policies governing insider trading. Insider trading is both unethical and illegal. Any insider trading will be dealt with decisively as a most severe violation of this Code, in addition to a violation of the Company's other policies specifically dealing with insider trading.

## **COMPANY ASSETS**

Each of the Covered Persons must protect and properly use Company assets. Use of Company assets is proper when it is for legitimate business purposes consistent with lawful industry practices, Company policies, and this Code. Each of the Covered Persons shall ensure the efficient use of Company assets. Theft, carelessness, and waste have a direct impact on the Company's profitability.

## **COMPLIANCE WITH LAWS, RULES, AND REGULATIONS**

In performing his or her duties, each of the Covered Persons will endeavor to comply, and take appropriate action within his or her areas of responsibility to cause the Company to comply, with applicable governmental laws, rules, and regulations and applicable rules and regulations of self-regulatory organizations.

## **FULL AND TIMELY DISCLOSURE**

In performing his or her duties, each of the Covered Persons will endeavor to promote, and will take appropriate action within his or her areas of responsibility to cause the Company to provide, full, fair, accurate, timely, and understandable disclosure in reports and documents that the Company files with or submits to the Securities and Exchange Commission and in other public communications.

In performing his or her duties, each of the Covered Persons will, within his or her areas of responsibility, engage in, and seek to promote, full, fair and accurate disclosure of financial and other information to, and open and honest discussions with, the Company's outside auditors.

## **REPORTING ILLEGAL OR UNETHICAL BEHAVIOR**

Each of the Covered Persons will promptly provide the Company's chief executive officer, chief operating officer or chief financial officer or the Company's Audit Committee with information concerning conduct the Covered Person reasonably believes to constitute a material violation by the Company or any Covered Person of this Code, securities laws, rules or regulations or other laws, rules, or regulations applicable to the Company. Covered Persons are encouraged to talk to supervisors, managers, or other appropriate personnel when in doubt about the best course of action in a particular situation. If the Covered Person's direct supervisor is involved in the possible violation, the Covered Person should speak with the next individual in seniority to the Covered Person's direct supervisor.

A Covered Person who in good faith reports suspected or alleged violations of the Code shall not be subjected to retaliatory conduct for his or her submission. However, it is a violation of this Code for a Covered Person to submit an alleged violation if the Covered Person knows the allegation to be false.

The Company requires that every reported violation be investigated. Disciplinary action for violations of the Code will be taken promptly, consistently and decisively in accordance with the Company's disciplinary policy and may include termination of employment.

## **WAIVER AND AMENDMENT OF THE CODE**

The Company's Audit Committee, as well as the Company's Board of Directors, will have the exclusive authority to approve a waiver from any provision of this Code for executive officers and directors. The Company will publicly disclose information concerning any waiver or implicit waiver of this Code as required by applicable law within four business days of the waiver. A waiver means the approval of a material departure from a provision of this Code.

The Company reserves the right to amend, alter or terminate this Code at any time for any reason. The most current version of the Code can be obtained on the Company's website at [www.firstcash.com](http://www.firstcash.com). The Company will publicly disclose any substantive amendment of this Code as required by applicable law.

## **ADMINISTRATION OF AND ACCOUNTABILITY FOR ADHERENCE TO THE CODE**

The Company's Human Resources Department and internal audit function will administer this Code, with overall authority and responsibility to receive, collect, review, process, investigate and resolve concerns and reports with regard to matters described in this Code; work with legal counsel from time to time to review this Code in connection with current laws, rules and regulations and recommend to the Audit Committee any updates or improvements to the Code; present to the Audit Committee a copy of each report received regarding the Company's accounting, auditing and internal auditing controls or disclosure practices; and as necessary, provide guidance on the meaning and application of this Code.

The Company's Audit Committee will assess overall compliance with this Code and report material violations of this Code to the Board of Directors.

Each of the Covered Persons shall certify that he or she has read this Code by signing the attached Certification and Acknowledgment and delivering it to his or her supervisor.

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This Code is for the benefit of the Company, and no other person is entitled to enforce this Code. This Code does not, and should not be construed to, create any private cause of action or remedy in any other person for a violation of the Code. Moreover, violations of this Code will not be presumed to create a violation of law, rule or regulation on the part of the Company. This document is not an employment contract between the Company and any Covered Person and does not change any person's status as an at-will employee.

### **Certification and Acknowledgement**

I certify that I have read and understand the FirstCash, Inc. Code of Business Conduct and Ethics. I agree to comply with the Code of Business Conduct and Ethics and the Company's other policies and procedures, and I understand that compliance with these policies is a condition of my continued employment with the Company. I understand that the Code of Business Conduct and Ethics does not create any contractual employment rights of any kind between the Company and me. I also understand that violation of the Code of Business Conduct and Ethics may lead to disciplinary action up to and including termination of my employment with the Company.

When I have a concern about a possible violation of applicable laws or Company policy, including this Code of Business Conduct and Ethics, I will raise the concern as required by the Code of Business Conduct and Ethics.

Signature: \_\_\_\_\_

Name (Print): \_\_\_\_\_

Department: \_\_\_\_\_

Date: \_\_\_\_\_