

FIRSTCASH HOLDINGS, INC.

CORPORATE GOVERNANCE GUIDELINES

(Effective July 24, 2024)

I. Corporate Governance Philosophy

FirstCash Holdings, Inc. (the “Company”) is committed to maintaining effective corporate governance practices designed to ensure that the Board of Directors of the Company (the “Board”) is actively engaged in the proper performance of its oversight function.

II. Role and Composition of the Board

1. Role of the Board. The business and affairs of the Company shall be managed by or under the direction and oversight of the Board. It is the ultimate decision-making body of the Company, except with respect to those matters reserved for the stockholders. The basic responsibilities of the members of the Board (the “Directors”) are to exercise their business judgment and act in what they reasonably believe to be in the long-term best interests of the Company and its stockholders, and to conduct themselves in accordance with their fiduciary duties in all matters affecting the Company. Directors shall act in accordance with the Company’s Code of Business Conduct and Ethics. The Board elects the officers of the Company, who are charged with the conduct of the Company’s business and everyday affairs. Having elected the officers, the Board acts as an advisor and counselor to the officers and ultimately monitors their performance, the effectiveness of their policies and decisions, and the execution of their strategies. The Board may delegate the oversight and management of certain areas of risk to the Company to its committees, but the entire Board shall generally oversee such risks and be regularly informed through committee reports and management presentations about such risks.

The Board, directly and through appropriate committees, shall, among other things:

- Oversee, review, and approve the Company’s strategic plans;
- Review and, where appropriate, approve significant actions and transactions by the Company;
- Review the Company’s financial and strategic performance;
- Oversee the Company’s risk management;
- Oversee and evaluate management’s systems for internal control, financial reporting, and public disclosure;
- Oversee the Company’s cybersecurity and data protection practices, procedures, and risk management;
- Select, evaluate, and compensate the Company’s executive officers, including the Chief Executive Officer (the “CEO”);
- Review the Company’s leadership structure and oversee and evaluate executive officers’ performance and compensation;
- Plan for effective succession of the CEO and executive officers;

- Select, nominate, review, and approve compensation of the Directors;
- Establish Committees of the Board and approve Committee leadership and membership;
- Establish, oversee, and periodically review, update, and amend corporate governance guidelines, policies, and standards; and
- Set a tone of corporate trust, confidence, and overall transparency.

2. Separation of Positions of Chairman and CEO. The Board recognizes that the leadership structure and combination or separation of the CEO and the Chairman of the Board (“Chairman”) roles is driven by the needs of the Company at any given point in time. The Board does not believe there should be a fixed rule as to whether the offices of Chairman and CEO should be vested in the same person or two different people, or whether the Chairman should be an employee of the Company or should be elected from among the non-employee Directors. The needs of the Company and the individuals available to fulfill these roles may dictate different outcomes at different times, and the Board believes that retaining flexibility in these decisions is in the best interest of the Company and its stockholders.

3. Lead Independent Director. When the position of Chairman is not held by an independent Director, the Board shall designate an independent Director to serve as the lead independent Director (the “Lead Independent Director”) representing the other independent Directors of the Company. The Lead Independent Director will be selected from among the independent Directors by a majority of the independent Directors. In addition to other duties and responsibilities of the Lead Independent Director set forth in these guidelines, the Lead Independent Director shall:

- Preside at meetings of the Board at which the Chairman is not present, including executive sessions of the independent Directors;
- Serve as a liaison between the Chairman and the independent Directors;
- Consult with the CEO on matters relating to management effectiveness and Board performance;
- Consult with the Chairman and the CEO on, and approve, the schedules, agendas, and information provided to the Board for each meeting;
- Call meetings of non-management and independent Directors by providing appropriate notice of such meetings in accordance with the Amended and Restated Bylaws of the Company;
- Chair executive sessions of non-management and independent Directors;
- If requested by major stockholders, ensure that he/she is available for consultation and direct communication; and
- Carry out such other duties as requested by the Board or the Chairman.

4. Independence of Directors. It is the policy of the Company that a majority of the Directors satisfy the independence requirements of the applicable stock exchange on which the Company’s stock is then listed (the “Stock Exchange”). Under the Stock Exchange’s independence requirements, a Director is independent if such Director is a person other than an executive officer or employee of the Company or any other individual having a relationship which, in the opinion of the Board, would interfere with the exercise of independent judgment in carrying out the responsibilities of a Director. The Board will consider all relevant facts and circumstances in determining whether a Director qualifies as independent, and may consider, as appropriate, imposing independence

requirements more stringent than those required by the Stock Exchange.

5. Selection of New Directors. The full Board is responsible for selecting persons to fill vacancies on the Board and recommending candidates for election by the stockholders, including nominations of currently serving Directors for re-election to the Board. The Board has delegated the process of considering candidates to the Nominating and Corporate Governance Committee, whether such candidates would fill new positions created by expansion or vacancies that occur by resignation, retirement, death or for any other reason. At a minimum, a candidate for election or appointment to the Board must have integrity, be committed to act in the best interest of all of the Company's stockholders and be able and willing to devote the required amount of time to the Company's affairs, including attendance at meetings of the Board. In recommending candidates, the Nominating and Corporate Governance Committee takes into consideration the criteria approved by the Board and such other factors as it deems appropriate. These factors may include a candidate's judgment, skill, diversity (including gender, race, ethnicity, and nationality), experience with businesses and other organizations of comparable size, the interplay of the candidate's experience with the experience of other Directors, the extent to which the candidate would be a desirable addition to the Board and any committees of the Board, the candidate's independence with regard to his or her other competitive business interests, and the candidate's independence from the Company's management and other Directors. The Board seeks a diverse group of the most capable Directors to make a significant contribution to the Board, the Company, and its stockholders.

6. Notification of a Director upon Change in Occupation or Business Association. A Director who experiences a significant change in his or her principal occupation or business association shall notify the Board of such change. The remaining Directors, upon recommendation of the Nominating and Corporate Governance Committee, will then determine the appropriateness of that Director's continued Board membership. Upon request, that Director shall tender his or her resignation to the Board.

7. Compensation and Stock Ownership of Directors. It is the policy of the Company that the Directors be fairly compensated for their work required in an organization of the Company's size and scope, that their compensation should align their interests with the long-term interests of the Company's stockholders, and that the structure of their compensation should be simple, transparent, and easy for stockholders to understand. The Nominating and Corporate Governance Committee annually reviews the compensation of Directors and advises the Board on possible changes in Director compensation. Director's compensation should not be set at a level that would call into question the Board's objectivity. Each non-employee Director is expected to have stock ownership (including the value of non-vested stock awards) having a value equal to five times each Director's annual cash retainer. Each non-employee Director shall have a five-year grace period beginning the later of 2017 or when they were elected to the Board to fully comply with such stock ownership guidelines. Directors who have not met the guidelines must retain their vested stock awards until they meet the guidelines.

8. Conflicts of Interest. Each Director is expected to avoid taking actions or having interests whereby such Director's private interest interferes in any way with the interests of the Company as a whole. Each Director is expected to ethically handle all actual conflicts of interest between personal and professional relationships, including promptly informing the Chairman or the General Counsel if such a conflict arises. If a significant conflict exists that may impair a Director's ability to act in the best interests of the Company and its stockholders and the conflict cannot be resolved, the conflicted Director shall notify the Board of such conflict, and the remaining Directors will then determine the appropriateness of the conflicted Director's continued Board membership. All Directors shall recuse themselves from any discussion or decision affecting their personal or professional interests and disclose the existence of such conflict to the remaining members of the Board. Upon request, the conflicted Director shall tender his or her resignation to the Board.

9. Corporate Opportunities. A Director must not use an opportunity (i) that the Company is financially able to exploit, that is within the Company's line of business, that the Company has an interest or

expectancy in, and that would place the Director in a position adverse to his or her duties to the Company if pursued by the Director, or (ii) that is otherwise discovered through the use of Company information or his or her position with the Company for the Director's own personal benefit or for the benefit of any person or entity outside the Company, unless the Company has already been given the opportunity and has determined that it will not pursue that opportunity, and then only after notifying the Chairman and the Company's General Counsel of the Director's intended actions in order to avoid an appearance of a conflict of interest.

10. Confidentiality. A Director shall not (i) use Confidential Information for his or her own personal benefit or to benefit persons or entities outside the Company or (ii) disclose Confidential Information to any person or entity outside the Company, either during or after his or her service as a Director, except with authorization of the General Counsel of the Company, the Chairman, the Board or as may be otherwise required by law. "Confidential Information" means all non-public information entrusted to or obtained by a Director by reason of his or her position as a Director of the Company, whether the information relates to the Company or a third party. In addition to information regarding Board meetings, discussions, deliberations and decisions, "Confidential Information" means all non-public information that might be of use to competitors or harmful to the Company, its customers, or other stakeholders if disclosed. Confidential Information includes, but is not limited to: non-public information about the Company's financial condition, prospects, or plans; its strategic initiatives; entry into new markets; marketing programs; research and development information; mergers and acquisitions, divestitures, stock splits, stock repurchases, and dividends; possible transactions with other companies; any of the Company's customers, vendors, service providers, or joint venture partners; and discussions and decisions relating to business issues and decisions that take place between and among employees, officers, and Directors, as well as Board dynamics.

11. Relationship of Board and Committees. It is the general policy of the Company that all major decisions be considered by the Board as a whole. As a consequence, the committee structure of the Board is limited to those committees considered to be essential to or required by law or by the Stock Exchange's rules for the operation of a publicly owned company. Currently, the committees of the Board consist of the Audit Committee, Compensation Committee, and Nominating and Corporate Governance Committee. The members and chairs of these committees are recommended to the Board by the Nominating and Corporate Governance Committee in consultation with the Chairman and CEO. The Audit Committee, Compensation Committee, and Nominating and Corporate Governance Committee consist of only independent Directors. The Board may also establish other committees to carry out such matters as may be delegated to it by the Board, consistent with the provisions of this policy and applicable law. If and when the Board appoints any such additional committee, the Board shall, by resolution or otherwise, clearly define in writing the responsibilities of such committee.

12. Orientation and Continuing Education of Directors. The Company shall facilitate the continuing education of all Directors and shall have a full orientation for new Directors that includes extensive materials, meetings with key management, and visits to Company facilities. Incumbent Directors may also participate in the orientation program. The Company will also periodically provide opportunities for Directors to visit the Company's principal executive offices in order to provide a greater understanding of the Company's business and operations.

13. Chairs of Executive Sessions. It is the policy of the Company that the Chairman, if independent, or the Lead Independent Director, if the Chairman is not independent, will chair executive sessions of the independent Directors and that the chairs of each of the Audit, Compensation, and Nominating and Corporate Governance Committees of the Board shall each lead the discussions at meetings or executive sessions of the independent Directors when the principal item is within the scope of the authority of such chair's committee.

14. Succession Planning. In addition to its other responsibilities, the Board also determines the policies and principles for selection of the CEO and the Chairman and for succession to these positions in the event of an emergency, retirement, or departure. To assist the Board, the CEO annually provides the Board with an assessment of the Company's officers and of their potential to succeed him or her. He or she also provides the Board with an

assessment of persons considered potential successors to certain other officer positions.

15. Responsibility for CEO Compensation and Evaluation. The Compensation Committee is responsible for setting annual and long-term performance goals for the CEO and for evaluating his or her performance against such goals. The Compensation Committee meets annually with the CEO to receive his or her recommendations concerning such goals. Both the goals and the evaluation are then submitted for consideration by the independent Directors of the Board at a meeting or executive session of that group. The Compensation Committee then meets with the CEO to evaluate his or her performance against such goals.

16. Communications with Stakeholders. The CEO is responsible for establishing effective communications with the Company's stakeholder groups (i.e., stockholders, customers, company associates, communities, suppliers, creditors, governments, and corporate partners). It is the policy of the Company that management speaks for the Company. This policy does not preclude an outside Director from meeting with stockholders, provided that the Board or Chairman has furnished its prior authorization of such meeting. However, it is suggested that any such meetings be held with management present.

17. Service on Other Boards. A Director may serve on other public company boards of directors with the prior written approval of the Board, which shall not be unreasonably withheld. Notwithstanding the foregoing, without specific approval from the Board: (i) members of the Audit Committee of the Board may not serve on the audit committee of more than two other public companies; (ii) no Director may serve on more than four public company boards (including the Board); and (iii) the CEO and any other member of management also serving as a Director may serve on no more than one other public company board. Service on the board of a parent and its substantially-owned subsidiary counts as service on a single board. When deciding whether to approve a Director's service on another organization's board, the Board will take into account the nature of, and time involved in, such Director's service on other boards. A Director's service on boards and/or committees of other organizations should be consistent with the Company's conflict of interest policies.

18. Term Limits. The Board does not believe it should establish term limits for its Directors. While term limits could help ensure that there are new ideas and viewpoints available to the Board, they have the disadvantage of losing the contribution of Directors who have been able to develop, over a period of time, increasing insight into the Company and its operations and, therefore, are able to provide increasingly more significant contributions to the Board as a whole. The Nominating and Corporate Governance Committee periodically reviews and makes recommendations to the Board regarding term limits.

19. Retirement Policy. The Board does not believe that age alone should determine whether an individual should serve as a Director and therefore does not believe that a mandatory retirement age for Directors is appropriate or necessary. The Nominating and Corporate Governance Committee periodically reviews and makes recommendations to the Board regarding the Company's retirement policy for Directors.

III. Functioning of the Board

1. Frequency and Agenda of Board Meetings. Board meetings are scheduled in advance and held not less than quarterly. The Board holds special meetings as required. Directors are expected to attend Board meetings, meetings of committees on which they serve, the Company's annual meeting of stockholders, and any special meeting of stockholders. The Chairman, in consultation with the CEO and, if the Chairman is not independent, the Lead Independent Director, sets the agenda for Board meetings with the understanding that certain items pertinent to the advisory and monitoring functions of the Board (e.g., the annual corporate budget) be brought to it periodically by the CEO for review and/or decision. Agenda items that fall within the scope of responsibilities of a Board committee are reviewed by the chair of that committee. Any member of the Board may request that an item be included on an agenda.

2. Reliance on Others; Liability Insurance. Each Director will, in the performance of such Director's duties, be fully protected in relying in good faith upon the records of the Company and upon such information, opinions, reports, or statements presented to the Company by any of the Company's officers, employees, committees of the Board, or any other person, including outside advisors, as to matters such director reasonably believes are within such others person's professional or expert competence and who has been selected with reasonable care by or on behalf of the Company. Further, to promote the ability of each Director to act in accordance with the Director's good faith business judgment without undue concern for the substantial risk of personal liability faced by public company directors, the Company shall seek to purchase and maintain at all times directors' and officers' liability insurance in amounts deemed reasonably appropriate.

3. Board Meeting Materials. Board materials related to agenda items are provided to Directors sufficiently in advance of Board meetings where necessary to allow the Directors to prepare for discussion of the items at the meeting. Directors are expected to devote the time necessary to appropriately discharge their responsibilities and to rigorously prepare for and attend and participate in Board meetings and the meetings of the Board committees on which they serve.

4. Attendance at Board Meetings by Management. At the invitation of the Board, members of senior management whose attendance is recommended by the CEO may attend Board meetings or portions thereof for the purpose of participating in discussions. Generally, presentations of matters to be considered by the Board are made by the CEO, the Chief Financial Officer, or the senior executive responsible for the applicable area of the Company's operations. In addition, Directors have free access to all other members of management and employees of the Company and, as necessary and appropriate, Directors may consult with independent legal, financial, and accounting advisors to assist in their duties to the Company and its stockholders. The Board shall have the authority to approve the fees and retention terms of such independent legal, financial, and accounting advisors.

5. Executive Sessions of Independent Directors. Executive sessions or meetings of independent Directors without management present are held in conjunction with each regularly scheduled Board meeting, and more frequently as deemed appropriate by the independent Directors, to discuss such matters as the independent Directors deem worthy of discussion. The Chairman, if independent, or the Lead Independent Director, if the Chairman is not independent, shall serve as the presiding Director at such meetings and shall perform such other functions as directed by the Board, including serving in a liaison capacity between the Board as a whole and the senior management of the Company. Executive sessions or meetings regarding relevant subjects shall be held from time to time with the CEO.

6. Board Self Evaluation. With the assistance and oversight of the Nominating and Corporate Governance Committee, the Board shall conduct an annual performance self-evaluation. The self-evaluation should include a review of any areas in which the Board or management believes the Board or a Committee can enhance its contribution to the governance of the Company as well as an evaluation of the time commitments of the Directors.

7. Director Time Commitment. Each Director is expected to spend the time and effort necessary to properly discharge his or her responsibilities as a Director and as a member of each Committee upon which he or she serves. Each Director is expected to prepare for, attend (in person, telephonically or virtually) and actively contribute to the meetings of the Board and of the Committees of which he or she is a member.

IV. Functioning of Committees

1. Membership of Standing Committees. The Directors who are members of the Audit, Compensation, and Nominating and Corporate Governance Committees shall satisfy the independence requirements of the Stock Exchange, including any specific independence requirements for each committee.

2. Frequency and Agenda of Committee Meetings. Generally, the frequency, length, and agenda of meetings of each of the committees are determined by the chair of the committee. Materials related to agenda items are provided to the committee members sufficiently in advance of the meeting, when possible, to allow the members to prepare for discussion of the items at the meeting.

3. Committee Responsibilities. The responsibilities of each committee are determined by the Board from time to time and shall be set forth in charters for each such committee. Committee charters are to be reviewed and approved by the Board annually and may be updated by the Board from time to time.

4. Committee Self Evaluation. Each committee is responsible for performing an annual performance self-evaluation.

V. Periodic Review

These guidelines are in addition to, and are not intended to change or interpret, any federal or state law or regulation, including the corporation laws of the State of Delaware, or the Company's Amended and Restated Certificate of Incorporation or Amended and Restated Bylaws, or any committee charter approved by the Board. These guidelines are reviewed and subject to modification from time to time as the Board may deem appropriate or as may be required by applicable laws and regulations.