



EZCORP, INC.

PEOPLE AND COMPENSATION COMMITTEE CHARTER

REVISED FEBRUARY 3, 2025

PURPOSE

The Board of Directors of EZCORP, Inc. (the “Company”) has formed the People and Compensation Committee (the “Committee”) for the primary purpose of analyzing, advising and (as appropriate) approving executive compensation and organizational development matters, overseeing the Company’s culture and strategy, and its policies related to human capital management, including talent management and diversity, equity and inclusion, and otherwise assisting the Board in its overall responsibility to enable the Company to attract, retain, develop and motivate qualified executives and employees who will contribute to the long-term success of the Company

STRUCTURE AND OPERATIONS

Committee and Qualifications

The Committee shall be comprised of three or more directors as determined by the Board, all of whom shall be “independent” under the standards for compensation committee members and shall otherwise satisfy the other requirements and qualifications for compensation committee membership as set forth in the applicable provisions of the Securities Exchange Act of 1934 and the rules promulgated thereunder (the “Exchange Act”), the applicable provisions of the Nasdaq Listing Rules and any other applicable legal or regulatory requirement.

Appointment and Removal of Members

The members of the Committee shall be designated by the Board, and each member shall serve until such member’s successor is duly designated or until such member’s earlier resignation or removal. Any member of the Committee may be removed, with or without cause, by action of the Board.

Designation and Duties of Committee Chair

The Board shall designate one member of the Committee to act as Chair of the Committee. If the Board fails to appoint a Chair of the Committee, the Committee shall appoint one member of the Committee as Chair by majority vote of the full Committee membership. The Chair will preside over all sessions of the Committee at which the Chair is present, will set the agenda for Committee meetings and will perform such other duties and responsibilities as may be designated from time to time by the Committee. If the Chair is absent for any meeting of the Committee, the members present at such meeting (assuming they constitute a quorum) shall select one of their number to preside over such meeting.

Meetings

The Committee shall meet as frequently as circumstances dictate and meet in executive session, without management present as necessary. The chief executive officer may not be present during voting or deliberations on his or her own compensation. Meetings of the Committee may be called by any Committee member.

Meetings may, at the discretion of the Committee, include other directors, members of the Company's management, independent advisers and consultants or any other persons whose presence the Committee believes to be necessary or appropriate. Those in attendance may observe meetings of the Committee, but may not participate in any discussion or deliberation unless the Committee invited them to do so, and in any event they are not entitled to vote. Notwithstanding the foregoing, the Committee may also exclude from its meetings any persons it deems appropriate, including, but not limited to, any director who is not a member of the Committee.

A majority of the Committee's members will constitute a quorum. The Committee will act on the affirmative vote of a majority of members present at a meeting at which a quorum is present. The Committee may also act by unanimous written consent in lieu of a meeting.

Reports to Board

The Committee, after each Committee meeting, shall report its actions and any recommendations at the next regularly scheduled meeting of the Board.

AUTHORITY

The Committee shall have the authority to retain and consult with special legal, compensation or other consultants to advise the Committee as circumstances may dictate. The Committee shall determine the appropriate funding needed by the Committee and have sole authority to approve compensation to any advisers employed by the Committee and ordinary administrative expenses of the Committee that are necessary or appropriate in carrying out its duties.

RESPONSIBILITIES AND DUTIES

The Committee shall have the power, authority and responsibility to take the following actions:

- Assisting management and the Board in identifying, developing and evaluating potential candidates for senior executive positions, including the Executive Chairman and the Chief Executive Officer.
- Overseeing the development of succession plans for the Chief Executive Officer and other appropriate senior executive positions; reviewing with the Chief Executive Officer, on at least an annual basis, the succession plans for all Executive Officers and such other senior executives or key employees as the Committee may determine; and making recommendations to the Board on such other management development issues as the Committee may determine to be appropriate or as the Board may direct.
- Reviewing, modifying (if necessary) and approving, on an annual basis, the corporate goals and performance objectives with respect to compensation for the Executive Chairman and the Chief Executive Officer. The Committee shall evaluate the performance of such officers in light of these established goals and objectives and based upon these evaluations shall set such officers' annual

compensation, including salary, bonus and equity and non-equity incentive compensation.

- Reviewing, modifying (if necessary) and approving, on an annual basis, the Incentive Compensation Plan applicable to the Company's Executive Officers, including the performance objectives necessary to achieve payouts under such plan.
- Reviewing, modifying (if necessary) and approving, on an annual basis, the compensation structure for the Company's Executive Officers. The Committee shall review the Chief Executive Officer's evaluation of performance of the Executive Officers (other than the Executive Chairman) and shall approve the annual compensation, including salary, bonus targets and equity and non-equity incentive compensation, for all such Executive Officers based upon the performance evaluation and the initial recommendations from the Chief Executive Officer. The Committee shall also approve any material benefits, perquisites or non-routine compensation (including severance payments or benefits not provided for in a contract or agreement previously approved by the Committee) paid or provided to any Executive Officer.
- Reviewing, modifying (if necessary) and approving the Company's equity incentive compensation and other stock-based plans and recommending changes in such plans to the Board as needed. The Committee shall have and shall exercise all the authority of the Board with respect to the administration of such plans and shall have the power and authority to delegate such administrative duties to designated Company employees or committees.
- Reviewing the potential risks to the Company from its compensation programs and policies, including any incentive plans, and whether such programs and policies incentivize unnecessary and excessive risk taking.
- Reviewing, modifying (if necessary) and approving share ownership guidelines and hedging policy applicable to Company executives.
- Reviewing, modifying (if necessary) and administering the Company's Compensation Recovery Policy and any other compensation recovery or clawback policy adopted by the Committee in the future, if any, to ensure that such policy complies with applicable rules and regulations, including the rules and regulations of the U.S. Securities and Exchange Commission (the "SEC") and Nasdaq Listing Rules. The Committee will consult with the Audit Committee of the Board, the Company's Chief Financial Officer and the Company's Chief Accounting Officer, as applicable and as needed, to properly administer and carry out the purpose of the clawback policy.
- Advising senior management with respect to the quality of the workforce to carry out the Company's strategic goals. This responsibility should include assessing the effectiveness of employee programs and advising management on human resources strategies.
- Assisting the Board in its oversight of the Company's policies and strategies and reviewing the effectiveness of the Company's initiatives relating to culture and human capital management, including, but not limited to, those regarding culture, recruiting, retention, career development, diversity, equity and inclusion and employment practices.
- Providing research of competitive compensation levels for non-employee directors and making

annual recommendations to the Board concerning appropriate non- employee director compensation plans.

- Reviewing and discussing with management the Company’s annual Compensation Discussion and Analysis (“CD&A”) and recommending to the Board that the CD&A be included in the Company’s Annual Report on Form 10-K, as filed with the SEC. This includes providing a Compensation Committee Report, confirming such review, discussion, and recommendation.
- Reviewing human capital management disclosure to be included in the Form 10-K.
- Reviewing the adequacy of this Charter on an annual basis and recommending any proposed changes to the Board.
- Perform an evaluation of the Committee’s performance at least annually to assess whether the Committee is functioning effectively, and submit itself to the Board’s review and evaluation.
- Prior to engagement of any special legal, compensation or other consultant to the Committee, and on at least an annual basis thereafter, reviewing and evaluating all factors relevant to such consultant’s independence from management and potential conflicts of interest in the performance of the assignment for which they have been engaged.
- Perform any other activities consistent with this Charter, the Company’s Bylaws and governing law, as the Committee or the Board deems necessary, appropriate or desirable.

WEBSITE POSTING

The Company will make this Charter available on or through the Company’s website, and will disclose in its Annual Report on Form 10-K that a copy of this Charter is available on the Company’s website and will provide the website address.

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Although the Committee members have the duties and responsibilities set forth in this Charter, nothing in this Charter is intended to create, or should be construed as creating, any responsibilities or liability of the Committee members, except to the extent otherwise provided under federal or state law. In addition, nothing in this Charter is intended to preclude or impair the protection provided in Section 141(e) of the Delaware General Corporation Law for good faith reliance by Committee members on reports or other information provided by others.