

FIRSTCASH HOLDINGS, INC.

RELATED PERSON TRANSACTIONS POLICY

(Effective July 24, 2024)

Policy Statement

FirstCash Holdings, Inc. (the “Company”) recognizes that Related Person Transactions (as defined below) can present potential or actual conflicts of interest and create the appearance that Company decisions are based on considerations other than the best interests of the Company and its stockholders. Therefore, as a general matter and in accordance with the Company’s Code of Business Conduct and Ethics, it is the Company’s preference to avoid Related Person Transactions. Nevertheless, the Company recognizes that there are situations where Related Person Transactions may be in, or may not be inconsistent with, the best interests of the Company and its stockholders, including, but not limited to, situations where the Company may obtain products or services of a nature, quantity, or quality, or on other terms, that are not readily available from alternative sources or when the Company provides products or services to Related Persons (as defined below) on an arm’s length basis on terms comparable to those provided to unrelated third parties or on terms comparable to those provided to employees generally. Therefore, the Company has adopted the procedures set forth below for the review, approval, or ratification of Related Person Transactions.

This policy has been approved by the Audit Committee (the “Committee”) of our Board of Directors (the “Board”) and adopted by the Board. The Committee will review this policy periodically and may recommend amendments to the Board of Directors for adoption.

Related Person Transactions

For the purposes of this policy, a “Related Person Transaction” is a transaction, arrangement, or relationship (or any series of similar transactions, arrangements, or relationships) in which the Company (including any of its subsidiaries) was, is, or will be a participant; the amount involved exceeds or is expected to exceed \$120,000 in any fiscal year; and any Related Person had, has, or will have a direct or indirect material interest.

For purposes of this policy, a “Related Person” means:

1. any person who is, or at any time since the beginning of the Company’s last fiscal year was, a director or named executive officer of the Company or a nominee to become a director of the Company;
2. any person who is known to be the beneficial owner of more than 5% of any class of the Company’s voting securities;
3. any immediate family member of any of the foregoing persons, which means any child, stepchild, parent, stepparent, spouse, sibling, mother-in-law, father-in-law, son-in-law, daughter-in-law, brother-in-law, or sister-in-law of the director, named executive officer, nominee, or more than 5% beneficial owner, and any person sharing the household of such director, named executive officer, nominee, or more than 5% beneficial owner (other than a tenant or an employee); and
4. any firm, corporation, or other entity in which any of the foregoing persons is employed or is a partner or principal or in a similar position or in which such person has a 5% or greater beneficial ownership interest.

Approval Procedures

All potential Related Person Transactions shall be submitted to the Committee for prior review and approval. In the event the Company becomes aware of a Related Person Transaction that has not been previously approved, it shall be promptly submitted to the Committee for review and approval. The Committee shall consider all of the relevant facts and circumstances available to the Committee, including (if applicable) but not limited to: whether the transaction was undertaken in the ordinary course of business of the Company; whether the transaction was initiated by the Company, a subsidiary, or the Related Person; the benefits to the Company; the impact on a director's independence in the event the Related Person is a director, an immediate family member of a director, or an entity in which a director is a partner, stockholder, or named executive officer; the availability of other sources for comparable products or services; whether the transaction with the Related Person is proposed to be, or was, entered into on terms no less favorable to the Company than terms that could have been reached with an unrelated third party; the terms available to unrelated third parties or to employees generally; the approximate dollar value of the amount involved in the Related Person Transaction, particularly as it relates to the Related Person; and other information regarding the Related Person Transaction or the Related Person that would be material to investors in light of the circumstances of the particular transaction. No member of the Committee shall participate in any review, consideration, or approval of any Related Person Transaction with respect to which such member or any of his or her immediate family members is the Related Person. After its review, the Committee will only approve or ratify Related Person Transactions that are in, or are not inconsistent with, the best interests of the Company and its stockholders, as the Committee determines in good faith.

If a Related Person Transaction is ongoing or completed and it is disapproved by the Committee, the Committee shall evaluate the circumstances of the Related Person Transaction, taking into account the same factors described in the preceding paragraph, to determine (i) if disciplinary action is appropriate, (ii) the impact on the independence of any director who has an interest in the Related Person Transaction, and (iii) if any changes to this policy or its procedures are appropriate.