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## **ANNOUNCEMENT**

### **CrediaBank S.A. agrees the sale and transfer of its merchant acquiring business to Euronet Worldwide Inc, and the establishment of a strategic partnership for a number of products and services in the broader payments sector**

Athens, 30 December 2025

CrediaBank S.A. (hereinafter “CrediaBank” or the “Bank”) announces that it has entered into a definitive agreement with Euronet Worldwide, Inc. (“Euronet” or the “Company”), which includes:

- i. the transfer of its merchant acquiring business to Euronet Merchant Services Payment Institution, which operates in Greece under the trade name epay, together with the establishment of a long-term sales and distribution partnership, involving joint commercial initiatives, aimed at providing advanced payment solutions to the Bank’s merchant clients,
- ii. the transfer of its ATM network (both on-site and off-site) to Euronet Card Services, including the management and operation of the ATM network on behalf of the Bank, as well as an agreement granting the Bank’s customers free access to the Company’s nationwide network of 2,500 ATMs,
- iii. a long-term agreement with Euronet Card Services for the provision of card management and issuing transaction processing services, and
- iv. an exclusive collaboration in the payment and digital wallet services (eWallet), for an initial term of three (3) years, (collectively, the “Transaction”).

Within the context of the Transaction, Euronet will assume full responsibility for the operation and further development, in cooperation with the Bank, of the merchant acquiring network, combining the Company’s leading technology and expertise with the capabilities of the Bank’s distribution network. The Company will also assume the management and operation of the Bank’s ATM network and, together with the existing arrangement that provides the Bank’s customers with free access to the broader ATM network of Euronet, CrediaBank ensures uninterrupted nationwide customer service through a network of more than 2,500 ATMs, offering the highest ATM coverage compared to any other bank in Greece.

In addition, Euronet will provide the full range of secure card management and transaction processing services for the issuance of debit, credit and prepaid cards. At the same time, the two companies will collaborate in the broader field of electronic payments and digital wallet services, leveraging Euronet’s international expertise and technological infrastructure.

This agreement is aligned with the Bank’s broader strategy to further enhance efficiency and service quality for its customers through strategic partnerships with leading international technology and payments providers. At the same time, it ensures continuity, reliability and the ongoing upgrade of all products and services offered to its customers, both retail and corporate.

Euronet is a global leader in electronic payments and cross-border transactions, with operations in more than 200 countries worldwide, providing secure, fast and reliable payment services, transaction processing and money transfer solutions. With more than 25 years of presence in Greece, Euronet is the leading provider of electronic payment solutions in the Greek market, serving more than 220,000



merchants, managing millions of cards and operating the largest ATM network in the country, delivering innovative, secure and efficient solutions that meet the needs of both consumers and businesses.

The parties aim to complete the Transaction within the third quarter of 2026, subject to the fulfillment of a series of terms and conditions, including all necessary regulatory approvals.

PwC M&A Consulting Services acts as financial advisor to CrediaBank in relation to the Transaction and Ernst & Young Business Advisory Solutions as technical advisor. Karatzas & Partners law firm is acting as CrediaBank's legal counsel.

**IMPORTANT NOTICE - DISCLAIMER**

*This announcement contains certain forward-looking statements. These statements reflect CrediaBank's current expectations, estimates, forecasts regarding its financial condition, operating results, plans, objectives, future performance and business activities, as well as the industry in which CrediaBank operates, and are based on hypotheses and assumptions that CrediaBank's management considers reasonable. There can be no assurance that forward-looking statements will prove to be accurate, as there are risks, uncertainties and other important factors beyond CrediaBank's control, due to which actual results and future events may differ materially from those provided for in these statements. Such forward-looking statements include known and unknown risks, uncertainties and other material factors beyond the Company's control that could cause the Company's actual results, performance or achievements to differ materially from the expected results, performance or achievements expressed or implied by such forward-looking statements. Therefore, CrediaBank warns against relying on any of these future statements and points out that it does not undertake to update the statements regarding future developments in the event that circumstances, or management's estimates should change.*