# AMENDMENT TO CREDIT AGREEMENT

**THIS AMENDMENT TO CREDIT AGREEMENT** (this "Amendment"), dated as of July 16, 2026, is entered into by and among **CHESS BIDCO LIMITED** (the "Borrower"), **FIRSTCASH HOLDINGS, INC., FIRSTCASH, INC., CHESS HOLDCO LIMITED** and **JEFFERIES FINANCE LLC**, as the sole lender (in such capacity, the "Lender") and the administrative agent under the Credit Agreement (as hereinafter defined) (in such capacity, the "Agent"). Capitalized terms used herein and not otherwise defined herein shall have the meanings ascribed thereto in the Credit Agreement.

## W I T N E S S E T H

**WHEREAS**, the Borrower, the Loan Guarantors party hereto, the Lender and the Agent are parties to that certain Bridge Term Loan Credit Agreement, dated as of June 23, 2026 (as amended, modified, extended, restated, replaced, or supplemented from time to time prior to the date hereof, the "Existing Credit Agreement", and as amended by this Amendment, the "Credit Agreement");

**WHEREAS**, the Borrower has requested that the Lender, which is the sole Lender under the Existing Credit Agreement as of the date hereof, agree to amend certain provisions of the Existing Credit Agreement; and

**WHEREAS**, the Lender is willing to agree to such amendments to the Existing Credit Agreement, in accordance with, and subject to, the terms and conditions set forth herein.

**NOW, THEREFORE**, in consideration of the agreements hereinafter set forth, and for other good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, the parties hereto agree as follows:

## ARTICLE I
## AMENDMENTS TO CREDIT AGREEMENT

**1.1** The definition of "Aggregate Commitment" under Section 1.1 of the Credit Agreement is hereby amended and restated as follows:

> "Aggregate Commitment" means the aggregate of the Commitments of all Lenders, as reduced from time to time pursuant to the terms hereof, which as of July 16, 2026 shall be equal to £239,000,000.

**1.2** The table set forth in Schedule 3 of the Existing Credit Agreement is hereby amended and restated in its entirety to read as follows:

| LENDER NAME | COMMITMENT | PERCENTAGE |
|---|---|---|
| Jefferies Finance LLC | £239,000,000 | 100.000000000% |
| **Total** | **£239,000,000** | **100.000000000%** |

## ARTICLE II
## CONDITIONS TO EFFECTIVENESS

**2.1 Closing Conditions.** This Amendment shall become effective as of the day and year set forth above (the "Amendment Effective Date") upon satisfaction of the following conditions (in each case, in form and substance reasonably acceptable to the Agent):

(a) Executed Amendment. The Agent shall have received a copy of this Amendment duly executed by the Borrower, the Loan Guarantors party hereto, the Lender and the Agent.

(b) Default. After giving effect to this Amendment, no Default or Unmatured Default shall exist.

(c) Certain Documents. The Borrower shall have furnished to the Agent, each in form and substance acceptable to the Agent in its sole discretion:

(i) Copies of: (i) with respect to the Borrower and Chess Holdco Limited, its memorandum of association, articles of association, certificate of incorporation and any certificate of change of name; and (ii) the articles or certificate of incorporation each other Effective Date Guarantor, together with all amendments, and a certificate of good standing, each certified by a director or the appropriate governmental officer in the applicable jurisdiction of incorporation;

(ii) For the Borrower and each Effective Date Guarantor, copies of its by-laws and of its Board of Directors' resolutions and of resolutions or actions of any other body authorizing the execution of the Loan Documents to which such it is a party to; and

(iii) In the case of, (i) the Borrower and each Effective Date Guarantor, an incumbency certificate, executed by the Secretary or Assistant Secretary of the Borrower and each Effective Date Guarantor (or, in the case of a UK Loan Party, a director or the Secretary), which shall identify by name and title and bear the signatures of the Authorized Officers and any other officers of the Borrower or such Effective Date Guarantor authorized to sign the Loan Documents to which it is a party to, upon which certificate the Agent and the Lender shall be entitled to rely until informed of any change in writing and (ii) in the case of the Borrower and Chess Holdco Limited, a certificate signed by an authorized signatory, (A) certifying that each copy document relating to it specified in paragraphs (a) to (c) above is correct, complete and (to the extent executed) in full force and effect and has not been amended or superseded prior to the Amendment Effective Date, (B) confirming that borrowing the total aggregate amount of the Commitments (after giving effect to this Amendment) would not cause any borrowing or similar limit binding on it to be exceeded and (C) appending specimen signatures for the person(s) authorized in the resolutions referred to above (to the extent such person will execute a Loan Document).

(iv) Original certificates of good standing, existence or its equivalent with respect to each Effective Date Guarantor (other than Chess Holdco Limited) certified as of a recent date by the appropriate Governmental Authorities of the state of incorporation or organization and each other state in which the failure to so qualify and be in good standing could reasonably be expected to have a Material Adverse Effect.

(v) An opinion or opinions of counsel for the Borrower and each Effective Date Guarantor, dated the date hereof and addressed to the Agent and the Lender (which shall include, without limitation, opinions with respect to the due organization and valid existence and opinions as to the non-contravention of organizational documents).

(vi) A certificate of the Borrower signed by an Authorized Officer, certifying that as of the Amendment Effective Date:

i. there exists no Default or Unmatured Default;

ii. the representations and warranties contained in Article V of the Credit Agreement shall (x) with respect to representations and warranties that contain a materiality qualification, are true and correct and (y) with respect to representations and warranties that do not contain a materiality qualification, are true and correct in all material respects, in each case on and as of the Amendment Effective Date, except for any representation or warranty made as of an earlier date, which representation and warranty is true and correct in all material respects as of such earlier date; and

iii. since December 31, 2025, there has been no material adverse effect on the business, assets, financial condition or results of operations of Holdings and its Subsidiaries, taken as a whole.

## ARTICLE III
## MISCELLANEOUS

**3.1 Amended Terms.** On and after the Amendment Effective Date, all references to the Credit Agreement in each of the Loan Documents shall hereafter mean the Credit Agreement as amended by this Amendment. Except as specifically amended hereby or otherwise agreed, the Credit Agreement is hereby ratified and confirmed and shall remain in full force and effect according to its terms.

**3.2 Representations and Warranties.** Each of the Borrower and Loan Guarantors party hereto represents and warrants as follows:

(a) It has taken all necessary action to authorize the execution, delivery and performance of this Amendment.

(b) This Amendment has been duly executed and delivered by such Person and constitutes such Person's legal, valid and binding obligation, enforceable in accordance with its terms, except as such enforceability may be limited by (i) bankruptcy, insolvency, reorganization, fraudulent conveyance or transfer, moratorium or similar laws affecting creditors' rights generally and (ii) general principles of equity (regardless of whether such enforceability is considered in a proceeding at law or in equity).

(c) No consent, approval, authorization or order of, or filing, registration or qualification with, any court or governmental authority or third party is required in connection with the execution, delivery or performance by such Person of this Amendment.

(d) At the time of and immediately after giving effect to this Amendment, the representations and warranties contained in Article V of the Credit Agreement and each of the other representations and warranties contained in the other Loan Documents shall (i) with respect to representations and warranties that contain a materiality qualification, be true and correct, except for any representation or warranty made as of an earlier date, which representation and warranty shall remain true and correct as of such earlier date and (ii) with respect to representations and warranties that do not contain a materiality qualification, be true and correct in all material respects, in each case described in clauses (i) and (ii) above, on and as of the date of this Amendment as if made on and as of such date except for any representation or warranty made as of an earlier date, which representation and warranty shall remain true and correct in all material respects as of such earlier date.

(e) After giving effect to this Amendment, no event has occurred and is continuing which constitutes a Default or Unmatured Default.

**3.3 Reaffirmation of Obligations.** Borrower and the Loan Guarantors party hereto hereby ratify the Credit Agreement and the other Loan Documents and acknowledge and reaffirm that each Loan Party (a) is bound by all terms of the Credit Agreement and the other Loan Documents applicable to it and (b) is responsible for the observance and full performance of its respective Obligations and Guaranteed Obligations.

**3.4 Loan Document.** This Amendment shall constitute a Loan Document.

**3.5 Expenses.** The Borrower or FirstCash, Inc. agrees to pay all reasonable costs and expenses of the Agent in connection with the preparation, execution and delivery of this Amendment, including without limitation the reasonable and documented fees and expenses of the Agent's legal counsel.

**3.6 Further Assurances.** Borrower and the Loan Guarantors party hereto agree to promptly take such action, upon the reasonable request of the Agent, as is necessary to carry out the intent of this Amendment.

**3.7 Entirety.** This Amendment and the other Loan Documents embody the entire agreement and understanding among the parties hereto and supersede all prior agreements and understandings, oral or written, if any, relating to the subject matter hereof.

**3.8 Counterparts; Telecopy.** This Amendment may be executed in any number of counterparts, each of which when so executed and delivered shall be an original, but all of which shall constitute one and the same instrument. Delivery of an executed counterpart to this Amendment by telecopy or other electronic means shall be effective as an original.

**3.9 No Actions, Claims, Etc.** As of the date hereof, each of Borrower and the Loan Guarantors party hereto hereby acknowledge and confirm that it has no knowledge of any actions, causes of action, claims, demands, damages and liabilities of whatever kind or nature, in law or in equity, against the Agent, the Lender, or the Agent's or the Lender's respective officers, employees, representatives, agents, counsel or directors arising from any action by such Persons, or failure of such Persons to act under the Credit Agreement on or prior to the date hereof.

**3.10 CHOICE OF LAW. THIS AMENDMENT AND THE RIGHTS AND OBLIGATIONS OF THE PARTIES HEREUNDER SHALL BE GOVERNED BY AND CONSTRUED AND INTERPRETED IN ACCORDANCE WITH THE INTERNAL LAWS (WITHOUT REGARD TO THE CONFLICT OF LAWS PROVISIONS) OF THE STATE OF NEW YORK.**

**3.11 Successors and Assigns.** This Amendment shall be binding upon and inure to the benefit of the parties hereto and their respective successors and permitted assigns.

**3.12 Consent to Jurisdiction; Waiver of Jury Trial.** The terms of Sections 9.6, 15.2 and 15.3 of the Credit Agreement are incorporated herein by reference, *mutatis mutandis*, and the parties hereto agree to such terms.

[REMAINDER OF PAGE INTENTIONALLY LEFT BLANK]

IN WITNESS WHEREOF the parties hereto have caused this Amendment to be duly executed on the date first above written.

**CHESS BIDCO LIMITED**, as the Borrower

By: [redacted]
Name: [redacted]
Title: [redacted]

**FIRSTCASH HOLDINGS, INC.**,
as a Loan Guarantor

By: [redacted]
Name: [redacted]
Title: [redacted]

**FIRSTCASH, INC.**,
as a Loan Guarantor

By: [redacted]
Name: [redacted]
Title: [redacted]

**CHESS HOLDCO LIMITED**,
as a Loan Guarantor

By: [redacted]
Name: [redacted]
Title: [redacted]

**AGENT:**

**JEFFERIES FINANCE LLC**,
as Agent

By: [redacted]
Nam [redacted]
Title: [redacted]

**LENDER:**

**JEFFERIES FINANCE LLC,**
as a Lender

By: [redacted]
Nam [redacted]
Title: [redacted]

[redacted]