

FOR IMMEDIATE RELEASE

23 July 2025

**Manx Financial Group PLC
(the "Group")**

Payment Assist Limited Key Partner Agreements

Manx Financial Group PLC (AIM: MFX), the holding company providing a range of diversified financial services to the Isle of Man and the United Kingdom announces that its wholly owned subsidiary Payment Assist Limited ("PAL") has entered into five new key partner lending agreements in the first half of the year. These five agreements are expected to increase annual advances by £27 million and drive additional revenue growth of over £5 million. Monthly advances in the first six months increased by 36% to over £19 million.

Retail Automotive Alliance Limited

PAL has entered into a Key Partner Agreement with the Retail Automotive Alliance ("RAA"). Established in 2005, the RAA is a joint venture organisation formed to improve the collective buying ability of 32 independent franchised dealer groups. Together, these groups generate a combined annual turnover of £4.1 billion and employ approximately 6,800 people.

The RAA member network collectively ranks as the fourth largest car retailer in the UK. Through this partnership, PAL is actively engaging with RAA members to deploy Buy Now Pay Later ("BNPL") finance solutions across their service and repair centres. Discussions are also underway to introduce a broader retail finance product range, aimed at driving growth within their aftersales operations.

eDynamix UK Limited

PAL has entered into a strategic partnership with eDynamix, the developer of the exsto Customer Engagement Platform. exsto streamlines dealership operations using predictive analytics and AI-driven insights, enabling smarter decisions and seamless engagement across the customer journey. As part of this collaboration, PAL's BNPL product has been integrated into the exstoPay suite, enabling dealerships to offer instalment-based finance directly within their aftersales workflow.

With over 1,100 UK dealership sites currently using the exsto platform, the partnership represents a significant commercial opportunity for the scaled distribution of PAL's BNPL products.

Car Care Plan Limited / Nissan Motor GB Limited

PAL has partnered with Car Care Plan and Nissan Motor GB to launch the Instant Service Plan, a manufacturer-backed offering that enables eligible Nissan owners to spread the cost of both a major and minor service over 12 equal, interest-free monthly payments.

This new initiative combines Car Care Plan's long-standing service and warranty expertise with PAL's payment technology, supporting Nissan's goal of increasing aftersales retention among used vehicle drivers who are not already covered by traditional service plans.

Fix Auto UK Limited

PAL has entered into a partnership with Fix Auto Collision, part of the global Fix Network of franchisee-owned and managed vehicle body repair shops. The partnership covers Fix Auto's 110 UK-based body shops, with PAL's BNPL finance solutions now being rolled out across the network. These solutions help customers manage the cost of non-insurance repairs such as dents, scuffs, and paintwork restoration. Additionally, for insurance-based repairs, customers can now finance their insurance excesses.

Revive! Auto Innovations (UK) Limited

PAL has partnered with Revive!, who offer a mobile service for minor bodywork and alloy wheel damage, to integrate BNPL finance into their service offering. The rollout is currently live across 20% of the network, with further expansion underway. In parallel, PAL is introducing its merchant services platform across Revive!'s franchise network, cementing the relationship and providing end-to-end payment solutions for their customers.

This announcement contains inside information for the purposes of Article 7 of the Market Abuse Regulation (EU) No. 596/2014, as it forms part of UK Domestic Law by virtue of the European Union (Withdrawal) Act 2018. Upon the publication of this announcement, this inside information is now considered to be in the public domain.

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