

**Vanquis Banking Group plc ("the Company")**  
**Director/PDMR Transaction - Initial Notification**

The Company has been notified that on 16 December 2024, the Trustee of the Share Incentive Plan purchased Ordinary Shares of 20 8/11p ("Ordinary Shares") on behalf of the following persons discharging managerial responsibility ('PDMRs').

**Notification and public disclosure of transactions by persons discharging managerial responsibilities**

| <b>1</b> | <b>Details of the person discharging managerial responsibilities</b>                                                                                                                                     |                                                                                                                                                      |          |           |       |     |
|----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|----------|-----------|-------|-----|
| a)       | Name                                                                                                                                                                                                     | Dave Watts                                                                                                                                           |          |           |       |     |
| <b>2</b> | <b>Reason for the notification</b>                                                                                                                                                                       |                                                                                                                                                      |          |           |       |     |
| a)       | Position/status                                                                                                                                                                                          | Chief Financial Officer                                                                                                                              |          |           |       |     |
| b)       | Initial notification /Amendment                                                                                                                                                                          | Initial notification                                                                                                                                 |          |           |       |     |
| <b>3</b> | <b>Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor</b>                                                                                     |                                                                                                                                                      |          |           |       |     |
| a)       | Name                                                                                                                                                                                                     | Vanquis Banking Group plc                                                                                                                            |          |           |       |     |
| b)       | LEI                                                                                                                                                                                                      | 213800U93SZC44VXN635                                                                                                                                 |          |           |       |     |
| <b>4</b> | <b>Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted</b> |                                                                                                                                                      |          |           |       |     |
| a)       | Description of the financial instrument, type of instrument<br><br>Identification code                                                                                                                   | Ordinary Shares of 20 8/11p<br><br>GB00B1Z4ST84                                                                                                      |          |           |       |     |
| b)       | Nature of the transaction                                                                                                                                                                                | Monthly purchase of Partnership Shares under the Vanquis Banking Group plc Buy As You Earn Share Incentive Plan                                      |          |           |       |     |
| c)       | Price(s) and volume(s)                                                                                                                                                                                   | <table border="1"> <thead> <tr> <th>Price(s)</th> <th>Volume(s)</th> </tr> </thead> <tbody> <tr> <td>£0.48</td> <td>312</td> </tr> </tbody> </table> | Price(s) | Volume(s) | £0.48 | 312 |
| Price(s) | Volume(s)                                                                                                                                                                                                |                                                                                                                                                      |          |           |       |     |
| £0.48    | 312                                                                                                                                                                                                      |                                                                                                                                                      |          |           |       |     |
| d)       | Aggregated information<br><br>- Aggregated volume<br><br>- Price                                                                                                                                         | N/A (Single transaction)                                                                                                                             |          |           |       |     |
| e)       | Date of the transaction                                                                                                                                                                                  | 16 December 2024                                                                                                                                     |          |           |       |     |
| f)       | Place of the transaction                                                                                                                                                                                 | London Stock Exchange (XLON)                                                                                                                         |          |           |       |     |

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| <b>1</b> | <b>Details of the person discharging managerial responsibilities</b>                                                                                                                                     |                                                                                                                                               |          |           |     |    |
|----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|----------|-----------|-----|----|
| a)       | Name                                                                                                                                                                                                     | Dave Watts                                                                                                                                    |          |           |     |    |
| <b>2</b> | <b>Reason for the notification</b>                                                                                                                                                                       |                                                                                                                                               |          |           |     |    |
| a)       | Position/status                                                                                                                                                                                          | Chief Financial Officer                                                                                                                       |          |           |     |    |
| b)       | Initial notification /Amendment                                                                                                                                                                          | Initial notification                                                                                                                          |          |           |     |    |
| <b>3</b> | <b>Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor</b>                                                                                     |                                                                                                                                               |          |           |     |    |
| a)       | Name                                                                                                                                                                                                     | Vanquis Banking Group plc                                                                                                                     |          |           |     |    |
| b)       | LEI                                                                                                                                                                                                      | 213800U93SZC44VXN635                                                                                                                          |          |           |     |    |
| <b>4</b> | <b>Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted</b> |                                                                                                                                               |          |           |     |    |
| a)       | Description of the financial instrument, type of instrument<br>Identification code                                                                                                                       | Ordinary Shares of 20 8/11p<br><br>GB00B1Z4ST84                                                                                               |          |           |     |    |
| b)       | Nature of the transaction                                                                                                                                                                                | Monthly award of Matching Shares under the Vanquis Banking Group plc Buy As You Earn Share Incentive Plan                                     |          |           |     |    |
| c)       | Price(s) and volume(s)                                                                                                                                                                                   | <table border="1"> <thead> <tr> <th>Price(s)</th><th>Volume(s)</th></tr> </thead> <tbody> <tr> <td>Nil</td><td>78</td></tr> </tbody> </table> | Price(s) | Volume(s) | Nil | 78 |
| Price(s) | Volume(s)                                                                                                                                                                                                |                                                                                                                                               |          |           |     |    |
| Nil      | 78                                                                                                                                                                                                       |                                                                                                                                               |          |           |     |    |
| d)       | Aggregated information<br><br>- Aggregated volume<br><br>- Price                                                                                                                                         | N/A (Single transaction)                                                                                                                      |          |           |     |    |
| e)       | Date of the transaction                                                                                                                                                                                  | 16 December 2024                                                                                                                              |          |           |     |    |
| f)       | Place of the transaction                                                                                                                                                                                 | N/A                                                                                                                                           |          |           |     |    |

**Name of authorised official of issuer responsible for making notification:**

Elizabeth McClure, Deputy Company Secretary

**Date of Notification:**

17 December 2024

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