

FIRSTCASH HOLDINGS, INC.

CODE OF BUSINESS CONDUCT AND ETHICS

(Effective July 24, 2024)

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

Applicability of This Code

This Code applies in the United States and in every other country, as permitted by law, in which the Company does business. Every employee, officer, and director of the Company (collectively referred to as the “**Covered Persons**”) must comply with this Code, which outlines the broad principles of legal and ethical conduct embraced by the Company and the Company’s commitment to operating with integrity. This Code does not provide a complete list of legal or ethical issues faced in the course of business and, therefore, 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. This Code and the policies described in it are not an employment contract. The Company does not create any contractual rights by issuing this Code or related Company policies. In addition, this Code is not intended to and does not create any obligations to, or rights for, any employee, client, supplier, competitor, shareholder, or any other person or entity.

Honest and Ethical Conduct

In performing a Covered Person’s duties, the Covered Person shall act in accordance with high standards of honest and ethical conduct, including taking appropriate actions and communicating in a manner that strengthens the Company’s culture and customers’ interactions with the Company, and permits and facilitates the ethical handling and resolution of actual or apparent conflicts of interest, as discussed below.

While all Covered Persons are required to adhere to this 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 Interest

In performing a Covered Person’s duties, the Covered Person shall avoid conflicts of interest, including 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 personal interest interferes, or 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 or relationships that may, or appear to, make it difficult to perform the Covered Person’s 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, or unfairly disadvantages another, as a result of the Covered Person’s position in the Company. Such conflicts of interest, including circumstances that appear as such, are prohibited.

Fair Dealing

In performing a Covered Person's duties, the Covered Person shall 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 to or from third parties, including but not limited to, private parties or foreign or U.S. government officials. In performing a Covered Person's duties, the Covered Person shall conduct business in a manner that prevents unlawful discriminatory practices to the Company's employees, customers, suppliers, or business partners. No Covered Person shall 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.

Gift and Entertainment

The Company generally permits the giving and receiving of business gifts and entertainment: (a) that comply with the Company's Foreign Corrupt Practices Act Policy; (b) that are reasonable; (c) that are neither lavish nor excessive in frequency; (d) that are transparent and consistent with applicable local law and accepted, lawful business practices; and (e) where no inference can be drawn that the gift or entertainment could influence Covered Persons in the performance of their required duties for the Company. Similarly, no Covered Person should ever offer anything of value to government officials or others to obtain a particular result for the Company. The Company further prohibits its employees from engaging in any business-related activity in any adult entertainment clubs or similar establishments regardless of who is paying.

Corporate Opportunities

In performing a Covered Person's duties, the Covered Person shall not (a) take for him or herself or others personal opportunities that are discovered through the use of Company property, information, services, or position or that belong to the Company; (b) use Company property, information, services, or position for personal gain; or (c) compete 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. Except as established in the Company's Corporate Governance Guidelines, Covered Persons must only pursue corporate opportunities on behalf of the Company.

Confidential Information and Insider Trading

In performing a Covered Person's duties, the Covered Person shall maintain the confidentiality of Confidential Information entrusted to the Covered Person by the Company, its employees, its customers, and the other companies with which the Company does business, except when disclosure is expressly authorized or legally mandated. "Confidential Information" means all non-public information that might be of use to competitors or harmful to the Company, its employees, its customers, or the other companies with which the Company does business if disclosed. Confidential Information includes, but is not limited to, non-public information regarding: 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; the Company's relationship with its regulators, including the status of any regulatory investigation or examination; any pending or threatened litigation involving the Company; 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.

Covered Persons shall use sound judgment in protecting and limiting outside access to Confidential Information and 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 material, non-public information (including 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 Insider Trading Policy. Information is considered material if a reasonable investor would consider it important in deciding whether to buy, hold, or sell securities. Insider trading is both unethical and illegal. Any insider trading will be dealt with decisively as a most severe violation of this Code and the Company's Insider Trading Policy.

Company Assets

Covered Persons must protect and ensure the proper and efficient use of Company assets, which include a wide range of the Company's property, from equipment to technology to intellectual property to work time. Theft, carelessness, and waste have a direct impact on the Company's profitability. Use of Company assets is proper when it is for legitimate business purposes consistent with lawful industry practices, Company policies, and this Code. Using Company assets to engage in unethical or illegal activities, or to access, transmit, or store offensive or inappropriate material which violates Company policies, applicable law, or this Code, is strictly prohibited.

Compliance with Laws, Rules, and Regulations

In performing a Covered Person's duties, the Covered Person shall endeavor to comply, and take appropriate action within the Covered Person's 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 the Covered Person's duties, the Covered Person shall provide, and take appropriate action within the Covered Person's 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, other governmental agencies, or financial regulators, and in other public communications. In performing the Covered Person's duties, each Covered Person shall, within the Covered Person's areas of responsibility, engage in open and honest communication with the Company's internal and external auditors and seek to promote full, fair, accurate, timely, and understandable disclosure of financial and other information to such internal and external auditors.

Duty of Full Cooperation and Candor

Covered Persons must fully cooperate with requests from the Company's auditors, regulators, internal or external investigators, and legal counsel made in connection with any internal or external audit, regulatory exam, internal or government investigation or inspection, legal proceeding, or any other similar internal or external process. Full cooperation includes responding to requests to the best of a Covered Person's knowledge and as completely, truthfully, clearly, and candidly as possible. Conduct, communication, or submission related to a request that is intentionally incomplete, misleading, or false is strictly prohibited.

Waiver, Amendment, or Termination of this Code

The Company generally will not waive provisions of this Code. Any executive officer or director who believes that a waiver may be called for should contact the Legal Department of the Company and must not engage in any conduct inconsistent with this Code without receiving such a waiver in writing. A waiver of this Code for executive officers or directors may only be made by the Company's Board of Directors or the Audit Committee of the Board of Directors. The Company will publicly disclose information concerning any waiver or implicit waiver of this Code as required by applicable law. A waiver means the approval of a material departure from a provision of this Code.

This Code may be amended by the Board of Directors from time to time. In addition, any changes or amendments that may be required or necessary to this Code as a result of any new regulatory or changes

to existing regulatory requirements that may be applicable to matters covered in, or subject to, this Code (including, without limitation, any new laws, rules, or regulations as may be adopted by the Securities and Exchange Commission or listing requirements of the applicable stock exchange on which the Company's stock is then listed (the "Stock Exchange")) shall automatically be deemed to be incorporated in this Code immediately as of the applicable effective date of any such new laws, rules, regulations, or listing requirements notwithstanding any delays in amendments to this Code. The most current version of this Code can be obtained on the Company's website at <https://investors.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, this Code

The Company's Human Resources Department and Internal Audit Department will: (a) 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; (b) 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 this Code; (c) 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 (d) 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 and agreed to this Code. 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 this 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.

Getting Guidance

Covered Persons are expected to use this Code as a guideline to operate with integrity. If a Covered Person has questions about a provision in this Code, the Covered Person is encouraged to seek guidance from the Covered Person's manager (if applicable), higher levels of management, or the Human Resources Department.

Reporting Illegal or Unethical Behavior

Covered Persons are expected to report suspected violations of this Code; state or federal securities laws, rules, or regulations; or other laws, rules, or regulations applicable to the Company to supervisors, managers, or the Human Resources Department using the contact information located in the Company's Employee Handbook. In addition, Covered Persons may report such suspected violations to the Company's chief executive officer, chief operating officer, or chief financial officer. The Company requires that every reported violation be investigated. A Covered Person who in good faith reports suspected or alleged violations of this Code shall not be subjected to retaliatory conduct for the Covered Person's submission. The Company expressly prohibits retaliation against anyone for reporting a concern in good faith or assisting in an investigation. Subject to applicable law, retaliation is grounds for disciplinary action, up to and including termination of employment. 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. All Covered Persons are required to adhere to this Code, including the reporting of any violations of this Code. Disciplinary action for violations of this Code, including an employee's failure to report violations of this Code, will be taken promptly, consistently, and decisively in accordance with the Company's disciplinary policy and may include termination of employment.

The Company is committed to doing business in the most efficient and effective way possible and allows for use and acceptance of electronic signatures or electronic acknowledgements (“e-signatures”) in lieu of manual signatures, to the extent permitted by law, for your receipt, review, understanding, and agreement to comply with FirstCash Holdings, Inc.’s Code of Business Conduct and Ethics.

Certification and Acknowledgement

By electronically certifying this Code, you certify that you have read and understand the FirstCash Holdings, Inc. Code of Business Conduct and Ethics (this “Code”). You agree to comply with this Code and the Company’s other policies and procedures, and you understand that compliance with these policies is a condition of your continued employment, if any, with the Company.

You understand that this Code does not create any contractual employment rights of any kind between the Company and you. You also understand that violation of this Code may lead to disciplinary action up to and including termination of your employment, if any, with the Company.

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